

An Introduction to Market-Based Programming (MBP) and Shelter Programming

A simple guide for shelter practitioners on implementing market-based programming in humanitarian and development responses

Acknowledgements

This guidance was written and compiled as a joint collaboration between the Markets in Crisis Community of Practice and the Global Shelter Cluster's Shelter, Cash and Markets Community of Practice as part of an ongoing effort to improve understanding of market-based programming for shelter and housing markets. We are grateful in particular for the contributions, insight and feedback on this guidance received from David Dalgado (Independent), Sahdia Khan (UNHCR), Jim Kennedy (Independent), Leeanne Marshall (Australian Red Cross), Chris Paci (REACH/Impact Initiatives), Angel Pascual (UNHCR), Jimena Peroni (CashCap), Corrie Sissons (CRS), Rahmat Taufik (Independent), Jenny Weatherall (CRS), Renee Wynveen (UNHCR).

- **Markets in Crises Community of Practice (MiC)**

The Markets in Crises Community of Practice (MiC) provides a platform for various actors engaging with markets in crisis-affected contexts to discuss ideas and experiences, share resources and learning, and foster greater collaboration to improve MBP in practice. MiC aims to facilitate links between those whose work focuses on crisis responses and those who are more concerned with longer-term market functioning and development. Active since 2014, as of December 2021, MiC included nearly 2,800 members from over 110 countries representing NGOs, donors, academics, UN agencies and the private sector, with membership expanding steadily year by year. The MiC platform has historically offered a variety of ways for community members to engage through an online discussion group, a searchable resource library, webinars, networking events, calls for evidence, and facilitated live discussion forums.

- **Shelter, Cash and Markets Community of Practice**

The Shelter Cash and Markets Community of Practice (CoP) is a voluntary group consisting of individuals with expertise and interest in cash and market based programming related to humanitarian shelter responses. It exists to provide a forum for practitioners to continue to exchange, share lessons, and provide technical input in the area of cash and markets in shelter responses. It serves as an entry point to knowledge, resources and technical support related to the use of Cash and Voucher Assistance (CVA) in shelter responses, as well as to engagement in market analysis and market-based programming within the shelter sector.

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1. What Is market-based programming?

Before, during and after a crisis, communities around the world are buying, selling and exchanging. Markets are systems in which these buyers and sellers come together to exchange goods and services, and the price, availability, quality and quantity of these can be affected in times of crises. If we consider existing markets in our humanitarian and development work, in particular through assessments, analysis and programming, we can ensure we support rather than disrupt local markets and market actors.

Market - A system in which buyers and sellers come together to exchange goods and/or services

Market actor - Any individual or enterprise involved in buying and selling in a market system, including producers, suppliers, traders, processors, and consumers

Market-based programming (MBP) refers to any type of humanitarian or development program, in any sector, that uses, supports or develops local markets. It involves implementing interventions to meet immediate humanitarian or longer-term recovery needs, in a way which does not undermine existing economic relationships and activities, so as to facilitate economic recovery and ensure lasting impact.

MBP tends to make a distinction between markets, marketplaces and market systems. While a market is a general term for a system of exchange that can span many locations, a marketplace is a defined space, either physical or virtual, where goods and services are bought and sold. The term market system, meanwhile, emphasises the diversity of market actors involved in buying and selling a particular good, as well as the various services, infrastructure, policies, rules and norms that shape the markets in which they work.

Marketplace - A physical space or virtual platform where people buy and sell a variety of goods

Market system - A network of actors involved in the sale and purchase of a specific good or service (e.g. bricks, timber), along with the services, infrastructure, policies, rules and norms that shape their business environment

MBP covers a broad spectrum of potential activities and responses to crises:

- **Using markets** involves harnessing existing markets, where they are functioning, to deliver assistance. This can include local procurement of materials or delivering cash and voucher assistance (CVA) to vulnerable households so they can purchase what they need locally.
- **Supporting markets** includes activities that help existing market actors recover and re-establish supply chains to enable affected populations to access what they need in local markets. This may target affected suppliers and traders, wholesalers and retailers, or service providers so they can better meet the demand of the affected population.
- **Developing markets** is a longer-term approach to change the nature of a market system to make it more efficient, inclusive or resilient. Activities in this category identify and address 'systemic' opportunities or constraints faced by consumers, producers, vendors, and employers to improve functionality of the overall market system in the long term.

2. The Market-Based Programming Framework

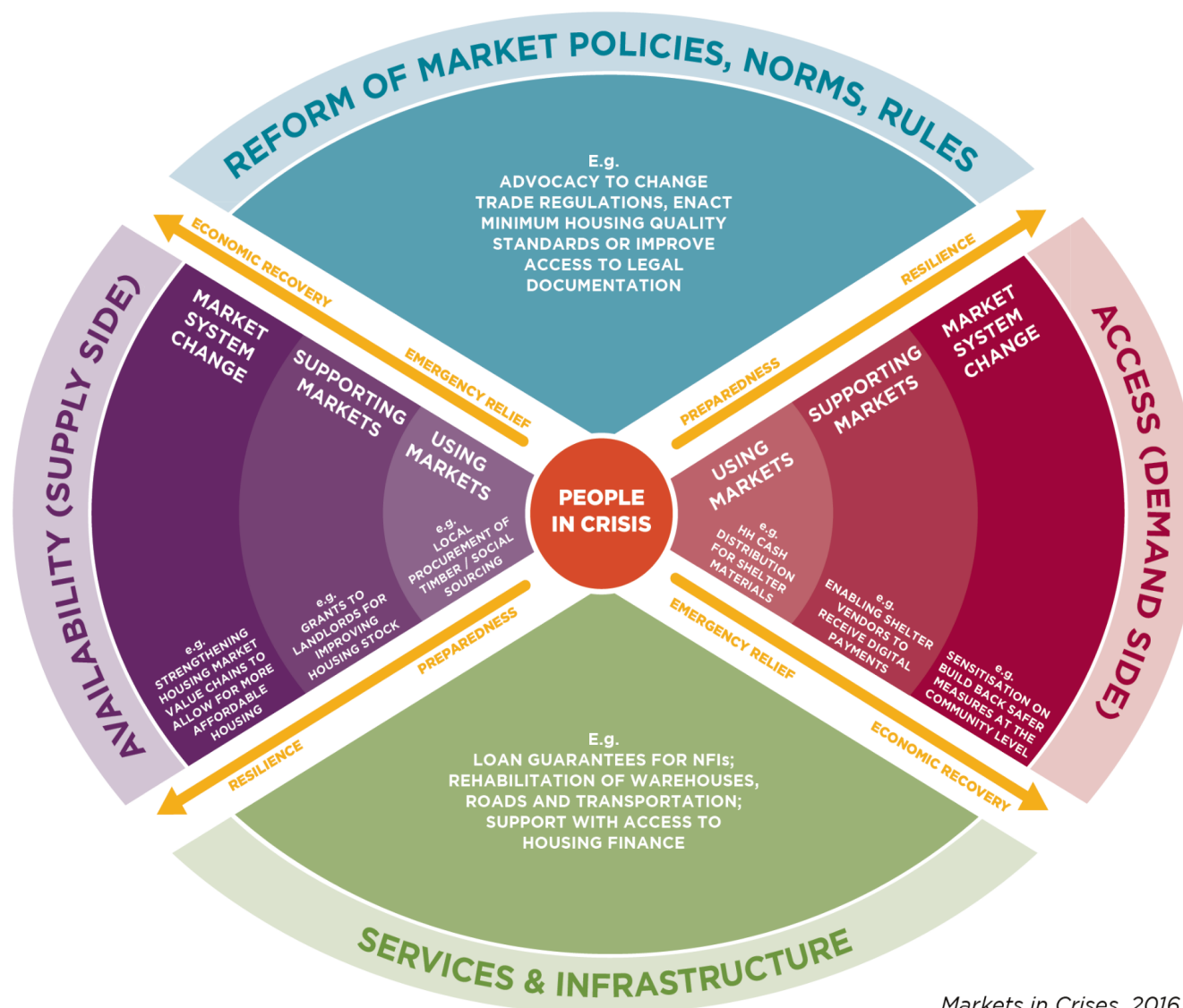
To illustrate the types of market-based programs implemented by humanitarian and development actors, the Markets in Crises COP designed the Market-Based Programming Framework. This framework, reproduced on the next page, focuses on an understanding of markets as market systems rather than places. It can be applied to all sectoral or multi-sectoral MBP, including shelter programming.

In order to read the MBP framework, we need to understand some of its basic components:

- **Access (demand side):** Addresses questions of how much of a particular good or service buyers desire to purchase at a given price, and whether they face physical, financial, or social barriers that may prevent them from accessing these goods or services. Programmes operating in this space seek to facilitate purchases by removing access barriers or working to shift demand towards safer or more readily available items.
- **Availability (supply side):** Addresses questions of how much of a good or service the market can offer at a particular price and whether this is sufficient to meet demand. Programmes operating in this space seek to improve the availability of core goods and services by addressing shortages, blockages and bottlenecks along the supply chain.
- **Reform of market policies, norms and rules:** Deals with any rules, formal or informal, which dictate how a market system functions day to day, with some examples including import taxes, tenure security, and informal hiring restrictions. Programmes operating in this space seek to redress inequities in these policies, norms and rules to ensure that all market actors, including consumers, have equal access.
- **Services and infrastructure:** Deals with any critical services, systems or physical facilities needed to facilitate market activities in a particular market system, with some examples including roads, port facilities, warehouses, financial services and information services. Programmes operating in this space seek to improve the functionality, accessibility and quality of these services and infrastructure so that the markets that depend on them can continue to provide available, accessible goods

All four of these elements come together—with affected people at the centre—to form a complete market system for a particular good or service. We can then consider MBP activities across the entirety of this framework: those which aim to use, support or develop markets either on the supply or demand side, or activities which focus on market infrastructure, services, policies, rules or norms. The following graphic shows examples of different types of MBP in shelter programming.

The Market-Based Programming Framework with examples of shelter MBP



Markets in Crises, 2016

3. Key types of shelter markets

There are a number of priority markets and market systems that shelter and settlements actors will find relevant to understand in their work and that can inform and influence response activities. These include both markets that affected populations are using to meet their shelter needs as well as markets that shelter actors might interact with for the response itself. The categories below are dynamic and are in most instances composed of many different formal and informal market systems. It is worth noting that even market systems with only one supplier and a fixed price—for example, government-run markets for refugee residency permits or electricity from a national grid—still qualify as simple market systems and can be influenced through well-designed MBP focusing on advocacy.

Category	Examples of relevant markets
Commodities and materials	Construction materials (e.g. bricks, CGI, timber, sand), essential household items, tools
Labour	Skilled labour for construction or specialised services; unskilled labour for the same
Housing and land	Land for construction of new shelters and housing, purchase and sale of existing shelters or housing stock, rental properties (including absorptive capacity, availability, accessibility)
Financial services	Informal and formal credit mechanisms (banks, local lenders, community-based programs, private-sector schemes) for repair, rent, hosting or reconstruction
Legal services	Residency systems, land dispute mechanisms, contract law
Utilities	Energy, water, fuel, transport

For shelter and settlement actors, any review of potential response modalities should include analysis of the ability of these critical markets to support the demand for a given response.

Case Study 1: Supporting Post-Earthquake Shelter Recovery through Cash Transfers in the Philippines

After a major 7.2 magnitude earthquake in the Philippines in October 2013, Catholic Relief Services (CRS) supported 873 households with cash assistance and technical support to reconstruct their homes. CRS conducted a housing and market assessment in three of the worst-hit municipalities of Bohol Province, and designed a cash-based shelter response based on the identified shelter needs, local market context, and community preferences. Cash transfers offered more flexibility and allowed people the freedom to buy the materials needed to build back on site based on what was salvageable from their damaged homes. Local vendors of building supplies in the area were already meeting increased demand for materials such as nails, plywood, and galvanised iron sheeting and although they reported

some delays in restocking times, they were able to still supply the market effectively. Cash transfers were delivered to participants via bank transfer, enabling households to purchase materials and hire labour required to begin repairs and/or reconstruction of their shelter. Alongside this, program participants received technical assistance to ensure transitional shelter designs were compliant with minimum standards of safety, adequacy and durability. Overall, the program found that 98% of families reconstructed or repaired their shelter with cash and salvageable materials according to Sphere standards, and 99% of participants reported feeling safe in their new shelter. Conducting a market assessment and monitoring helped to identify the capacities of local vendors and monitor the continued ability of vendors to respond to demand. Technical assistance accompanying the cash transfers was also key to ensuring people had access to information to make informed decisions and invest in quality construction. Aside from supporting the shelter recovery of targeted households, the program had wider benefits by supporting the local market and local livelihoods to recover. For more information, see page 50 - 58 of [Using Cash for Shelter: and Overview of CRS Programs](#).

4. Applying MBP to shelter programming

The process of building, purchasing, renting, and/or maintaining an adequate shelter is one of the greatest financial burdens faced by households worldwide, regardless of country or context. Nearly every aspect of this process interacts with market systems in some way, whether these are housing and rental markets, markets for essential household items, markets for tools and construction materials, markets for labour and basic services, or others. Market-based programming is a powerful tool for collaborating with and supporting these local market actors to ensure that they, in turn, are able to support households in need of the goods and services they provide. Market-based programmes in shelter response can:

- **Be quicker and more efficient** – using pre-existing networks and supply chains to save lives and protect livelihoods
- **Allow more dignity for communities** – giving more choice and freedom to those in need
- **Support local economic recovery** – helping existing shelter vendors to become more resilient to future shocks and strengthening market systems
- **Promote ‘do no harm’ approaches** – avoiding inadvertently undermining existing market dynamics and processes, which can hinder recovery from crises

What MBP *doesn’t* do: Market-based programming is not a way to avoid or reduce adherence to best practices in shelter support. It should not be seen as a way to achieve shelter programming objectives on the cheap, or with reduced staff. In some cases, effective programming incorporating MBP may even require more staff in order to make the programming effective and ensure that all protection concerns are taken into account. In particular, MBP does not negate the need to provide technical assistance and capacity-building to affected populations.

The Global Shelter Cluster has identified seven main categories of shelter needs commonly encountered in emergencies, reproduced in the table below. There are a number of market systems relevant to fulfilling each of these needs. These markets alone will not address every shelter-related need faced by vulnerable households, but they provide a useful starting point for considering whether MBP can be integrated into a shelter response.

Type of shelter need	Relevant market systems
Physical adequacy: Households must have access to shelters that are large enough to house all their members in reasonable comfort and privacy. Shelters must be adequately ventilated and weather-proofed. The shelters and their surroundings must be designed in a way that minimises households’ vulnerability to fire, flooding, other natural hazards, vector-borne diseases, gender-based violence (GBV), and other types of crime.	Land; housing; rental; construction materials and tools; NFIs for weather-proofing; labour for construction; labour for specialised services (electricity, plumbing, etc.); information (e.g. on building techniques)
Items to build, maintain, or repair shelter: Households must have physical and financial access to the tools, construction materials, and services they need to repair and maintain their existing shelters or to build their own.	Construction materials and tools; labour for construction; labour for specialised services (electricity, plumbing, etc.); financial services

Affordability: Households must be able to afford to remain in their shelters or on their land without spending too great a proportion of their income.	Land; housing; rental; financial services
Security of tenure: Households must secure the right to remain in their shelters and/or on their land for a reasonable length of time and must not be at imminent risk of eviction.	Land; housing; rental; services related to documentation; legal services
Amenities and facilities: Households must be able to access WASH facilities, cooking facilities, other basic services, and job opportunities within a reasonable distance.	Transportation; construction materials and tools; general labour; labour for construction; labour for specialised services (electricity, plumbing, etc.); markets for self-produced goods
Items to prepare and eat food: Households must have physical and financial access to the pots, pans, bowls, glasses, utensils, and other items they need to prepare and eat their own food.	Household NFIs; cooking fuel; appliances
Items to provide thermal comfort: Households must have physical and financial access to the blankets, clothing, appliances, and other items they need to maintain a comfortable temperature within the shelter.	Household NFIs; heating fuel; clothing; appliances; NFIs for weather-proofing

Depending on the situation, MBP approaches, such as Cash and Voucher Assistance (CVA), can be a strong alternative to in-kind shelter or NFI interventions in humanitarian responses where market systems and supply chains remain reasonably intact. MBP can also provide transitional and longer-term solutions to strengthen market systems to the point where outside aid may no longer be needed. A well-designed MBP intervention can have multiplier effects throughout the targeted market systems, not only meeting shelter needs for the aid recipient, but also improving local infrastructure, creating income-generating opportunities, and preserving livelihoods for crisis-affected populations up and down the supply chain. Where strong coordination mechanisms exist, MBP can also offer opportunities for robust inter-sectoral coordination and integrated programming across the response.

Different types of MBP can be used at different points in the programme cycle. The table below matches market systems with the stages of the programme cycle when they are most relevant, as well as indicating which types of availability-focused and access-focused MBP tend to be most useful during each stage.

Stage	Market systems	Types of MBP		
		Using markets	Supporting markets	Developing markets
Preparedness	Commodities/materials, rental, labour (skilled and unskilled)	✓	✓	✓
Emergency response	Commodities/materials (essential household items,	✓		

	tools, emergency shelter items), labour (cash for work), rental, utilities (transport)			
Early recovery	Construction materials (sand, bricks, CGI), labour (skilled and unskilled), utilities (transport, energy)	✓	✓	
Recovery and reconstruction/ long term housing	Construction materials, labour markets, utilities (energy, water, transport), rental, financial services		✓	✓

Regardless of the stage of the program cycle, type of shelter response or type of crisis, it is advisable, based on current humanitarian standards,¹ to conduct a market assessment and analysis as part of situational analysis and response design. This guidance does not cover in detail the process of doing a market assessment; however, information, tools and support on market assessments can be found in the 'Key Links and Resources' section on page 14.

Case Study 2: Developing a Field Manual to Assess Rental Housing Markets in Latin America and the Caribbean

Starting in late 2021, IFRC, NRC, IOM, UNHCR and REACH, with the support of CashCap and the collaboration of the Shelter Sector of the Regional Interagency Coordination Platform for Refugees and Migrants from Venezuela (R4V), joined forces to collaboratively draft a field manual for conducting assessments of the rental housing market in Latin America and the Caribbean. This exercise aimed to support field teams in understanding how the rental housing market system works and assessing its functionality, and in turn to help them design appropriate responses for population groups that support and reinforce, rather than undermine, existing rental markets. The field handbook seeks to reflect on the extent to which the rental market system allows or limits access to adequate housing for population groups in a given geographical area, having as a starting point a solid understanding of their housing needs, their vulnerability, capacities, preferences and barriers to accessing the rental market. The field handbook and tools package will be accessible in Spanish and English.²

¹ See, for example, the Sphere Handbook at <https://handbook.spherestandards.org/> and the Minimum Standard for Market Analysis (MISMA) at <https://www.calpnetwork.org/publication/minimum-standard-for-market-analysis-misma/>.

² Lessons learned from the first iteration of the field handbook can be downloaded in Spanish from <https://sheltercluster.org/shelter-cash-and-markets-community-practice/documents/desarrollando-el-manual-de-campo-para-las>. Field handbook is available in Spanish and in English in Shelter Cash and Market Community of Practice in September, 2022.

5. The complexity of shelter markets

Given that, as outlined above, almost every aspect of shelter and settlements assistance will interact with market systems in some way, it is important that shelter actors understand these systems to make better decisions around what forms or combinations of assistance will best meet the needs of affected communities across all timeframes.

The markets that set the context for the large-scale provision of shelter are varied and often notably complex. These markets, and the relationships among them, are complex enough outside of crisis situations, but this complexity is further increased during emergencies. It is important to be aware of and understand this complexity to be able to identify risks and where necessary put in place mitigating actions to avoid doing harm.

Along with the potential positive impacts, it is important to consider any potentially negative impacts of large-scale shelter activities on both communities and markets. Many shelter- and housing-related markets are poorly regulated and highly politicised, and they may have negative impacts on people, the environment and the response itself, including in the following ways:

Environment

- Likelihood of negative environmental impacts stemming from extractive materials industries/markets (e.g. uncontrolled sand mining or timber harvesting leading to loss of habitat, loss of land through erosion, or lowering of water tables)
- Pressure on natural resources can lead to shortages of these resources and hostility among communities (e.g. deforestation in Cox's Bazar leading to firewood shortages, mitigated by the distribution of LPG stoves³)

Protection

- Some shelter and housing markets can involve high-risk and/or illegal activities (e.g. the use of child labour in illegal brick factories in Pakistan⁴), as well as other abuses such as bonded labour, exploitation (particularly of women), wage discrimination, poor working conditions
- Markets for housing, materials, and other items or services may have many barriers and may not be accessible for diverse groups (e.g. persons with disabilities, older people)
- Access to markets does not ensure quality control or safety in construction or other shelter-related activities; poorly constructed shelters can be dangerous, and poorly regulated rental situations can put people at risk of extortion or other forms of crime

Political/social

³ The Greening of Cox's Bazar - the positive impact of LPG distribution among the Refugee and Host communities

<https://reliefweb.int/report/bangladesh/greening-cox-s-bazar-positive-impact-liquified-petroleum-gas-lpg-distribution>

⁴ Al Jazeera - Pakistan kiln workers live like 'slaves':

<https://www.aljazeera.com/features/2014/7/17/pakistan-kiln-workers-live-like-slaves>

- Significant potential for corruption and illegal trade (e.g. an estimated 50-90% of forests in tropical areas are controlled by criminal groups, and illicit logging is estimated to account for 30% of the global wood trade⁵)
- Market actors may take advantage of disaster events by engaging in price gouging or collusion (e.g. supplier collusion around pricing of key materials⁶)
- Shelter markets are vulnerable to being politicised (e.g. discriminatory policies or local norms affecting refugees' access to rental markets, restrictions on the import and use of shelter materials⁷)

Added to these risks, shelter and housing markets are inherently changeable. Labour markets and material markets can display huge seasonal variations that can impact the viability of these markets. Construction markets are also often referred to as 'boom or bust' markets, meaning that demand often rises, but rarely is sustained, resulting in eventual market crashes. These cycles are often exacerbated by humanitarian programmes and can be magnified in small, rural markets, which can have consequences for the incremental nature of self-recovery and self-building and can increase the risks of shelter programmes. Shelter and settlement activities are also subject to a range of regulatory systems and complex structures surrounding housing, land and property rights, which can impact the way that affected populations can access market-based support.

All of this complexity points to a need for greater understanding of both the quantitative and qualitative elements of shelter- and housing-related markets. This implies market assessment and analysis tools that meet the specificity of these markets, and of the sector as a whole, by including environmental, social and other criteria. It also points to the need for ongoing monitoring and tracking of the markets most readily impacted by shelter and settlement activities. A list of tools to support assessment, analysis and monitoring of shelter markets can be found in the 'Key links and resources' section on page 14.

⁵ UNEP and Interpol - Green Carbon, Black Trade: Illegal Logging, Tax Fraud and Laundering in the World's Tropical Forests: <https://wedocs.unep.org/handle/20.500.11822/8030>

⁶ Noted under financial risks in Cross Border operations from Jordan to Syria independent review <https://reliefweb.int/sites/reliefweb.int/files/resources/Independent%20Review%20of%20Cross-border%20Operations%20from%20Jordan%20into%20Syria%20Report.pdf> p30

⁷ Intensified restrictions on the entry of building materials delay the completion of housing projects in Gaza <https://www.ochaopt.org/content/intensified-restrictions-entry-building-materials-delay-completion-housing-projects-gaza>

6. Examples of MBP-for-shelter interventions

These examples of potential shelter- and housing-related MBP interventions cover engagement with using, supporting and developing markets and span both the supply side and the demand side. While cash and voucher assistance (CVA) is the most commonly proposed type of MBP, the table below makes it clear that market-focused interventions can extend far beyond CVA.

	Supply-side interventions <i>Improving the quality and availability of shelter or housing-related goods and services</i>	Demand-side interventions <i>Improving affected people's awareness of, access to, and use of shelter- or housing-related goods and services</i>
Using markets	- Local procurement of construction materials and tools - Cash-for-work programmes supporting local tradespeople	- CVA to households for construction materials and tools - CVA to households for essential household items, heating fuel, clothing or winterisation materials
Supporting markets	- Grants to landlords for improving housing stock - Occupancy free of charge programmes - Training of local tradespeople and construction workers in 'build back safer' approaches - Cash grants to local suppliers to stock higher-quality construction materials - Subsidies to property owners - Support to construction material traders to restock and rebuild their shops	- Provision of technology to enable vendors to receive digital payments - Promotion of improved building materials that generates demand among targeted households - Creating microfinance products to trigger investments by low-income households in housing - Campaign to raise awareness about different types of rental properties available and minimum quality standards
Developing markets	- Strengthening housing market value chains to allow for more affordable housing - Support for the expansion of markets and marketplaces - Advanced trainings for local skilled tradespeople around 'build back safer' approaches - Introducing new, more resilient construction materials into markets	- 'Build back safer' programmes at community level to trigger behaviour change - Communications strategies around promoting demand for quality building materials - Strengthening tenant associations to increase renters' bargaining power
Reform of market	- Advocating for changes to import regulations for shelter NFIs	

policies, norms, and rules <i>Influencing the institutions, rules, norms, and trends that govern the market system to improve functionality</i>	- Advocating for recognition of different types of housing and land tenure - Establishing minimum housing standards and advocating for their enforcement - Advocating to prevent evictions of vulnerable households - Supporting campaigns against xenophobia - Advocating for regulations preventing discrimination against migrants in rental markets
Services and infrastructure <i>Improving market infrastructure and services that allow the market system to function</i>	- Supporting affected populations to find adequate accommodation to rent - Capacity-building and technical support for microfinance institutions to scale up housing microfinance products - Legal advice on mediation and collaborative dispute resolution - Referring disputes to social workers for support on relationship management between tenant and owners

Case study 3: Habitat for Humanity’s Collaboration to Deliver Housing MicroFinance and Construction Technical Assistance in Tajikistan

In Tajikistan, Habitat for Humanity collaborated with IMON LLC, the largest microfinance institution in Tajikistan, to deliver housing microfinance services to clients in housing poverty throughout the country. Based on the considerable demand for accessible finance for housing among the low-income population, IMON LLC offered housing loans targeting this segment. However, 70% of the country’s population were living in substandard conditions, particularly in rural areas, highlighting the need to not only address financial barriers to improving housing, but also technical and quality aspects. Habitat for Humanity therefore worked with IMON to provide technical assistance alongside IMON’s financial services in a ‘credit+’ approach to serve the needs of low-income households. Housing loans were designed to help households obtain capital for small repairs, reconstruction, and finishing new and half-builds for a period of 2 to 18 months. Project evaluations found that this combination of services resulted in improvements to space and privacy, hygiene, comfort and cultural dignity in the housing among households accessing IMON’s housing loans. For more information, please consult Case Study 5 in Habitat for Humanity’s [Housing Microfinance Case Studies](#).

7. Key links and resources

Market assessment and analysis tools and guidance

- Emergency Market Mapping and Analysis (EMMA) Toolkit:
<https://www.emma-toolkit.org/>
- IFRC – Rapid Assessment for Markets (RAM) Toolkit:
<https://www.icrc.org/en/publication/4199-rapid-assessment-markets-guidelines-initial-emergency-market-assessment>
- IFRC - Market Analysis Guidance (MAG) -
<https://www.icrc.org/en/doc/assets/files/publications/icrc-002-4200.pdf>
- UNHCR – Multi-Sector Market Assessment (MSMA) Companion Guide and Toolkit:
<https://www.unhcr.org/protection/operations/593e856e7/multi-sector-market-assessment-companion-guide-toolkit.html>
- IRC – Pre-Crisis Market Analysis (PCMA):
<http://www.emma-toolkit.org/document/pre-crisis-market-analysis-revised-2016>
- CALP Network – Minimum Standard for Market Analysis (MISMA):
<https://www.calpnetwork.org/publication/minimum-standard-for-market-analysis-misma/>
- Mercy Corps – Labour Market Analysis to Support the Construction Sector in Humanitarian Settings:
https://sheltercluster.s3.eu-central-1.amazonaws.com/public/docs/labour_market_analysis_to_support_the_construction_sector_in_humanitarian_settings_v9.pdf
- Global Shelter Cluster, Global WASH Cluster, and MiC – Our EMMA Analysis Isn't Quite Answering Our Questions... Can Anybody Help?
<https://vimeo.com/270144337>

Shelter and CVA

- Global Shelter Cluster Position Paper: Cash & Markets in the Shelter Sector:
https://www.sheltercluster.org/sites/default/files/docs/gsc_position_paper_cash_and_markets_in_the_shelter_sector.pdf
- Global WASH and Shelter Cluster Joint Advocacy Paper: Increasing Sectoral Cash Transfer & Market-Based Programming Capacity:
https://sheltercluster.s3.eu-central-1.amazonaws.com/public/docs/wash_shelter_cash_advocacy_paper_-_final_version.pdf
- IFRC – Shelter, Settlements and Cash: A Manual on Cash and Voucher Assistance (includes sections on markets):
https://www.sheltercluster.org/sites/default/files/docs/shelters2c_settlements_and_cash_email.pdf
- Housing, Land and Property and Cash-Based Interventions Tip Sheet:
https://www.sheltercluster.org/sites/default/files/docs/hlp_and_cbi_tip_sheet_reformat_18.10.2018.pdf

Shelter-specific handbooks

- Global Shelter Cluster Rental Market Interventions Report and Tip Sheets:
<https://sheltercluster.org/resources/library/rental-market-interventions>

- IFRC – Step-by-step guide for rental assistance to populations affected by crises:
<https://cash-hub.org/resource/step-by-step-guide-for-rental-assistance-to-people-affected-by-crisis/>
- Habitat for Humanity – Housing Microfinance Product Development:
<https://www.habitat.org/sites/default/files/terwilliger-center-handbook.pdf>