



CASH FEASIBILITY AND RESPONSE ANALYSIS TOOLKIT

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INTRODUCTION TO THE TOOLKIT

The “Cash Feasibility and Response Analysis Toolkit” aims to assist operations in determining the feasibility of cash-based interventions (CBIs) in UNHCR country programmes. The toolkit brings together new tools and knowledge on conducting cash feasibility assessments and response analysis that have emerged since the publication of the UNHCR Operational Guidelines for Cash-based Interventions (OG). It builds on and complements the OG, Part II, Step 3: “Analyse different response options and choose the best combination”.

It addresses the seven key areas of analysis highlighted below (adapted from the OG):

① MARKET ACCESS AND CAPACITY

Key question: Are existing markets (local, regional, and national) accessible and able to provide the required goods or services at an appropriate price to address the needs? Can these markets respond to increased demand if CBIs are applied?

Main tool: UNHCR Multi-sector Market Assessment: Companion Guide and Toolkit

② PROTECTION RISKS AND BENEFITS

Key question: What are the protection risks and benefits of using CBIs compared with alternatives? What are the protection implications at the individual, household and community level? How can these risks be mitigated and managed?

Main tools: UNHCR Guide for Protection in Cash-Based Interventions and [Protection Risk and Benefit Analysis Tool](#)

③ FINANCIAL RISKS AND BENEFITS

Key question: What are the potential risks and benefits of using CBIs? How can risks be mitigated and managed?

Main tools: CBI SOP template



4 POLITICAL CONTEXT

Key question: What is the host country Government position on CBIs to people of concern on national and local levels? What are other CBI actors, including the Government, doing? What is the regulatory environment?

Main tools: Best practise summarised in this toolkit



⑤ TRANSFER MECHANISMS AND DELIVERY OPTIONS

Key question: Who are the financial service providers and what is their coverage and reliable level of service provision? How long might it take to contract and establish the required services? What is the regulatory environment?

Main tool: Cash Delivery Mechanism Assessment Tool (CDMAT)

6 COST-EFFICIENCY

Key question: What is the cost of delivering CBIs, as compared to using alternative response options? How do the costs vary between different delivery mechanisms?

Main tools: Best practise summarised in this toolkit



7 SKILLS AND CAPACITY

Key question: What is the level of skills and commitment within the operation, across different functions including IT systems and budgetary and accounting requirements? What additional internal capacity is needed?

Main tool: Overview of steps to establish a cash-based intervention

The toolkit is to be used after a needs assessment has taken place and when there is an indication that cash assistance is an appropriate modality for addressing the needs of people of concern (PoCs). An adapted feasibility and response analysis should also be part of an operation's emergency preparedness measures. The target audience of the toolkit are CBI practitioners in the field.

Once the feasibility of a cash-based intervention is established, the operation will move to design of the programme, including procurement and contracting, analysis of IT systems and defining financial flows. These steps are not covered here.

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MARKET ACCESS AND CAPACITY

Market assessments represent an integral part of CBI feasibility and response analysis and should be carried out prior to designing any programme. The assessment should confirm that the key commodities and services that PoCs require are accessible to all groups, available in sufficient quantity at reasonable prices, and that the anticipated increase in demand can be met without creating distortions in price or availability. Specific sectors and services such as health, rental markets and education require a specific market analysis.

If markets are not adequately taken into consideration, interventions (both in-kind and cash-based) can have potentially harmful results, including the following:

- not all people of concern can meet their needs and they are exposed to further protection risks;
- a significant change in the price and supply of certain essential goods;
- a significant fall in the demand for the goods of local market actors or services; and
- distortions in markets, which undermine the future viability of local livelihoods, jobs and businesses.

KEY TOOLS



UNHCR Multi-sector Market Assessment: Companion Guide and Toolkit

The UNHCR Multi-sector Market Assessment: Companion Guide and Toolkit provides step-by-step practical guidance and ready-to-use tools for UNHCR staff and partners to conduct multi-sectoral market assessments and market monitoring. The guidance and tools will determine whether or not markets could support a CBI in the multiple sectors in which UNHCR responds.

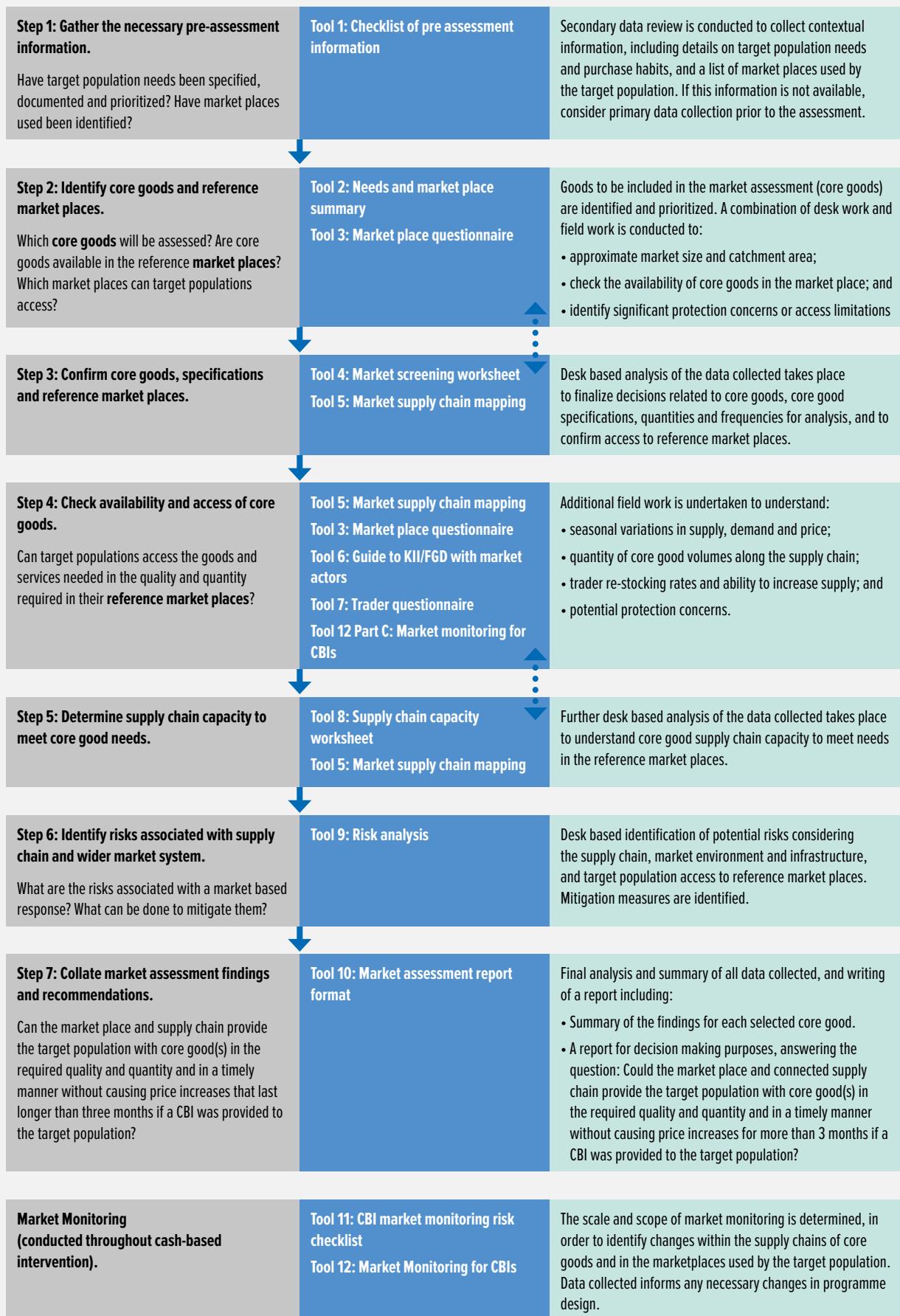
The Companion Guide and Toolkit is structured around the Market Assessment Framework (see following page), which outlines the logical flow of the assessment, demonstrating which data must be collected and how the tools and methodology should be utilised in each step to answer critical questions about market capacity.

➡ The UNHCR Market Assessment Companion Guide and Toolkit can be found [here](#).

➡ See the UNHCR [Guide for Protection in Cash-Based Interventions](#), page 12 for protection recommendations during the market assessment and analysis phase.

MARKET ASSESSMENT FRAMEWORK

How to conduct a market assessment using the UNHCR Multi-sector Market Assessment: Companion Guide and Toolkit



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PROTECTION RISKS AND BENEFITS

Cash-based interventions, like any element of UNHCR's programmes, should contribute to the protection of people of concern, ensure their participation, and minimize risks both during the delivery and after the receipt of assistance (in the household or community).

Key considerations of a protection risk and benefit analysis, when assessing the feasibility of a CBI, include:

- Discuss possible risks and measures to mitigate these risks with potential recipients.
- Take an Age, Gender and Diversity approach to consulting with people of concern, as their needs, concerns, access and mitigation strategies may differ.
- Involve partners and other stakeholders in the analysis.
- Ensure contextual specificities are reflected in the whole feasibility and response analysis (See the box below for considerations in Internally Displaced Persons (IDP), Conflict or Remote Management contexts).

Considerations for IDP, Conflict and Remote management contexts

- **Identification and selection of recipients:** UNHCR does not register IDPs as it does refugees, and thus does not hold comprehensive data on individuals and households. In IDP contexts, weigh the implications of beneficiary selection being carried out by a local partner, community groups, or by UNHCR itself.
- **Financial service provider (FSP) selection:** FSPs are affected by counterterrorism legislation and may be controlled by a party to a conflict considered to be a terrorist group. This is a legal issue as well as an operational one, as an IDP or refugee returnee should not be compelled to access assistance through such an entity. Consult with your Legal Officer and discuss in your Multi- Functional Team (MFT)/Cash Task Team (CTT).
- **Delivery mechanisms:** Consider that IDPs may move around more than refugees, and the implications for their access to cash-out points.
- **Design and Protection Risks:** Consider whether large amounts of cash (particularly in lump sum, as for returnees) could make recipients a target and exacerbate their risks. Consider adapting transfer frequencies/amounts, or adding community-based components, for example, community reintegration projects that benefit both returnees and host communities.

It is important to determine what the potentially harmful effects and risks of CBIs are, who is at risk, the seriousness of the impact and likelihood of occurrence, and whether risks can be mitigated through the careful choice of programme design features such as the transfer modality, delivery mechanism, and feedback mechanisms. Risks should be weighed against the potential benefits, and alternative transfer modalities should be considered if risks cannot be mitigated. Monitoring should occur regularly and accountability frameworks with feedback and response mechanisms should be put in place.

In general, risks that have a high likelihood of occurring, have high impact, and affect the majority of recipients will most strongly influence the choice of transfer modality and inform risk mitigation strategies. Alternative modalities or delivery mechanisms for some individuals or groups should always be considered, as one design is unlikely to fit the needs of all.



KEY TOOLS

Protection Risks and Benefits Analysis Tool

The example table below, which is adapted from the UNHCR [Protection Risks and Benefits Analysis Tool](#) outlines the key areas of protection risks and benefits to be considered and gives examples of risks/mitigation that would need to be determined at country level. A context-specific protection risks and benefits analysis should always be created for CBIs and updated regularly. It may not always require new information collection, but can be pulled from existing protection sources.

Protection Area	Protection Risk	Risk classification	Mitigation measures (including community-based)	Potential Benefits in this Protection Area	What does the Evidence say?
Safety and Dignity	Insecurity during cash distributions	Low	Engage the community in contingency planning	Dignity of choice Low visibility/ discreet nature of delivery e.g. mobile phones, bank accounts	
Access (including for persons with specific needs and protection risks)	Access to market-persons with disabilities	Medium	Alternative delivery mechanism Support community-based care/ support mechanisms	Electronic delivery mechanisms can reach remote areas	
Social relations (household and community dynamics)	Increased tensions or violence in the household		Set-up or strengthen existing confidential complaints mechanisms Family counselling and case management	Improved joint decision-making in the household	
Fraud and diversion with protection implications	Cash diverted by staff, IP or FSP		Community-based whistle blowing or anonymous 'information relay' systems, grievance committees		
Data protection and beneficiary privacy	FSP shares personal beneficiary data with country of origin (risk of detainment or violence)		Do a privacy impact assessment of the proposed intervention Ensure data protection clauses in the FSP contract		
Accountability	Complaint mechanism not established or not working well		Define roles and responsibilities both for collecting complaints and for providing feedback	Complaints mechanisms started for CBIs can serve as the start-up for a broader operation-wide accountability system	



UNHCR Guide for Protection in Cash-Based Interventions

This short guide identifies the minimum necessary information and key resources to help humanitarian practitioners ensure that protection risks and benefits are considered and monitored throughout the programme cycle. Reducing protection risks and enhancing protection benefits should be viewed through an age, gender, and diversity lens to ensure that individuals and groups are able to equitably access assistance. The guide includes:

- Protection tips for each stage of the CBI programme cycle including market assessment and financial service provider (FSP) selection
- A decision tree to determine how to proceed with CBIs without doing harm
- A protection risks and benefits tool for CBIs, with a template for operations to insert context-specific risk and benefit information that looks at the relative importance (likelihood and impact) and manageability (prevention and mitigation) of risks for different groups and individuals.

➡ The UNHCR Guide for Protection in Cash-Based Interventions, including key recommendations for each programme cycle phase, can be found [here](#).

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FINANCIAL AND OPERATIONAL RISKS

Potential financial and operational risks can hinder the implementation of CBIs, compromising the organisation's ability to meet programme objectives or even its reputation. Identifying these risks, and establishing mitigating measures is needed in order to define the feasibility a CBI.

Financial and operational risks for transfer modalities and possible delivery mechanisms should be assessed, including their likelihood of occurring and potential impact at the feasibility stage. Risks should be captured in a risk mitigation matrix, in line with UNHCR Risk Mitigation Matrix¹, highlighting who is at risk, the consequences should the risks manifest and the mitigating measures, based on whether the risk is serious enough to hinder the set up and implementation of a CBI.

The table below outlines the areas of potential financial and operational risks when implementing CBIs².

Risk	Description
Financial	Risk of a single transaction failure in which the intended Payment Beneficiary receives fewer funds than expected, or does not receive payment at all
Systemic	Risk of collapse of a financial system or market
Legal	Risk which could result in lawsuits, judgment or contracts that could disrupt or affect business practices. AML/CFT vulnerability is the most significant legal risk in this context
Operational – General	Risk which damages the ability of one of the payment stakeholders to effectively operate their business, results in a direct or indirect loss from failed internal processes, people, systems or external events
Operational – Interoperability	Risk that the lack of inter or intra network operability may prevent a consumer from transacting successfully with the desired party
Operational– Customer ID and Authentication	Risk that a transaction fails or that funds do not reach the Payment Beneficiary due to inability to verify the validity of transfer parties
Operational– Provider Governance	Risks to customer funds that arise out of a lack of appropriate governance structure, standards and practices
Technology	Risk that technology failure will result in a direct or indirect loss to a stakeholder in the payment process
Reputational	Risk that damages the image of one of the stakeholders, the mobile system, the financial system, or of a specific product

KEY TOOLS

CBI SOP template for Cash-Based Interventions



The CBI SOP template includes a risk mitigation matrix for financial and operational risks. Consult your CBI focal point or your Finance or Project Control Officer for more information.

¹ Consult your Finance or Project Control Officer.

² [Electronic Payments Standards and Practices Report – USAID 2015](#)



POLITICAL CONTEXT

Analysis of government policy identifies what is politically possible when responding to identified needs, based on the host government's annual plans, programmes, priorities, legislation and regulatory environment. Additionally, this analysis identifies opportunities for partnerships, institutional capacity-building needs, coordination mechanisms and the possibility of a hand-over strategy.

Equally, governments may have economic strategies that could affect a CBI, such as:

- Excessive taxation or import duty on goods and services
- Subsidies of goods
- Restrictions on access to financial and communications services to certain groups e.g. holders of particular forms of ID
- Restriction on the movement of people, particularly PoCs, affecting their ability to access markets and financial services
- Restrictions on the movement of goods within the country or into the country
- The existence and effects of a “black market”
- Exchange rate controls

Key elements to consider:

- Involving government and donors in the response analysis or feasibility study can help build political willingness. International aid agencies need to coordinate with governments, particularly where the authorities are implementing their own CBI.
- Regulatory environment needs careful analysis particularly regarding refugees' access to financial services.
- Common concerns of host governments regarding the use of CBIs include the potential for cash to act as a pull factor, insecurity, creating dependency and stability, as well as the perceptions of the host community – particularly the poorest among them who do not receive the same level of support from their own government. Many of these issues can be addressed through programme design (see OG Part II, Section 4.9, on advocacy).
- Some donors and governments are reluctant to encourage cash-based interventions out of fear that cash could end up in the hands of armed non-state actors engaged in terrorist activities or of groups proscribed by law.
- CBIs can be viewed by corrupt authorities as a possible source of income. This can have implications for persons of concern, e.g. where recipients could easily be identified and pressured. In remote management contexts, corrupt authorities can be nourished by remote assistance, and the use of cash in an uncoordinated manner could further contribute to corruption.
- A review of social safety nets can enable UNHCR to identify opportunities to integrate into, or contribute to building, national social protection schemes. UNHCR can support governments and partners in developing, implementing and assessing social assistance programmes that include refugees and asylum seekers.
- Overall engagement between the United Nations and the government in a country may be covered by the United Nations Development Assistance Framework.
- Coordination fora can also help build alliances and unified messages to advocate to government and donors that lever the positive aspects of CBIs in a particular situation.

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CASH TRANSFER MECHANISMS AND DELIVERY OPTIONS

An initial inventory or mapping of the financial service providers and relevant regulatory environment in the area of intervention is an integral part of feasibility and response analysis. This inventory must be thorough, not necessarily in terms of exhaustively identifying all existing financial services in a given market but in asserting the extent to which these services can be used by an organisation to serve multiple people at the same time (bulk payments) and how easily existing products can be modified to meet programme and beneficiary needs.

What should influence the choice of service provider is their capacity to meet programme needs in a given context using a cash delivery mechanism that is cost efficient, provides the right security and controls and can be easy to use for both UNHCR and persons of concern. In addition, the following should be considered:

- Alternative delivery mechanisms to ensure access for certain individuals or groups as necessary
- Legal requirements for individuals to access financial services e.g. age limits, ID requirements
- Level of literacy and numeracy of PoCs for different banking services
- Coverage, reliability and scalability of services
- There is almost always a way to deliver cash to recipients. The final decision will be a trade-off between security and other protection concerns, partner capacity, ease of use, and cost
- Different groups should be consulted about their preference of delivery method

Final choice of service provider will only be taken once the relevant UNHCR procurement process has been concluded (e.g. Request for Information, Expressions of Interest, Request for Proposal), during the design phase. Consult Finance/Treasury and Procurement Section in addition to CBIS.

KEY TOOLS



Cash Delivery Mechanism Assessment Tool (CDMAT)

The Cash Delivery Mechanism Assessment Tool (CDMAT) is a user-friendly, intuitive and interactive instrument that employs decision trees and scores to support the mapping of and assessing the suitability of different cash delivery mechanisms and financial service providers. It begins with a high-level decision making tree, which provides an initial framework for deciding on an appropriate cash delivery mechanism, followed by more detailed decision trees for each potential delivery mechanism.

It assists in considering the suitability of direct cash payments, delivery through an agent or over-the-counter, pre-paid cards, mobile money or bank accounts in any given context.

The table below provides an overview of key criteria used by the CDMAT.

Criteria	Focus areas	Description
Programme requirements and implementation context	<ul style="list-style-type: none"> • Programme objectives • National financial landscape assessment 	How can cash transfer help programme objectives. Strength and density of national financial infrastructure and prevailing financial behaviours.
User registration and experience	<ul style="list-style-type: none"> • Registration requirements • Acceptability to vulnerable group 	Type of identification required for persons of concern to subscribe to cash transfer services. Comfort with use as expressed by recipient and on-the-ground providers, need for support, convenience.
Financial service provider capacity	<ul style="list-style-type: none"> • Operations and Management • Speed • Resilience 	Managerial and operational ability to deliver money transfer services. Time taken to roll out the solution and effect cash transfer. Ability to recover data and to continue the service when the environment is difficult or changes suddenly.
Security and controls	<ul style="list-style-type: none"> • Security • Controls and risk management • Data protection • Compliance with internal policies 	Level of physical safety for staff and recipients. The systems that are needed to manage risks (such as fraud), correct error (ability to monitor and rapidly make corrections), ensure beneficiary data and financial protection (security in the system and at the cash collection and transaction points). Ability of the system to meet both internal and donor requirements for reporting and fund management.
Cost-efficiency	<ul style="list-style-type: none"> • Cost to the organization • Cost and opportunity cost to persons of concern 	Cost of the service to the organization (including not only the cost of the transaction but also all the costs of designing, implementing and monitoring the programme) and persons of concern (including opportunity costs).
Ease of implementation	<ul style="list-style-type: none"> • Processes • Flexibility and Scalability • Human resources needs 	Effectiveness of the service at operating on a large scale and ease with which the chosen option can be adjusted to vary payment amounts and other changes. Number of staff required and their level of skills, education, ability to provide training to recipients, etc.

➡ Refer to the [UNHCR Guide for Protection in CBIs](#), page 13 for protection recommendations while identifying a delivery mechanism and service provider.

➡ The Cash Delivery Mechanism Assessment Tool (CDMAT) can be found [here](#).



6

COST-EFFICIENCY

Undertaking an analysis of costs and cost-efficiency allows the comparison of total costs (transfer value + delivery and implementation costs) of different transfer modalities and delivery mechanisms.

Costs that are relevant for determining the cost-efficiency in a field operation are often divided into categories as per the table below. However, they should be expanded or modified to fit the specific context³:

Type of Cost	Examples of costs to be included
Cost of goods or services provided in-kind or when purchased locally	Cost of corrugated iron of specification XYZ, soap, wheat, bus ticket from A to B, when purchased in-kind OR the equivalent value in local markets per comparable beneficiary unit (e.g. person, household) and for a given time period (e.g. month or per transfer)
Service provider fees	Costs associated with transactions such as ATM withdrawal fee, POS use or balance enquiry fee, commission.
Distribution costs	Rent of site, security guards, rent of equipment, distribution staff and casual labour
Warehouse costs	Central warehousing and on-site warehousing
Transportation costs	Cost of transportation of in-kind goods that are not included in the cost of good or service (e.g. international transport if good is purchased in country and the transport is reflected in the purchase price)
Training of counterparts	Training of staff, partners, beneficiaries.
Staff costs and/or implementing partner cost	Including both full time and part-time staff (cost reflected proportionally)
One-time start-up costs	Purchase of material, cost of card or SIM, mailers.
Indirect costs	For the purpose of determining the cost-efficiency in a field operation, these costs should be included only if there are differences between modalities and mechanisms. These can include e.g. cost associated with communication with communities such as help line, feedback and response mechanism and monitoring.
All other costs	For the purpose of determining the cost-efficiency in a field operation, these costs should be included only if there are differences between modalities and mechanisms.

Once calculated, costs are presented in the following way, per modality and per transfer mechanism: the cost per beneficiary; the cost per transfer; the ratio of the administrative costs to the amount transferred to beneficiaries (known as the cost-transfer ratio).

The cost may ultimately not be the deciding factor regarding the optimal modality when the expected effectiveness of achieving objectives is taken into account. In other words, cash-based interventions may be appropriate even when they are less cost-efficient but more effective in achieving objectives – for example, due to positive impacts on local markets, affording greater dignity to recipients, or when needs cannot be met adequately through sector-specific approaches and in-kind transfers.

High start-up costs may be a deciding factor for a project that has a limited lifespan or low coverage, but could be off-set over the course of a long-term programme at scale.

There are currently no corporate tools within UNHCR to calculate cost-efficiency at the operational level, but the current practise follows the process explained above.

See practical examples of calculations from Rwanda  and Malawi  (excel files).

³ Adapted from IFRC <http://rcmcash.org/toolkit/>

7

SKILLS AND CAPACITY

When conditions for cash-based interventions are favourable, UNHCR will have to determine if the capacity exists within the organisation and to define where additional capacity and resources are needed and when. Capacity is needed across different functions and sectors, and it is particularly important to consider internal capacity of Programme, Protection, Supply and Procurement, Finance, Project Control and IT staff, as well as relevant sector specialists that form the multifunctional team when assessing the feasibility of a CBI. It is also fundamental to ensure Senior Management buy-in regarding the use of CBIs.

The table below, adapted from CalP's Organisational Capacity Assessment Tool (OCAT), provides an overview of capacity required across different functional areas and outlines indicators or criteria for assessing the capacity.

Category of capacity	Criteria
Governance & Leadership	<ol style="list-style-type: none">1. Senior management understands, supports and advocates for CBIs and is willing to invest in needed planning, resources and systems2. The organisation has a strategy to effectively manage any changes required for CBIs, including empowered focal point(s) for institutionalization and support to staff
Organisational Management	<ol style="list-style-type: none">1. CBIs are integrated into both strategic planning and emergency preparedness activities2. Sufficient donor or internal funding can be secured for CBIs to meet response needs and to justify the required investment in organizational capacity3. CBIs are integrated into mechanisms for learning, sharing and using good practice
Human Resource Management	<ol style="list-style-type: none">1. Management, program, finance, logistics and other staff have the necessary knowledge, skills and experience to effectively design, implement and monitor CBIs as needed2. Staff learning and development builds knowledge and skills in line with CBI good practice, and involves and includes management, program and operations staff3. Systems to recruit and retain qualified staff include required CBI competencies, and they can effectively meet the staffing needs of CBIs in both normal and emergency situations
Financial Management	<ol style="list-style-type: none">1. Financial systems are adapted to suit CBIs, with controls appropriate to the amount of transfer and the degree of risk, are in line with CBI good practice and routinely used effectively2. Proposals and program budgets routinely seek sufficient resources for security, finance, Information Management and other operational capacity and infrastructure needed for CBIs3. Cash/funding reserves are available where possible to enable faster CBI response to humanitarian and operational needs in emergencies
Programme/ Project Management	<ol style="list-style-type: none">1. Policies and procedures to determine the most appropriate response are in line with CBI good practice and are routinely used effectively, including needs and market assessment, feasibility and risk analysis, and response options analysis2. Policies and procedures for program design and implementation using CBIs are in line with CBI good practice and routinely used effectively, including calculation of transfer amounts, selection of delivery mechanisms and service providers, beneficiary targeting and privacy, IT systems and distribution tracking3. Policies and procedures for monitoring and evaluation account for the specific information needed to analyse response effectiveness and efficiency, are in line with CBI good practice and are routinely used effectively
External Relations	<ol style="list-style-type: none">1. Effective advocacy and communication strategies and systems reach all relevant stakeholders with appropriate messaging for CBIs2. Capacity exists and is prioritised for the appropriate level of coordination and collaboration, is sufficiently resourced, regularly engaged in, and recommendations appropriately acted upon with effective result3. Relationships with local organizations, service providers, donors and other partners bring added value for CBIs and are effectively managed



KEY TOOLS

Overview of steps to establish a cash-based intervention

“Overview of steps needed to establish a cash-based intervention” outlines the key steps that are needed to systematically determine the feasibility and set up a cash-based intervention in a UNHCR operation. While not created specifically for assessing organisational skills and capacities, it provides an overview of requirements throughout a full CBI project cycle and assessing current capacity helps define the organisation readiness for CBIs in terms of skills and capacity.

The action-oriented two-page checklist outlines the step and the activity as per the operations management cycle, describes the expected outputs/results and which functions should be included in the activity. The following steps are covered in detail:

Engage with stakeholders	Identify CBI focal point Establish/activate multi-functional team (MFT) or Cash Task Team (CTT) Engage with external stakeholders, and identify if a cash working group (CWG) is active Assess skills and capacity of MFT and partners Design and conduct a training for i) UNHCR, and ii) partners (if needed)
Assess needs and determine objectives	Identify and analyse existing CBI assessments and reports Analyse needs Determine programme objectives
Analyse response options and choose the best combination	Assess political feasibility Conduct a market analysis Assess protection risks and benefits, and safety considerations (macro) Assess delivery options (including financial sector macro risk assessment) Assess cost efficiency Assess skills and capacity of potential implementing partners and financial service providers Determine the appropriateness of a conditionality Select transfer modality or combination, and delivery mechanism Refine objectives
Plan, design and implement the response	Develop the programme strategy, including targeting Design and test IT solutions Asses operational and financial risks and develop a strategy to mitigate them Assess protection risks and develop a strategy to mitigate them Develop and communications and information strategy for internal and external stakeholders Plan the allocation of resources Draft and publicise ToR/request-for-proposals, select partners (financial service providers and/or implementing partners) and finalise contracts Develop country-specific SOPs including administrative and finance procedures Seek approval of SOPs Train partners Establish financial arrangements and transfer funds

Monitor, listen, evaluate and learn	Manage caseload
	Monitor the distribution of cash or vouchers
	Make changes to the CBI as necessary
	Monitor the financial reconciliation and services payment
	Report
	Evaluate the programme

- ➡ For the “Overview of steps needed to establish a cash-based intervention” please contact the CBI Section (hqcash@unhcr.org).

Throughout these steps, the operation should use a participatory approach to assessment, design, implementation and monitoring as much as possible. An accountability framework should be established for multi-channel feedback throughout the steps. For more tips on protection mainstreaming in cash-based interventions, refer to UNHCR’s Key Recommendations for Protection in CBIs and Tips for Protection in CBIs.

CONCLUSION

Once all the steps of the feasibility and response analysis are addressed, the findings are synthesised to conclude on feasibility. The following matrix is filled with key conclusions for each area of analysis, to provide a final conclusion on the feasibility of CBI.

Area of analysis	Area assessed, assessment team, dates	Key findings and conclusion	Traffic lights
Market Access & Capacity			
Protection Risks and Benefits			
Financial and Operational Risks			
Political Context			
Cash Transfer Mechanisms and Delivery Options			
Costs and Cost-efficiency			
Skills and Capacity			
CONCLUSION ON FEASIBILITY (per area if applicable)			