



# CASH AND VOUCHER ASSISTANCE (CVA) & HOUSING, LAND, AND PROPERTY RIGHTS

Evidence & Future Research Priorities in Humanitarian Settings

**Acknowledgements:**

Emergency Shelter Team at CARE International UK

**Authors:**

Bidor Ali

Sajeda Win

Brett Collins

**Design:**

Chalaine Chang

# CONTENTS

Introduction	4
Definitions of Cash and Voucher Assistance and Housing, Land and Property Rights	6
Research Objectives and Questions	7
Methodology of the Research	9
Evidence Map & Analysis	12
5.2 CVA delivery Modalities	13
5.3 Outcomes Identified in Literature	14
5.4 Methodology & Inclusion Criteria	14
5.5 Summary of Consulted Resources	14
Outcome Analysis	16
Key Considerations for CVA and HLP Interventions	22
Conclusions	25
Recommendations for Future Interventions	28
Appendix 1 – Included Studies	30
Appendix 2 - Additional References	32

## Acronyms

AoR – Area of Responsibility  
ARCC – Alternative Responses for Communities in Crisis  
CaLP- Cash Learning Project  
CCBT – Conditional Cash Based Transfer  
CVA – Cash and Voucher Assistance  
DRC – Democratic Republic of Congo  
HLP – Housing, Land, Property  
ICLA – Information, Counselling, and Legal Assistance  
ICRC – International Committee of the Red Cross  
IDP – Internally Displaced Person/Peoples  
IOM - International Organization for Migration  
MPG - Multi-purpose Grant  
NRC - Norwegian Refugee Council





# INTRODUCTION

The right to adequate housing has been recognized as an essential component to an adequate standard of living.<sup>1</sup> The centrality of the right to adequate housing, which encompasses concepts such as security of tenure, affordability and habitability, are intimately related to livelihood building.<sup>2</sup> Where individuals are unable to realize their rights to adequate housing, which includes security of tenure, individuals are left in increasingly precarious situations. This makes the prospect of providing sustainable livelihood interventions increasingly more challenging.

This is most evident in situations of humanitarian crises. Those who leave their homes during emergencies, which include refugees and internally displaced peoples (IDPs), are at greater risk of losing their property rights and security of tenure upon fleeing humanitarian emergencies. The impacts of their departure are most acute upon their return; returnees often find their homes either damaged or completely destroyed. In addition, these returnees may not have the capacity to rebuild or pay for new housing, nor redress to seek compensation for these damages.

Increasingly, humanitarian actors have turned to Cash and Voucher Assistance (CVA) to meet the immediate needs of migrants, refugees and IDPs. CVA may take on a variety of forms; it has been provided unconditionally, where beneficiaries may determine how to best spend their funds, or conditionally, where funds are transferred as long as the recipient meets various criteria.<sup>3</sup> In lieu of cash, sometimes humanitarian actors have provided vouchers. Vouchers themselves may have cash value, though they may only be accepted by certain retailers and for certain products.<sup>4</sup>

Given the centrality of the rights of property and housing in post-conflict and transitional justice programming, humanitarian actors have become increasingly interested in the role CVA may play in providing for immediate housing needs.

Consequently, this report seeks to explore the current literature assessing the connections between CVA and Housing, Land and Property (HLP) rights. As such, this report proceeds as follows. First, the report provides definitions regarding key concepts in the literature. This is crucial as not only does this define concepts used within this report, but also ensures uniformity given that many concepts may be used interchangeably or synonymously in the literature. Following this discussion, the report then provides a list of key research questions and objectives, as well as the methodology regarding the assessment of the ascertained resources. The report then provides an evidence map and a thematic assessment of the findings of the resources. After this discussion, the report closes with an outlined list of the gaps in current research, possible avenues for future research, as well as policy recommendations.

While there has been some research on the links between CVA and HLP based on the assessment undertaken, more research would be beneficial to properly assess when CVA would be an appropriate tool to improve HLP, including when and which modalities would be appropriate, and what factors may demonstrate how to intervene.

<sup>1</sup> Recognized as falling within the right to an adequate of standard of living within the Universal Declaration of Human Rights, 1948 [UDHR] and the International Covenant on Social, Economic and Cultural Rights [ICESCR]

<sup>2</sup> UNHCR. The Right to Adequate Housing: Fact Sheet Number 21: [https://www.ohchr.org/documents/publications/fs21\\_rev\\_1\\_housing\\_en.pdf](https://www.ohchr.org/documents/publications/fs21_rev_1_housing_en.pdf)

<sup>3</sup> This may include enrolling children in schools, receiving vaccinations, etc.

<sup>4</sup> Studies suggest that while cash vouchers may be similar to conditional vouchers in that they have the effect of imposing on beneficiaries what they should spend their money on, there are benefits to the voucher system for local businesses that may not otherwise experience good business.



# DEFINITIONS

Given the highly varied nature of the available literature and the types of interventions that are covered, it is crucial to narrow the scope of the working definitions of important terms provided in this report. The section below lays out the definitions used throughout this report.

## 2.1 Cash and Voucher Assistance (CVA):

For the purposes of this report, the term Cash and Voucher Assistance (CVA) refers to the provision of cash or vouchers to individuals or households in humanitarian settings. In addition, the exploration of links between CVA and HLP rights within this report will cover all modalities of cash-based assistance. This was a practical decision given the lack of evidence regarding the impacts of specific modalities. This gap in literature will be discussed shortly. The assessment regarding modalities does not include microfinance or remittances.

## 2.2 Housing, Land and Property (HLP):

HLP issues include the following:

- The right to adequate housing, the right to security of tenure
- Protection from forced eviction, protection of the most vulnerable and marginalized persons
- Participation in housing-related decision-making processes for those whose shelter has been affected by disaster or armed conflict.

As stated by the Norwegian Refugee Council, Housing, Land, and Property (HLP) rights, “are about having a home, free from the fear of forced eviction; a place that offers shelter, safety, and the ability to secure a livelihood.”<sup>5</sup> HLP rights allow individuals to be free from tenure insecurity, help them overcome barriers to obtaining legal documentation, and protect against inadequate housing. Adequate housing includes but is not limited to: availability of services, materials, facilities, and infrastructure; location, affordability, security - whether it be in ownership or rental agreements.<sup>6</sup>

In a humanitarian context, HLP rights protect forcibly displaced populations who have been separated from their houses, land, and property. These groups are at risk of loss of ownership while displaced.

HLP also includes a wide range of rights related to the ownership, use, control, and transfer of HLP assets. Much of these HLP rights are realized through security of tenure. Security of tenure refers to the certainty that an individual’s right to housing, land, and property will be protected.<sup>7</sup> Ensuring security of tenure also requires legal protection against forced eviction, harassment, and other threats. Moreover, security of tenure relies on rules, authorities, and institutions that govern access to, and control over housing, and related resources.<sup>8</sup> Evidently, tenure determines who can use housing and land resources, for how long, and under what circumstances.

In addition to the right to security of tenure, shelter and settlements must be safe, culturally appropriate, barrier-free, and located within a wider community with access to necessary infrastructure and services, including water and sanitation. Security of tenure and the right to culturally appropriate, barrier-free housing as detailed above are safeguarded by the right to adequate housing in the Universal Declaration of Human Rights as well as the International Covenant on Social, Economic and Cultural Rights.<sup>9</sup>

<sup>5</sup> NRC. Life Can Change: Securing Housing, Land, and Property Rights for Displaced Women. 2014.

<sup>6</sup> NRC. The Importance of Addressing Housing, Land, and Property Challenges in Humanitarian Response. <https://www.nrc.no/resources/reports/the-importance-of-addressing-housing-land-and-property-hlpchallenges-in-humanitarian-response>. 2016.

<sup>7</sup> UNHCR. Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context. <https://documents-dds-ny.un.org/doc/UNDOC/GEN/G13/191/86/PDF/G1319186.pdf?OpenElement>. 2014.

<sup>8</sup> NRC. Security of Tenure in Urban Areas: Guidance Note for Humanitarian Practitioners. 2017.

<sup>9</sup> Universal Declaration of Human Rights (1948), Article 25(1) [UDHR]; International Convention on Social, Economic and Cultural Rights (1966), Article 11 [ICESCR]. For further information regarding the right to housing and its understanding in international law, refer to: UN Habitat Fact Sheet, Right to Adequate Housing, No. 21/ Rev. 1, [https://www.ohchr.org/Documents/Publications/FS21\\_rev\\_1\\_Housing\\_en.pdf](https://www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf).



# RESEARCH OBJECTIVES & QUESTIONS



While the use of Cash and Voucher Assistance (CVA) in social safety programming in Africa has been well documented,<sup>10</sup> there has been limited assessment of the nexus between CVA and its impacts on Housing, Land, and Property (HLP) support. Given this lack of analysis, as well as the growing interest in the intersection of CVA and HLP by non-governmental actors, this paper aims to contribute to the knowledge gap regarding CVA and HLP. Bearing this in mind, this paper has several objectives:

- Examine the literature regarding the effective use of CVA programming as a component of HLP interventions.
- Examine possible gaps in evidence about the use of CVA for HLP interventions.
- Make recommendations to ensure evidence-based considerations are taken into account when planning for HLP programming that uses CVA.
- Recommend future areas of research and intervention designs.

In order to fulfill the above objectives, this report is framed around the following research questions:

- To what extent has CVA been successfully used to address HLP?
- What are the primary benefits of CVA for beneficiaries in HLP interventions?
- What are the major limitations of using CVA in HLP interventions?
- What are the primary considerations in evaluating the appropriateness of CVA use in an HLP intervention?
- What further research is needed to determine the appropriateness of the use of CVA for HLP?

<sup>10</sup> American Institutes for Research, Cash Transfers in the Democratic Republic of the Congo: Evidence from UNICEF's ARCC II Programme, 2017, p 13.





# METHODOLOGY OF THE RESEARCH



# 4.1 LITERATURE REVIEW

The literature was ascertained by way of online journal databases, as well as by contacting agencies through the Global Protection Cluster and Global HLP Area of Responsibility (AoR). This report provides an updated review of publicly available literature related to the research objectives and questions listed in section 3. This report also identifies gaps in the literature that should be prioritized for future research. The evidence draws on available literature such as evaluations, reviews, meta-analyses, case studies, and practitioner or external consultant produced reports.

This research aims to:

- Provide an evidence map that displays the CVA intervention modality, HLP outcome, direction of impact, and quality of study for the available evidence;
- Review the included literature, analyze the evidence of CVA in addressing GBV outcomes, and aggregate key findings and;
- Identify evidence gaps, and suggest areas of future research and considerations for future interventions.



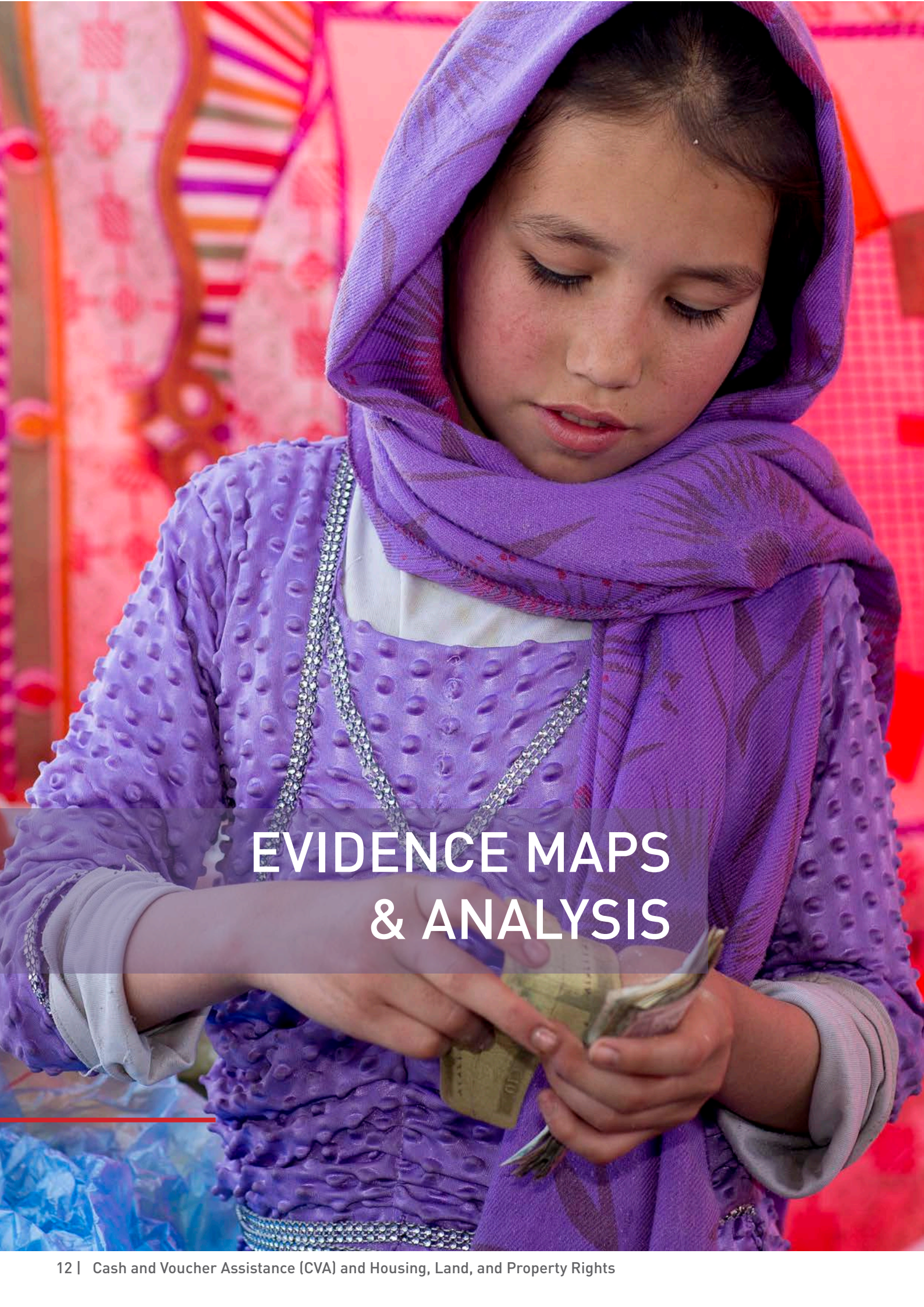
## 4.2 INTERVENTIONS & OUTCOMES

The HLP interventions examined in the literature retrieved included conditional cash-based transfers (CCBT) and multi-purpose grants (MPG). The resulting HLP outcomes examined (see table 1), were defined in consultation with members of the Cash & Protection Task Team were identified based on general HLP programmatic aims.

**TABLE 1.**

INTERVENTIONS	OUTCOMES
<ol style="list-style-type: none"><li>1. Multipurpose Grants (MPG)</li><li>2. Conditional Cash-based Transfers (CCBT)</li></ol>	<p>Security of Tenure</p> <ol style="list-style-type: none"><li>1. Increased occupancy rates of rehabilitated shelter units (although this depends on a variety of factors not just security of tenure)</li><li>2. Possession of tenure documentation/agreement (this can be verbal)</li><li>3. Decrease in threats of eviction</li><li>4. Decreased incidences of eviction</li><li>5. Improved perceptions of tenure security</li><li>6. Decrease in number of disputes</li><li>7. Resolution of disputes between tenants and their landlords</li></ol>





# EVIDENCE MAPS & ANALYSIS



## 5.1 DESCRIPTIVE OVERVIEW

This report assesses seven studies that met the inclusion criteria.<sup>11</sup> The sections below highlight the characteristics of the studies included in this review.

These characteristics include:

- The modality for the delivery of cash;
- Outcomes identified in the literature;
- The use of conditionality in CVA;
- Research methodology; and
- Quality of research.

## 5.2 CVA DELIVERY MODALITIES

The most common modality for CVA interventions found in the research was multi-purpose grants (MPGs). MPGs made up six out of seven of the identified resources. The dominance of MPGs in the sample reflects the rise of the use of MPGs in humanitarian responses across sectors. Of the literature analyzed, six out of seven pertained to MPGs. Of these MPGs, one study utilized ATM withdrawals and e-payments as the modality of the interventions with one other report discussing digital cash payments more generally. One other resource pertained to conditional cash transfers. Cash assistance through ATM withdrawals and e-payments were primarily associated in the example from Jordan with improved safety and security whilst accessing and using cash assistance.<sup>12</sup>

<sup>11</sup> The inclusion criteria was limited to: literature published within the past five years; including a component of CVA in the intervention; and including at least one of the seven HLP outcomes identified.

<sup>12</sup> UNHCR. Multi-Purpose Cash Assistance: Mid-year Post Distribution Monitoring Report for Refugees and Asylum Seekers. 2019.

## 5.3 OUTCOMES IDENTIFIED IN LITERATURE

In this report, evidence was identified for four out of seven HLP outcomes in Table 1. These four outcomes include: improved perception of tenure security, possession of tenure documentation/agreement (which includes verbal agreements), decreased incidences of eviction, and increased occupancy rates.

## 5.4 METHODOLOGY & INCLUSION CRITERIA

The evidence draws primarily on the available literature, which includes program evaluations and reviews, meta-analyses, case studies, technical guidance notes, and practitioner or external-consultant produced reports. Only resources published within the past five years (2014-2019) were used in this evidence mapping activity and very little literature exists pre-2014.

## 5.5 SUMMARY OF CONSULTED RESOURCES

The report identified seven studies that fell within the inclusion criteria. The most recent of these was the “Cash for Rent/Shelter Feasibility Assessment Report” published by the International Organization for Migration (IOM). The report focuses on the East Wollega zone of Ethiopia, where more than 150,000 IDPs had taken refuge since the conflict broke out in September 2018. The Cash for Rent/Shelter assessment was launched to gauge the viability of cash-based shelter responses for returnees and IDPs. The assessment explores the results of household surveys, which sought to better understand returnees’ shelter conditions, shelter plans, capacity to construct shelter, accessibility of markets and construction materials, WASH conditions, current shelter renting practices, and other relevant HLP issues.

The UNHCR also provided a recent report on the impacts of multi-purpose cash assistance for refugees. UNHCR’s 2019 Mid-Year Report presents an assessment of their cash assistance program it provides to refugees in Jordan. The report is one in a series that continuously monitor the long term impacts of CVA on refugee populations, which includes the expenditures of the refugees, the ease of use of the program, timeliness of the cash provided, and other relevant outputs and impacts. The report is broken down by geographic region, as well as by sample group (Syrian refugees versus non-Syrian refugees).



In 2019, Norwegian Refugee Council (NRC) conducted a country-wide evaluation of their shelter operations, focused on how shelter interventions supported the intended impacts outlined in their theory of change. The evaluation looked at their shelter strategy providing temporary, transitional, and permanent shelter solutions for Afghans alongside information, counselling, and legal assistance (ICLA). The methodology used was a mix of secondary research, key informant interviews, and focus group discussions. The report is structured around four lines of enquiry: impact of temporary shelter assistance; adherence to safe programming principles; linkages between the emergency response and transitional solutions; and performance of support functions.

In 2018, the International Committee of the Red Cross (ICRC) released a report on the impact of cash programming in humanitarian contexts. The report provides an analysis of its operational findings in various countries, which include Yemen, Nigeria, South Sudan, Lebanon, and Ukraine, among others. Overall, the report sought to amalgamate much of the ICRC's practical findings, as well as inform policy debates regarding the use of cash in humanitarian contexts.

Cash transfers in the humanitarian context were also considered by the American Institutes for Research, where it examined the findings of UNICEF's Alternative Responses for Communities in Crisis (ARCC) II program in the Democratic Republic of Congo (DRC). This assessment was more general in nature, and it did not focus on rent as is the focus of this paper. Rather, the UNICEF report took a broad approach in assessing the impacts of cash through the ARCC II program, focusing on improvements of well-being and reduced vulnerability for children, whether resiliency was increased in a manner that improved economic and social development of communities, and whether there were variations in outcomes based on the modalities of cash provision.

Another resource consulted was produced by NRC in 2016. The publication focused specifically on housing, land, and property rights for Somalia's urban displaced women. The report is distinct from the others as it does not focus on cash-based interventions, rather it outlines the challenges urban-displaced Somali women face when claiming their land and property rights. The report did provide a section on cash-based interventions, however it was quick to note that such interventions were not a comprehensive resolution to these women's problems, as often Somali women may face other social and legal problems that are not adequately addressed solely through the provision of cash.

The final resource from 2015 was NRC's external evaluation of their integrated ICLA and urban shelter program in Jordan using conditional cash assistance to landlords for rent-free accommodations for Syrian refugees. Additional ICLA support was provided alongside the conditional cash assistance. Although the cash assistance, in this project, was not similar to the other projects MPG support, many of the HLP outcomes were affected through this integrated ICLA and CVA intervention.



# OUTCOME ANALYSIS



Following an assessment of the literature, several common outcomes can be found related to HLP. First, multiple reports have suggested that CVA contributed to the rehabilitation of shelter units that had been damaged because of or over the course of the conflict. Second, the reports suggested that CVA was correlated with a decrease in evictions. Third, CVA appears to increase perceptions of tenure security for recipients, which correlates with psychological benefits. Finally, CVA has also facilitated possession of tenure documentation, likely increasing tenure security for rights claimants. Each of the four outcomes is expanded upon below.

## 6.1 INCREASED OCCUPANCY RATES

Three out of the seven studies discussed the rehabilitation of shelter units. Studies from NRC and IOM found that using cash programming to increase occupancy rates is effective through the rehabilitation of shelter units. Often IDPs and refugees face either significant property damage or the total loss of their homes upon their return.<sup>13</sup> This damage may mean their homes are nearly or completely inhospitable, undermining the IDPs' and refugees' rights to adequate shelter and security of tenure. Despite the widespread desire for returnees, in the case of IOM's response in Ethiopia to rehabilitate shelters, more than 99% of the sampled returnees reported they did not have the financial capacity to build their own shelter independent of any external support. For returnees, financial assistance to rebuild was the preferred intervention, with 58% of respondents stating that they would prefer financial assistance rather than in-kind assistance.

Where returnees either do not have the capacity to improve or rebuild their homes, they may choose to rent property upon return. The influx of returnees would often strain rental markets, resulting in all around increases in rental prices. This had impacts on both returnees and current tenants. In these cases, financial assistance was necessary to bridge the costs of housing prices. In Ethiopia, 72% of tenants reported an increase in rent price by 165 ETB (\$4-5 USD) in six months. As suggested above, this increase was likely due to the increased demand of rental housing as well as the arrival of many IDPs.<sup>15</sup> Where renters in East Wollega were unable to pay their rent due to these increased prices, respondents reported the following coping mechanisms: 47% of renters did not know where they would go and 19% said they would go to an IDP site.

<sup>13</sup> IOM. Cash for Rent/Shelter Feasibility Assessment Report: Sasiga and Guto Gida Woreda - East Wollega. Jul 2019

<sup>14</sup> Ibid.

<sup>15</sup> Ibid.



When returnees, renters, and IDPs living in host communities in East Wollega had to seek shelter options in Ethiopia, 44% of renters reported facing eviction from the rented property.<sup>16</sup> Eviction was caused by an inability to pay rent due to a lack of funds. Where CVA is provided, cash demonstrated a positive effect on shelter feasibility in shelter responses for affected returnees and IDPs.

Additionally, the NRC's Integrated Urban Shelter and Information Counseling and Legal Assistance (ICLA) commissioned an evaluation of its shelter project in Jordan. The project was launched as a response to the lack of available, appropriate, and affordable housing units, which increased affordable rental housing for both Syrian refugees.<sup>17</sup> The program aimed to increase the number of units to house the newly arrived Syrian refugees. Through NRC's efforts, the number of rental properties and housing that was provided to Syrian refugees in Jordan led to an increase in occupancy rates (1,071 cases provided HLP support in 2014-2015). However, after the 12-18 month rent-free agreement support with NRC only 18% of the renters could re-sign their lease at commercial rates. This demonstrates the challenges of sustainable occupancy rates for beneficiaries of CVA and affordable housing and a risk of eventual eviction. The project evaluation did report many successes partly due to the approach of providing an ICLA component, providing information, counselling, and legal support compared to the traditional basic shelter provision program wherein documentation counselling, tenant-landlord contracts, follow up visits, and support in coordinating legal contracts between NRC and local landlords for construction were all services provided by NRC. However, the project provided a high level of quality services but to a smaller pool of beneficiaries overall.

Similarly in Afghanistan, cash for rent provided to beneficiaries in Mazar-e-sharif and Herat helped provide the cost of their rent with NRC HLP staff checking rented spaces for suitability before occupants moved in and some beneficiaries had support in reviewing rental agreements. Subsequently those living in substandard shelter were upgraded to transitional shelter arrangements on their pathway to more permanent solutions. Support from HLP staff in this case helped provide a standard of shelter that would be viewed as acceptable from NRC's standpoint and therefore ensured occupancy in locations which the landlord had rehabilitated. It was, however, challenging to ensure the cash for rent was spent as intended and that locations rented remained the same throughout the project period.<sup>18</sup>

<sup>16</sup> IOM. Cash for Rent/Shelter Feasibility Assessment Report: Sasi-ga and Guto Gida Woreda - East Wollega. Jul 2019.

<sup>17</sup> NRC. Integrated Urban Shelter/ICLA Programme Evaluation in Jordan. 2015.

<sup>18</sup> NRC. Afghanistan Shelter Evaluation. 2019.

## 6.2 DECREASED INCIDENCES OF EVICTION

Related to the decrease of incidences of eviction, four out of seven studies indicated a decrease in evictions when cash was provided. Key findings demonstrated that where cash was provided for rent purposes, which was a component of four out of seven examples of the interventions in the literature, there was an overall reduction in eviction occurrences. The findings from Ethiopia further revealed that 44% of the renters faced eviction from their rented property. For tenants who were evicted, there were several common causes of eviction. These reasons include increases in rent (54%), lack of rent payment (16%), and IDPs feeling unwelcome in some specific areas.<sup>19</sup> Several reasons were also identified as to why evicted renters were unable to pay rent. A lack of viable employment in the area was commonly cited as a significant barrier to pay for rent and other basic needs. Moreover, where households were headed by single females, persons with disabilities or other perceived vulnerabilities, this further exacerbated barriers to return.<sup>20</sup>

According to the NRC, financial incentives and technical support were provided to Jordanian landlords to complete the construction of housing and create new adequate and affordable units.<sup>21</sup> As a result, vulnerable refugee households were provided with rent-free accommodation for 12 to 18 months without the risk of forced eviction. Thus, cash and voucher assistance can be used as a way to decrease incidences of eviction in the short term. After the contracts were finished, however, only 18% of tenants could afford the market rates for their housing after the negotiated lease agreement and many of those that remained had insufficient financial capital to pay for a lease and their family's basic needs. The question of longevity in the overall decrease in incidences of eviction is still to be answered.

UNHCR's cash assistance work in 2019 displayed a year over year increase on the amount of cash used to pay rent to avoid evictions, with 87-89% of the families spending a portion of their cash on rent. A large majority of the cash assistance is used for rent for most of the families.<sup>22</sup> The program did manage a reduction in the incidence of eviction, as eviction was commonly referred to as a common risk between Syrian and non-Syrian households and the amount of cash assistance spent on rent by beneficiaries could not be easily managed without outside support, although no hard data on eviction rates was captured over the program period.

Similar to the example in Jordan, NRC's Afghanistan shelter program has shown to actively decrease incidences of eviction in the short term through a combination of cash for rent and coordination with their HLP teams in order to support beneficiaries in securing either verbal or written rental agreements with landlords. However, long term outcomes around incidences of eviction are not captured in data collection (including important data on cash for rent use and levels of debt while receiving support). Written agreements for rental amounts, during renewal, can be increased to market rates and threaten eviction. Further HLP staff need to be involved in land arrangements at the beginning of shelter interventions to ensure long term evictions on land that is used does not occur, such as the incident in Kowsar, Herat province where many families were evicted due to unclear information on land ownership where IDPs were settled.<sup>23</sup>

<sup>19</sup> IOM. Cash for Rent/Shelter Feasibility Assessment Report: Sasiga and Guto Gida Woreda - East Wollega. Jul 2019.

<sup>20</sup> Ibid

<sup>21</sup> NRC. The Importance of Addressing Housing, Land, and Property (HLP): Challenges in Humanitarian Response. 2016.

<sup>22</sup> UNHCR. Multi-purpose Cash Assistance - 2019 Mid-Year Post Distribution Monitoring. 2019.

<sup>23</sup> NRC. Afghanistan Shelter Evaluation. 2019.



## 6.3 IMPROVED PERCEPTIONS OF TENURE SECURITY

Out of the seven studies examined, two studies related to the outcome of improving the perception of security of tenure. However, in another 3 of the 7 pieces of literature reviewed there are insinuations to feelings of security as an outcome, but not identified explicitly as an outcome related to the intervention. In the case of Syrian refugees living in Jordan, UNHCR cash assistance met the majority of beneficiaries' basic needs as it ensured they could afford to pay rent and monthly bills. Consequently, there was a 35 percentile point increase (58% to 95%) in feelings of security towards their accommodation pre/post-intervention.<sup>24</sup>

CVA had a positive impact on beneficiaries' psychological well-being, food security, access to healthcare access to education, and financial stability. Beneficiaries of CVA also indicated an increase in using positive coping mechanisms where expenditures were required, moreover, beneficiaries of cash reported improved resilience concerning their ability to meet their household needs.<sup>25</sup>

Housing was a smaller expenditure for beneficiary households in the UNICEF Alternative Assistance for Communities in Crisis (ARCC) project. However within ARCC, rent payment, down payments for land, and the costs of household repairs were recognized in all project locations by respondents as a component of their cash expenditures. Additionally, the frequency of cash transfers dictated the behaviour of the household; those receiving a single lump sum cash transfers were more willing to spend them on larger priced expenditures such as housing or livestock.

<sup>24</sup> UNHCR. Multi-Purpose Cash Assistance: Mid-year Post Distribution Monitoring Report for Refugees and Asylum Seekers. 2019.

<sup>25</sup> American Institutes for Research. Cash Transfers in the Democratic Republic of the Congo: Evidence from UNICEF's ARCC II Programme. 2017.

## 6.4 POSSESSION OF TENURE DOCUMENTATION / AGREEMENT

Four out of seven studies examined HLP rights in the context of possession of tenure documents for displaced persons.<sup>26</sup> For example, in Somalia, while displaced women had a wide range of HLP rights recognized under both statutory and customary law, there were a number of obstacles that prevented these women from realizing their HLP rights. Many of the challenges women faced in claiming their HLP rights resulted from chronic poverty and male dominated traditions and customs.<sup>27</sup> In particular, discriminatory customs justified denying women inheritance and divorce rights available to them under the law. Men who were interviewed in this study reported that if women had greater control of land and property, it would undermine their role as providers, and further diminish their status.<sup>28</sup> The study suggests that economic empowerment was one of the most effective ways to increase choices available to women.<sup>29</sup> CVA can be linked to female economic empowerment as this modality provides women with options on how to spend their funds. Women reported that more choice created better opportunities for their children, themselves, and their family without risking abandonment, eviction, or divorce.<sup>30</sup>

In Afghanistan, NRC managed to safely verify documentation, whether written or verbal, for beneficiaries in cases where cash for rent was being provided. Written agreements in some cases posed longer term issues with more likelihood of renegotiated rent upon renewal of a contract whereas with verbal agreements this did not occur as frequently. It is difficult to determine the best possible scenario but assessments should include appropriateness of written versus verbal agreements. NRC in Jordan facilitated similar agreements through their HLP staff for both verbal and written rental agreements between landlords and beneficiaries, however, a very similar challenge occurred at the renewal of the contract where market prices had increased for housing rent and landlords demanded higher rent per month after the initial 18 month period<sup>31</sup>

<sup>26</sup> NRC. Housing, Land and Property Rights for Somalia's Urban Displaced Women. 2016.

<sup>27</sup> Ibid

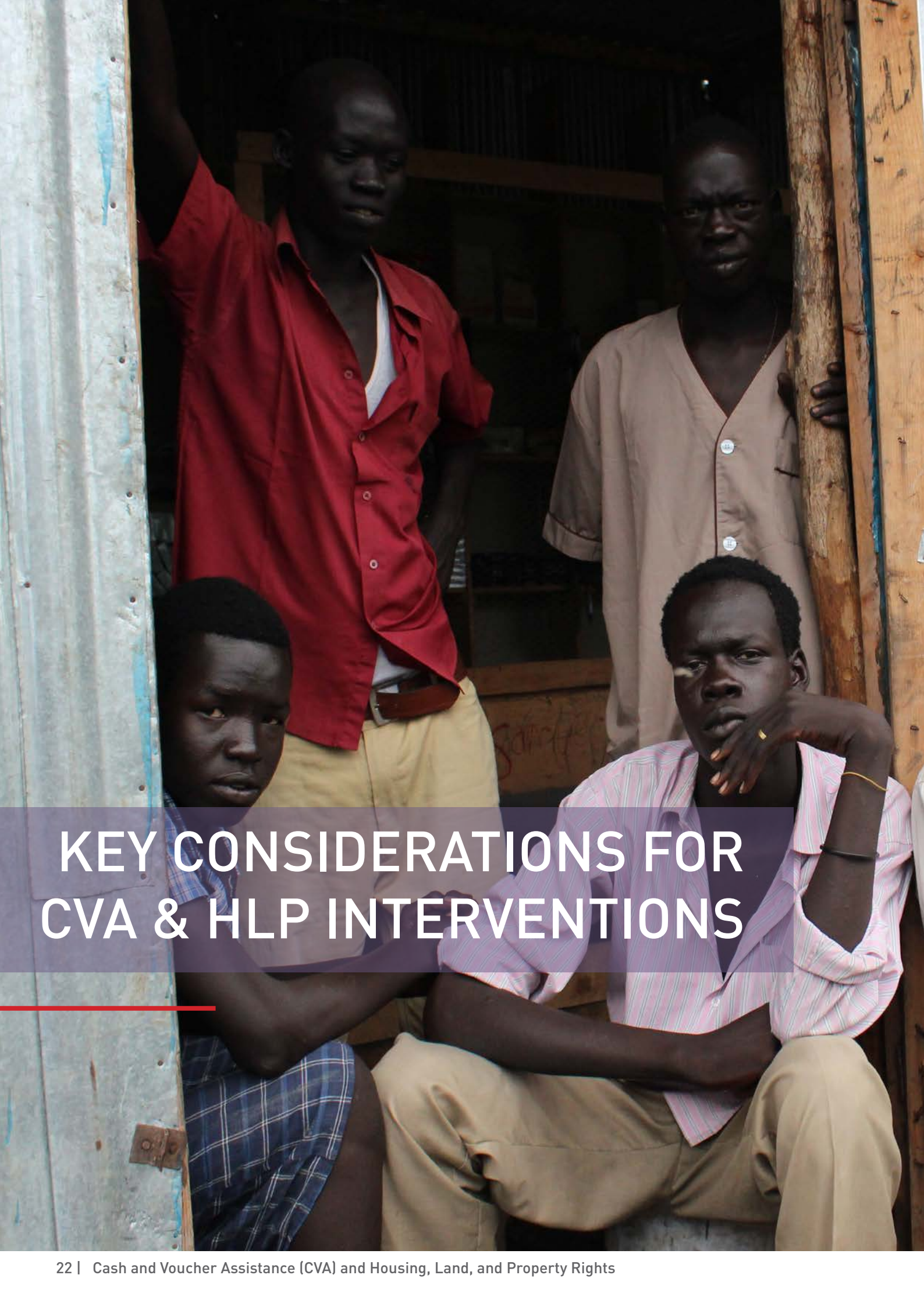
<sup>28</sup> Ibid

<sup>29</sup> Ibid

<sup>30</sup> Ibid

<sup>31</sup> NRC. Integrated Urban Shelter/ICLA Programme Evaluation in Jordan. 2015.





# KEY CONSIDERATIONS FOR CVA & HLP INTERVENTIONS

# DISPLACED WOMEN & INHERITANCE LAWS

While conflict and disaster can bring devastation and loss for women, such incidences can also provide opportunities for greater equality during recovery. A common rationale for gender-based targeting in the studies examined was that women were more likely to become empowered as CVA enabled them to exercise their HLP rights. According to a report by the NRC on six countries afflicted or recovering from conflict, the role of men as breadwinners changed dramatically during displacement.<sup>32</sup> The study noted that those who were from rural areas experienced particularly disruptive shocks upon displacement.<sup>33</sup>

Significant consequences flowed from incidences of displacement causing women to be the main household providers. The notion that men are breadwinners and women perform domestic tasks in the home heavily influenced and justified many inheritance laws. To effectively address these challenges, more evidence is required to assess the positive and negative impacts of targeting men and women for CVA. Further research would also be useful to ascertain the impacts of CVA on other demographic groups including those with different gender identities (for example, distinctions based on disability or age). A more comprehensive assessment on the impacts of CVA regarding these groups would better inform the effective design of a larger HLP program.

While in theory women have inheritance rights according to the law in various forms based on their socio-cultural situation and status, realization of these rights is often hindered for a variety of reasons.<sup>34</sup> As a result, women face major hurdles in securing their HLP rights and rebuilding their lives both during and after a crisis. Economic autonomy and decision making power is critical for women to be able to claim their inheritance. For instance, in Afghanistan, women's legal status and decision-making is linked to that of their male relatives; consequently they are unlikely to own land, housing, or to otherwise have economic independence. Social and cultural attitudes and traditions in Afghanistan often result in women being excluded from accessing and exercising ownership of land. For many Afghan women, security of tenure is only achieved through their relationship with men – their fathers, husbands, brothers, or sons. Inheritance and dowry represent two of the main opportunities for women to acquire ownership of land and housing, and achieve security of tenure.

<sup>32</sup> NRC. Life Can Change: Securing Housing, Land, and Property Rights for Displaced Women. 2014.

<sup>33</sup> Ibid

<sup>34</sup> See above.



# HOUSING & RENTAL MARKETS

For CVA to be an effective modality of assistance for HLP issues, it will require an established local housing stock and a healthy market to support the demand of populations in need. Established rental markets can adapt and can be responsive in providing communities access to basic housing needs.<sup>35</sup> For example, in Jordan, housing and rental assistance to refugees was provided by making a cash payment to landlords to help them to finish partly completed properties, in return for leasing the property rent free to a Syrian refugee family.<sup>36</sup> In Jordan, CVA has been effective in adding houses previously uninhabitable to the existing rental market, at a time when the government was concerned about the growing number of Syrian refugees arriving in the country and the impact of their presence on rental market prices.<sup>37</sup> Where additional rental stock was added to the existing market, this had the effect of cooling the housing market; it reduced pressures on existing housing stock and it was correlated with a significant decrease in rental prices in rural areas where NRC implemented the program. However the case in Jordan is one context, and other humanitarian contexts where housing stock is not physically available or there is no land available to create new housing stock may not result in similar outcomes.

Organizations should conduct rental and housing market analysis<sup>38</sup> in order to determine the suitability of CVA in these circumstances.<sup>39</sup> CVA will require consistent price monitoring and adjustment of the CVA to reduce the risk of market interference. It is important to note that, in such cases, shocks can contribute to inflation, destroy rental markets, reduce government capacity for HLP legal support, and reduce individual's purchasing power. An over-reliance on markets to deliver positive HLP outcomes could lead to assuming a "cash-ready" environment exists and movement away from a needs-based approach.

<sup>35</sup> American Institutes for Research. Cash Transfers in the Democratic Republic of the Congo: Evidence from UNICEF's ARCC II Programme. 2017.

<sup>36</sup> NRC. Integrated Urban Shelter/ICLA Programme Evaluation in Jordan. 2015.

<sup>37</sup> Ibid

<sup>38</sup> For examples of market assessment tools: <http://www.cashlearning.org/markets/humanitarian-market-analysis-tools>

<sup>39</sup> As recommended by the ICRC; while CVA is a useful tool, it should not be considered the default tool to combat housing issues; suitability of the modality is crucial to ensure the success of the issue.



# CONCLUSIONS

---

Few programs at the time of writing were using, or at least reported using, CVA as a component of a project to achieve HLP outcomes. Therefore, very little evidence exists assessing the short and long term outcomes and impacts of CVA on improving HLP. Thus, using CVA as a modality in HLP programs should be conducted with caution to ensure a 'Do No Harm' approach and should be one of several considerations in assessing the viability and effectiveness of CVA to improve the projects intended outcomes.

There is a risk with receiving restricted or conditional CVA that negative outcomes can be produced without proper sensitization, engagement, and planning. This could increase the stigma associated with vulnerable communities and reducing the choices available to the recipients as many of the MPG provided in the reviewed literature was used to satisfy both HLP and other needs. There has been limited research regarding restricted or conditional CVA to date, more research needs to be conducted to assess the impacts various modalities of CVA could have on HLP outcomes. Such research would facilitate best practices regarding where, when and which CVA modalities are most effective in the given circumstances. This may also assist in ascertaining individual preferences regarding modalities, ensuring beneficiaries are able to demonstrate their agency in both how they use and receive CVA. All of these considerations are crucial for organizations in order to meet short term needs to prevent worsening conditions and eliminate protection risks that accompany shocks while developing comprehensive and inclusive interventions. CVA within HLP interventions should be designed with a strong understanding of the legal and market context. This should include an assessment of the demographic makeup of anticipated beneficiary households, underlying risk factors for vulnerable populations, and land ownership assessments, as well as whether CVA would contribute or exacerbate power dynamics within the target areas.

Regular assessments of the effectiveness and risks of CVA is necessary to determine if CVA is having the desired impacts on the beneficiary communities. Throughout the planning process of CVA, affected communities should be included in the design to ensure the assistance is appropriate and effective and meets the needs of the community. Assessment of market conditions, specifically related to rent and housing, is also necessary to ensure that CVA adapt to changing markets and remain effective to meet community needs.



# EVIDENCE GAPS & RECOMMENDATIONS FOR RESEARCH

**Gap 1:** More evidence is needed about HLP outcomes arising from the use of CVA: decreased threats of eviction, decrease in the number of disputes, and resolution of disputes between tenants and their landlords. There was no evidence about these outcomes from the literature studied.

**Gap 2:** Further evidence is required on specific demographics within a population such as gender, as well as on age (both for elderly/dependents as well as minors) and disability related aspects.

**Gap 3:** There is a lack of evidence in the literature reviewed about the long-term, positive impacts of CVA on HLP. For instance, the sustainability of outcomes post-project closeout is still not clear. Long-term impacts on HLP outcomes need to be more fully studied and approaches, such as useful complimentary interventions, for sustainable responses to be recommended.

**Gap 4:** Further study is required to assess the impacts of CVA in contexts where women are subject to strict inheritance laws, norms, and traditions on property. How CVA interventions can be directly linked to the enforcement and realization of women's legal right to safe living and use of housing, land, and property can help expand the current evidence base on CVA and HLP.

**Gap 5:** More evidence should be collected about community engagement regarding the use of CVA in HLP interventions. There is a lack of evidence on the effectiveness of community engagement within the current literature on CVA in HLP programming.

**Gap 6:** Evidence is lacking on the distinctions between modalities in providing CVA. This includes an assessment of the positive and negative impacts of unconditional, conditional, restricted, and unrestricted as well as the effect of 'labeling' cash transfers for achieving HLP outcomes.

**Gap 7:** There has been limited research regarding when various kinds of CVA (conditional or unconditional) are provided and under what circumstances. Relatedly, there is limited research regarding when to provide vouchers in lieu of just cash.



# RECOMENDATIONS FOR FUTURE INTERVENTIONS

**A**s suggested by the current gaps in the literature, overall more research is required to assess the effects of CVA on HLP. This data would be used to determine if CVA is an appropriate modality to support the intended aims and outcomes of each context.

Based on existing literature reviewed in this report, the following considerations are recommended for future interventions:

- Linkages with livelihoods interventions, to support the realization of longer-term outcomes for HLP.
- The sustainability of housing/rental situations once projects are completed needs to be taken into consideration during the initial project design. Most of the projects reviewed had significant risks of eviction or unsustainable rental agreements once the project was completed.
- Where an NGO negotiates rental contracts as the intermediary between tenants and landlords, longer contracts with set rental prices are ideal as rental increases or exponential increases after a short contract were observed in several contexts.
- Design of CVA transfer frequency and timing should be assessed and determined by the communities themselves as they are best placed to determine the use of the assistance in their household.
- Assessment of beneficiaries' preferred modality of cash assistance and how it would be used to meet their needs should be conducted to avoid prescriptive and unnecessary activities (i.e. relocation versus cash for rent in current domicile).
- Assessment of land ownership is critical to support security of tenure as a long term outcome of the project.



## APPENDIX 1. INCLUDED STUDIES

ORGANIZATION	TITLE	TYPE OF STUDY
IOM	Cash for Rent / Shelter Feasibility Assessment Report Sasiga and Guto Gida Woreda - East Wollega, Jul 2019	Programme Evaluation
UNICEF	Humanitarian Cash Transfers in the Democratic Republic of the Congo: Evidence from UNICEF's ARCC II Programme	Programme Evaluation
ICRC	Cash Transfer Programming in Armed Conflict: the ICRC's Experience	Programme Evaluation
NRC	Housing, Land and Property rights for Somalia's urban displaced women	Country Case Study
NRC	Integrated Urban Shelter / ICLA Programme Evaluation in Jordan 2015	Programme Evaluation
UNHCR	Jordan Cash Assistance – Mid Year Post Distribution Monitoring Report for Refugees 2019	Programme Evaluation
NRC	Afghanistan Shelter Evaluation 2019	Country Programme Evaluation

YEAR	INTERVENTION MODALITY	OUTCOME	DIRECTION OF IMPACT
2019	Multi-purpose Grants	Security of Tenure	Positive
2017	Multi-purpose Grants	Security of Tenure	Positive
2019	Multi-purpose Grants	Security of Tenure	Positive
2016	Multi-purpose Grants	Security of Tenure	Positive
2015	Conditional Cash Transfer	Security of Tenure	Positive
2019	Multi-purpose Grants	Security of Tenure, Threat of Eviction	Positive
2019	Multi-purpose Grants	Security of Tenure	Positive

## APPENDIX 2. ADDITIONAL REFERENCES

Caroline Dewast, and Mark Aiken. Norwegian Refugee Council - Integrated Urban Shelter and Information Counselling and Legal Assistance Programme (ICLA). 2015.

Gabriela Flores, Vibeke Risa, Anna Stone, and Hannah Rought Brooks. Life Can Change: Securing Housing, Land, and Property Rights For Displaced Women. 2014.

Hugo Slim, Rachel Banfield and Thierno Souleymane Adenhof. Cash Transfer Programming in Armed Conflict: the ICRC's Experience. 2018.

Humanitarian Cash Transfers in the Democratic Republic of the Congo: Evidence from UNICEF's ARCC II Programme. 2017.

International Organization for Migration. Cash for Rent/Shelter Feasibility Assessment Report: Sasiga and Guto Gida Woreda - East Wollega. 2019.

Norwegian Refugee Council. Housing, Land and Property Rights for Somalia's Urban Displaced Women. 2016.

UNHCR Jordan: Multi-purpose Cash Assistance 2018: Mid-Year Distribution Monitoring Report for Refugees and Asylum Seekers. 2019.







