

# **NWSW Cameroon Training on Market Based Approaches**

CRS Office Bamenda

# Market-based Programming

**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

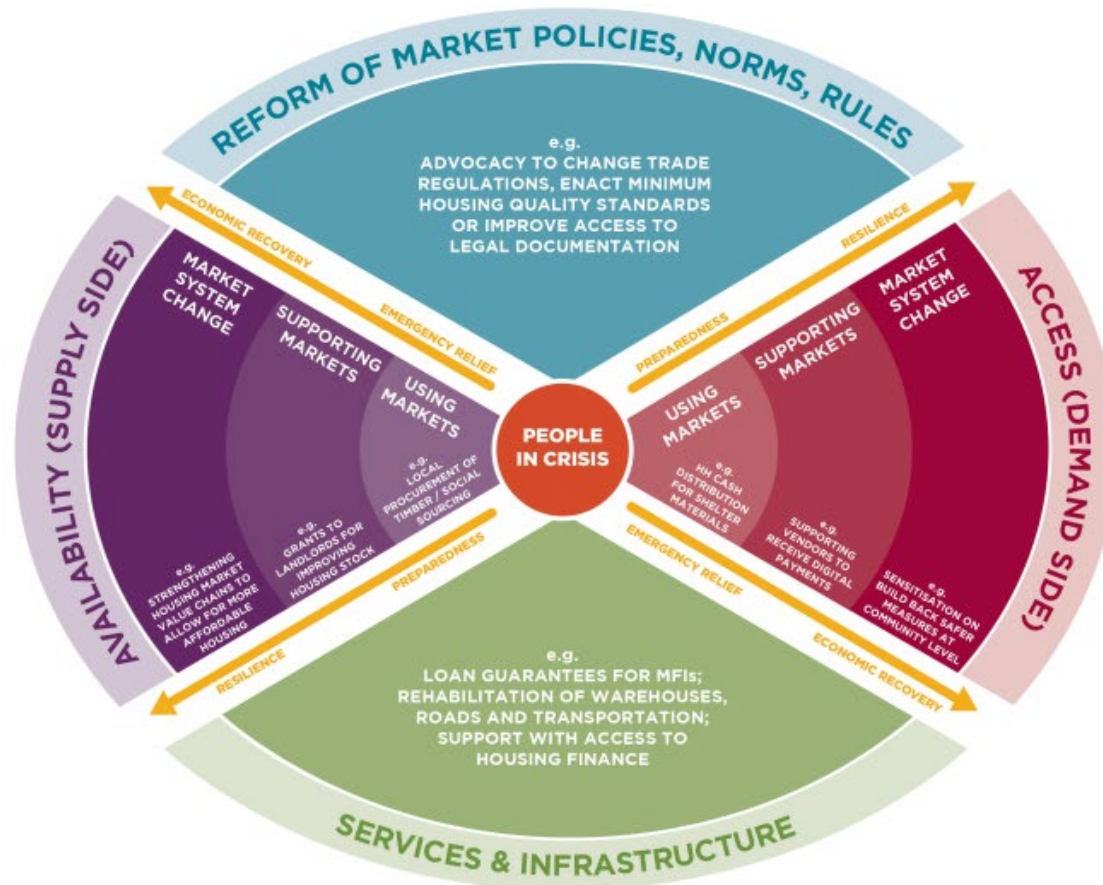
**Marketplace** – A physical space or virtual platform where people buy and sell a variety of goods

**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

- Demand
- Supply
- Policies, Norms, Rules
- Infrastructure



The Market-Based Programming Framework with Examples of Shelter MBP



Source: Markets in Crises, 2022

# Overview of Main Markets in the Shelter Sector in the Northwest and Southwest Crisis



# Commodities and Materials



3 Inch



# How we analyse this market?

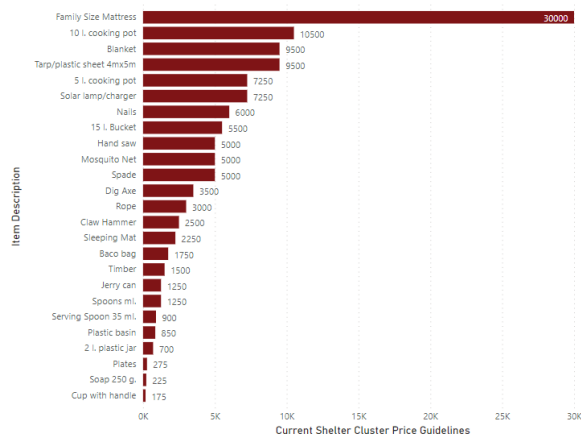
## Northwest Southwest Cameroon Price Monitoring

All prices are in Central African Franc (CFAF)

Item Type

All

### Cluster Guidance Current Prices



KoBo Toolbox

### NWSW\_Cameroon\_Market\_Monitoring

Date of the survey

yyyy-mm-dd

Enter a time

# Labour



# Labour Market Analysis



“If you want to construct a small house here you won’t see an expert in this community and if you have to call someone from outside to come they will be very expensive given the fact that transportation is high”

“You will hardly find qualified people here to do a job...for example if you have any electric problem in your house now in Batibo and you need a technician you won’t find one.”

**Assessing the Labour Market:** If it is decided to undertake construction or repair activities to increase available housing for PoCS, it is necessary to determine the quality of labour in the labour market.

Minimum indicators for conducting a labour market analysis include:

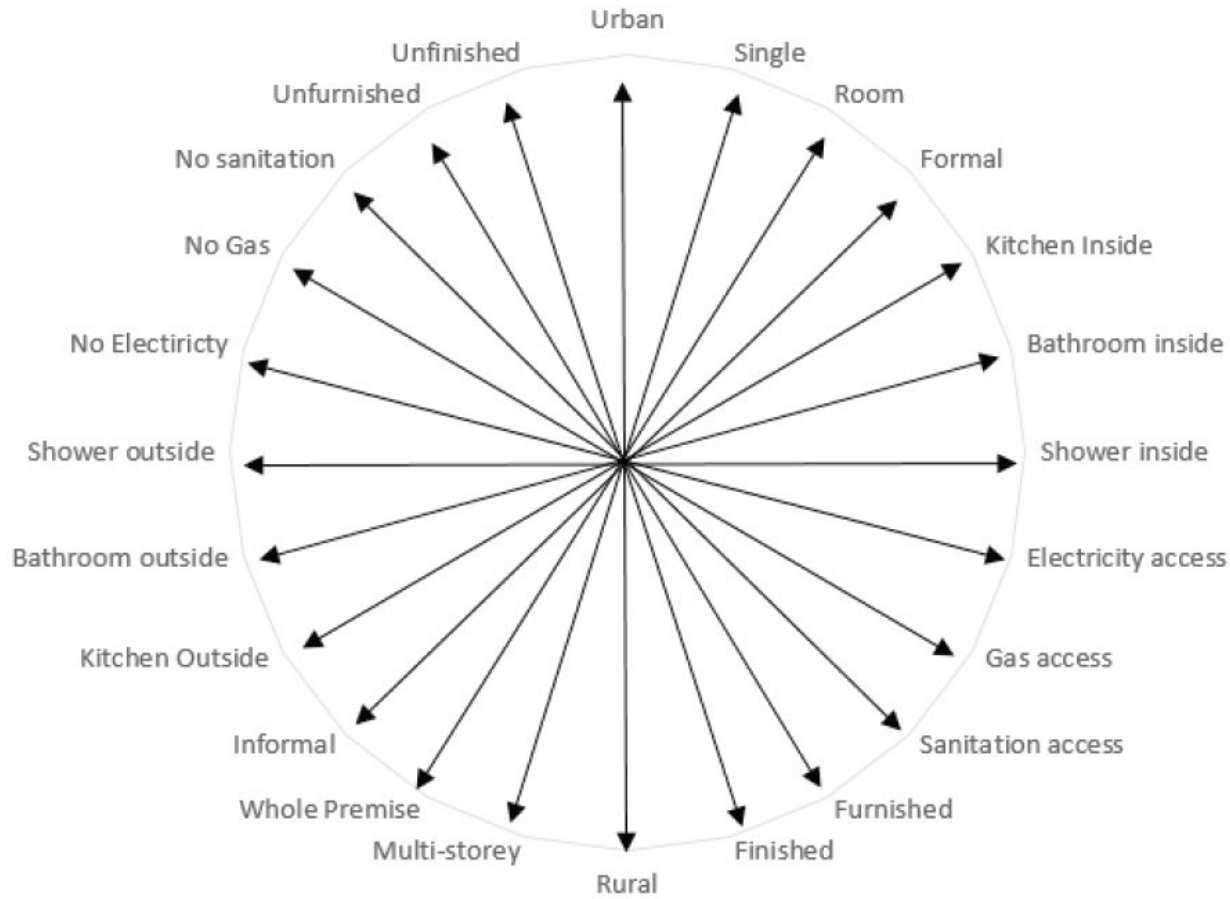
- Minimum number of workers in order to accomplish construction
- Type of skills required
- Days of labour per worker
- Minimum wage and appropriate wages by skill type
- Type of Contracts of the Labourers
- Previous works or projects undertaken by the crew/company
- Whether there are any opportunities to link with livelihood programmes

# Housing and Land



# Understanding the Supply: Shelter

## RENTAL MARKET: EXAMPLE OF MAJOR FEATURE SEGMENTS



# Mapping Available Accommodation

1. **Determine availability of accommodation** by phone calls or housing visits. A database of available adequate shelter accommodation can be used for vulnerable protection referrals in emergency situations.
2. **Identify contact for the property or how property was referred**- indicate whether a verification visit was done.
3. **Record the building features:** how many floors, disability access, garden services, laundry room, residential capacity, number of bedrooms
4. **Apartment features:** Kitchen, bathroom inside/outside, how long vacant, furnished/unfurnished
5. **Contract:** Frequency of rent payments, how is it expected to be paid, type of contract, duration of contracts, is a deposit expected, how much is the deposit, are there estate agent fees, how much are their fees?
6. **Settlement Features:** Distance to public transport, type of public transport, distance to food market/shop, distance to school, access to livelihood opportunities
7. **Accessibility/Discrimination:** Is the contact willing to rent out the accommodation to Persons of Concern?
8. Rental prices can fluctuate according to the **smallest geographical administrative boundaries**.

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# Understanding Demand

1. **Current accommodation:** What are the common types of shelters of the affected population? How would rental support help them in improving their access to adequate shelter?
2. **Housing search strategy:** Identification of how the affected population is finding housing ensures that teams can provide proper technical assistance to assist them in finding quality and adequate shelter.
3. **Duration in current location:** This is a key indication of how stable the population is in their movements.
4. **How much is spent on rent:** The amount of money spent on rent is one way for determining wellbeing. A key term for this is housing-cost overburden rate. This is defined as the percentage of population who are living in houses where 30% or more of their income is spent on housing. Surpassing this 30% indicator may be an indication of strain placed on the household's ability to afford other basic and essential services. This indicator can also help in identifying other protection concerns. As noted in greater detail later in this guidance, some of the affected population may find free accommodation through hosting arrangements.
5. **How much and source of income:** This is another critical indicator for understanding housing cost over-burden rate, but also in understanding PoCs' access to livelihoods and their longer-term prospects for affording adequate shelter.
6. **Reason for choosing current location:** This information helps to highlight coping mechanisms of PoCs. Are they relying on debt coping strategies? Are they selecting the shelters in order to be close to family and friends? What are the critical settlement and services indicators that have made the location of this shelter the most ideal for the PoCs?
7. **Intention Indicators:** How long are they intending to stay in the area? Are they in transit to another country? Are they waiting for a particular event or indication to return? Do they foresee that other members of the family will join them? Will they be looking at other types of accommodation or in other locations?

# Land Challenges in NWSW

- Limited Availability of Land
- Presence of no-build zones
- Women's access to land
- Construction laws for land building etc.

# Financial Services



# Legal Systems

## Land grabbing

Illegal and forceful taking of land from another (individual or community) and without regard for due process

## Forced Eviction

Temporary or permanent removal against their will of persons from the homes or lands they occupy without the provision of / access to legal protection

## Secondary Occupation

Instance where due to the crisis someone takes up possession of a property which could be a house or land after the legitimate owners have fled



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## Double Sale of Property

The sale of the same property (Personal and real property) to more than one person. This sometimes include rent of land

## Encroachment

The illegal occupation (partial or complete possession) of someone's else land; and creates challenges in defining boundary limits

## Public Expropriation

Situation where the state takes property of a citizen for public use but they do not give them compensation - related to the crisis



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## Inheritance Issues

- 1) Discriminatory customs or traditions (i.e. women forced to marry the brother of late husband at time of inheritance, else they are loosing access to property)
- 2) When land/property goes to the women at time of inheritance, she is deprived of that right
- 3) Because of the crisis, widows - whose husbands are killed due to crisis - are being forcibly displaced and someone else takes their land and they cannot get it back when/if they return to place of origin.
- 4) Men get killed during the crisis and it leaves widows deprived of their property as other male family members seize the property
- 5) Situations of non official marriages also bring inheritance issues as women are left behind with no recognized right to access land/property of the household
- 6) Ignorance of inheritance rules

Inheritance problems have always existed as they are related to discriminatory practices but they are related to the crisis because it increases number of husbands being killed and leaving widows behind. In addition, the crisis has weakened the access to justice for the victims.



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## TENANCY AGREEMENT

THIS AGREEMENT IS MADE THIS \_\_\_\_\_ DAY OF \_\_\_\_\_

**BETWEEN**

\_\_\_\_\_, an adult female Cameroonian resident at \_\_\_\_\_ Buea, South West Region and holder of National Identity Card No. \_\_\_\_\_ issued on the \_\_\_\_\_ at \_\_\_\_\_ (hereinafter where the context so permits referred to as LANDLORD on the First part.)

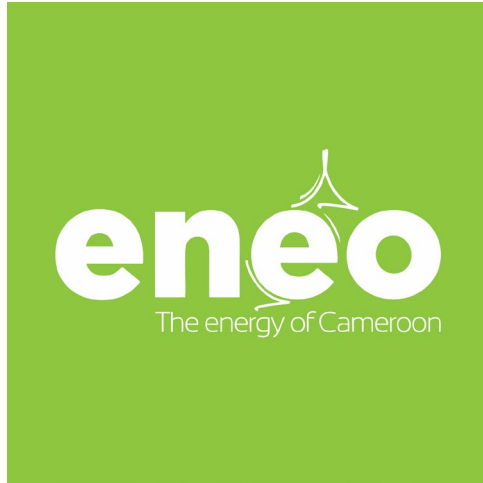
**AND**

\_\_\_\_\_, an adult female Cameroonian, resident at \_\_\_\_\_ and holder of National Identity Card No. \_\_\_\_\_ issued on the \_\_\_\_\_ at \_\_\_\_\_ (hereinafter referred to as the TENANT on the Second part.)



**Cameroon Shelter Cluster**  
ShelterCluster.org  
Coordinating Humanitarian Shelter

# Utilities



# What are some examples of market interventions?

	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	<ul style="list-style-type: none"> <li>Local procurement of construction materials and tools</li> <li>Cash-for-work programs supporting local tradespeople</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">CVA to households for construction materials and tools</a></li> <li>CVA to households for essential household items, heating fuel, clothing, or winterisation materials</li> </ul>
Supporting markets	<ul style="list-style-type: none"> <li>Grants to landlords for improving housing stock</li> <li>Occupancy free of charge programs</li> <li><a href="#">Training of local tradespeople and construction workers in 'build back safer' approaches</a></li> <li>Cash grants to local suppliers to stock higher-quality construction materials</li> <li>Subsidies to property owners</li> <li>Support to construction material traders to restock and rebuild their shops</li> </ul>	<ul style="list-style-type: none"> <li>Provision of technology to enable vendors to receive digital payments</li> <li>Promotion of improved building materials to generate demand among targeted households</li> <li>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 across rental markets (i.e. formal or informal)</li> </ul>
Developing markets	<ul style="list-style-type: none"> <li>Strengthening housing market value chains to allow for more affordable housing</li> <li>Support for the expansion of markets and marketplaces</li> <li>Advanced trainings for local skilled tradespeople around 'build back safer' approaches</li> <li>Introducing new, more resilient construction materials into</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">'Build back safer' programs at community level to trigger behaviour change</a></li> <li>Communications strategies around promoting demand for quality building materials</li> <li>Strengthening tenant associations to increase renters' bargaining power</li> </ul>

<b>Reform of market policies, norms, and rules</b>  <i>Influencing the institutions, rules, norms, and trends that govern the market system to improve functionality</i>	<ul style="list-style-type: none"> <li>Advocating for changes to import regulations for shelter NFIs</li> <li>Advocating for recognition of different types of housing and land tenure, and/or supporting households to navigate various tenure agreements and norms</li> <li>Establishing minimum housing standards and advocating for their enforcement</li> <li>Advocating to prevent evictions of vulnerable households</li> <li>Supporting campaigns against xenophobia</li> <li>Advocating for regulations preventing discrimination against migrants in rental markets</li> </ul>
<b>Services and infrastructure</b>  <i>Improving market infrastructure and services that allow the market system to function</i>	<ul style="list-style-type: none"> <li>Supporting affected populations to find adequate accommodation to rent</li> <li>Capacity-building and technical support for microfinance institutions to scale up housing microfinance products</li> <li>Legal advice on mediation and collaborative dispute resolution</li> <li>Referring disputes to social workers for support on relationship management between tenant and owners</li> </ul>



**Brainstorming: What Market-based activities can we implement as Shelter actors in the NWSW? What activities do we do that is already market-based? What should we add?**