
Module 3: Assessment & Situation Analysis

3.1 Sector-specific CBI

While overall CBI can cover assistance to any type of sector activities and needs, certain sector-specific considerations should be included. These sector-specific considerations should be accounted for early on in the project design to ensure that relevant information is collected and analysed. As part of a sector-specific intervention, such as helping people pay for rent or rebuild their livelihoods, CBI may be provided as part of a package; each sector requires different skills and considerations to ensure CBI is used and monitored effectively. IOM has developed sector-specific guidance for using CBI and the CALP Network [website](#) houses a wealth of sector-specific information.

[CBI sector-specific literature review](#)

3.1.1 Cash for shelter and rent

CBI presents opportunities for meeting shelter needs, assuming local markets are able to respond appropriately to changes in demand and supply. Rental assistance programmes aim to support displaced families and returnees with temporary accommodation over a defined period of time, in order to address humanitarian shelter needs, protection and security concerns by providing access to adequate and dignified shelter in non-camp settings.

Cash-for-rent is an increasingly common temporary shelter option in contexts of urban displacement. Whilst money is paid for rent, not all approaches are considered as a CBI. There are various approaches to providing rental assistance which vary in purpose. The cash assistance is most often linked to conditionalities and paid to the beneficiary (tenant).

CBI can also help people to purchase tools and materials to construct rudimentary shelters for basic protection from the elements (precipitation, wind, extreme temperatures, etc.) and privacy or rehabilitate existing shelters. During rehabilitation, CBI can facilitate access to materials and labour or contribute to rental and utilities payments in urban settings. Cash for shelter construction or rehabilitation is often conditional on the beneficiaries reaching set milestones.

Additional support, such as advocacy and technical guidance, should also be provided by the IOM implementation team to reduce the risks of forced evictions and ensure that people are effectively assisted.

Shelter actors have used a range of conditions and/or restrictions alongside staged payments to help meet sector-specific technical and social protection objectives and outcomes. Considerations for CBI with shelter and rent include specific objectives to ensure physical safety, preventing the use of hazardous materials, and mitigating and responding to gender-based violence (GBV) and other protection concerns such as privacy in shelters or addressing Housing, Land and Property issues.

When is it appropriate to consider implementing a rental assistance programme?

- The housing market can provide enough affordable properties.
- The housing market can provide accommodation which meets minimum standards.
- The available properties are within accessible distance from basic services and potential livelihoods.
- Secure tenure arrangements can be reached for the tenants.
- The rental of properties is an accepted practice by the target population, host community and local authorities.
- Population movements are predicted to remain relatively stable.

[IOM Key Considerations in Rental Assistance](#)

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3.1.2 Cash for protection

CBI is used in protection programmes to address a range of household and individual protection needs and is designed to achieve specific protection outcomes. These will vary per context and are subject to context-specific protection and risk analysis. Types of programmes can include

unconditional cash assistance for basic needs for persons with special requirements and acute vulnerabilities, single parents with multiple dependents, unaccompanied minors, persons with disabilities, survivors of violence and other categories of people deemed at heightened protection risk. In some contexts, cash assistance and grants are used to enable access to legal assistance and remedies; CBI can be used to cover cost of legal representation, civil documentation, transport to attend court hearings or visits to government offices.

Some of the potential protection benefits of CBI include:

- Dignity of choice and flexibility / preference.
- Low visibility delivery mechanisms e.g. mobile phones.
- Remote delivery options (addressing humanitarian access limitations).
- Portability and beneficiary access in multiple locations.
- Supporting local markets.
- Contribute to normalization/integration for refugees, and to support repatriation or resettlement.
- Direct transfer to beneficiaries can avoid potential corruption at multiple levels.

[Protection](#)

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[CBI sector-specific literature review](#)

3.1.3 Water, Sanitation and Hygiene (WASH)

CBI has been increasingly used to achieve water, sanitation and hygiene (WASH) outcomes, such as providing access to drinking water through water vendors or small shops, or through the use of kits for treating and storing water. CBI is not able (or designed) to substitute certain WASH programming activities, such as community mobilization, training in the use of WASH hardware, behaviour change communication and hygiene promotion. CBI cannot replace all traditional WASH activities, but it can be used to complement in-kind activities, and it can be complemented with sensitization and hygiene

promotion.

[WASH](#)

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[CBI sector-specific literature review](#)

3.1.4 Camp Management and Camp Coordination (CCCM)

There are two aspects of CBI that are relevant to the Camp Coordination and Camp Management (CCCM) sector.

First, is the direct use of CBI in camp management activities, most commonly to carry out improvements to site facilities. While CBI is a particularly strong tool in urban settings, it can be equally useful in rural areas and in camps, where markets grow increasingly dynamic as more people settle in these areas. The use of CBI can help to promote peaceful coexistence with the surrounding host population as it injects funds into the local economy. Nevertheless, market opportunities in camp settings might be limited (in particular if located far from commercial routes or market hubs), and a combination of in-kind and CBI is usually the most viable option.

Second, is as CCCM relates to the impact of CBI implemented by other actors in a communal setting on the camp management agency and its activities. CBI can represent opportunities but can also create challenges that camp managers must be aware of and mitigate for, such as the potential increase of protection risks linked with targeted CBI, or increased movements if, for example, the cash distribution point is outside the camp. Additionally, ensuring accountability of service providers using cash in communal settings can be more challenging for camp managers, in particular for sectorial interventions that have a direct impact on the overall well-being of persons of concern.

While camp management and coordination are not sector-specific outcomes sought in a CBI, they are critical sectors to keep in mind during design and implementation. Key considerations for CBI in camp settings include ensuring you know the beneficiaries. People may be in and out of the camps

due to livelihood activities, education, training or other events. During the assessment phase, you might need to include additional considerations, such as seasonal (summer/winter) or other additional shocks (additional displacement / natural disaster / conflict). Another consideration is the location of the camp in relation to local markets. If space is available, it might be advantageous to liaise with market traders (or service providers who liaise with market traders) and consider establishing a market inside the camp, bringing traders inside, supporting displaced people to become traders or conduct/facilitate trade fairs.

You will need to consider setting up a method to track duplications, as populations are mobile and move between camps. You can also consider whether cash or voucher assistance will be provided to host populations as well (by either humanitarian cash actors or governments). Finally, consider camp community dynamics, in terms of nationality or ethnicity, are there any signals of ethnic tension?

[CCCM](#)

3.2 Community and needs assessments

Community and needs assessments are not CBI-specific. Before launching a cash-based intervention in a new location, the project team should undertake thorough assessments to ensure that the project will not have harmful and unintended negative consequences on beneficiaries and their families. IOM will ensure that service and assistance delivery (provided directly or through implementing partners) is culturally appropriate; gender-sensitive; is inclusive of persons with disabilities; does not increase GBV or sexual exploitation and abuse or discrimination and stigma against persons with disabilities; nor trigger or intensify any communal clashes; and preserves the physical integrity and the right to privacy of individuals and communities, and their dignity. The principle of data minimization means that only the information that is necessary to fulfil the objectives of the assistance activity and specified purposes for the data collection should be collected. The identification of needs and target population can be done by the thematic unit and can use supporting documents from community and country levels and from documentation shared by other agencies operating in-country.

Remember to use data protection principles when collecting data and follow the [IOM Data Protection Manual](#).

When developing a CBI programme, certain points must be considered during the assessment and situation analysis phase. The situation analysis will help determine the next steps, including action plan, implementation and distribution:

- Identify the needs.
- Identify any protection-related issues.
- Identify the population to target.

-
- Identify how these needs and populations are situated within existing interventions (partners and authorities).
 - Elaborate the background of the targeted needs.
 - Explain the rationale as to why this population and their needs are the target.

3.2.1 Participation

It is imperative to communicate with communities throughout the project cycle. This includes:

- During project design to ensure that separate focus group discussions with women about their preference for the household recipient of a cash or voucher transfer are taking place and that they are asked if targeting women might cause tensions in the family or any safety concerns.
- During targeting to raise awareness on the targeting criteria to minimize attacks on others and to emphasize indirect benefits.
- Prior to distribution of cash or voucher assistance to highlight that the distribution will take place and that it is completely free.
- During the risk analysis, including by ensuring active participation of women, girls and other people at risk of GBV in all CBI-related assessments in order to ensure safer CBI design and delivery for all.

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3.2.2 Considering specific vulnerabilities in your assessment

In addition to gender and disability, consider other vulnerabilities during the assessment phase: These include protection issues, children as beneficiaries of CBI, indigenous people and other minorities. IOM is committed to mainstreaming protection in all its humanitarian activities (see: [IOM's Humanitarian Policy](#)).

[IN232 on Guidance as to How to Mainstream Protection Across IOM Crisis Response](#)

Gender

Gender Mainstreaming is defined in the IOM Gender Equality Policy as “the process of assessing the gendered implications for all people of any planned action, including policies, programming or legislation”. It is a strategy for making the concerns and experiences of all individuals an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and social spheres so that individuals benefit equally, and inequality is not perpetuated. The goal is to achieve gender equality. Gender mainstreaming involves ensuring that a gender perspective and attention to the goal of gender equality are central to all activities. Through its Gender Equality Policy, IOM reaffirms its commitment to ensuring that gender is mainstreamed throughout all its projects, policies and other activities. When conducting assessments, consider the following points to ensure that your CBI programme accounts for gender:

- Understand the role of women and men in relation to access to water, food and cash and other resources, as well as control over decision making on their utilization. Including the role played by either gender to cushion the impact of shocks.
- Men and women’s access to financial services (both formal and informal) and the disruptions/blocks they face.
- Analyse the differences in coping capacities of men and women, including male and female headed households.
- Consider gender balance in project teams and teams of implementing partners and address any potential barriers to working on the project.
- Ensure there are male and female interpreters and health professionals. Ensure that staff and partners involved in project implementation are trained on the prevention of sexual exploitation and abuse, and sexual harassment.
- Ensure that all data on beneficiaries are disaggregated by sex and age, wherever possible, and analysed and reported on accordingly.
- Ensure that awareness-raising and communication activities have gender-sensitive content

and are representative of, and accessible to, the entire target audience. Moreover, ensure that the appropriate language is used and is gender-neutral, and portrayals of men and women are varied, avoiding gender stereotypes.

- Analyse whether and why women at different stages of their lifecycle are (or are not) especially vulnerable to poverty and shocks, and what exacerbates risks (health, security, GBV) for women during an emergency.
- Analyse the potential impacts of the CBI, disaggregating women and men, age and ability.

[IOM Gender Equality Policy 2015-2019](#)

Persons with disabilities

In situations of displacement and migration, persons with disabilities face additional challenges to support themselves and families often struggle to meet their household financial needs, leaving the group forgotten and left behind. The following are examples of how to include persons with disabilities in CBI programming:

- Identify persons with disabilities and ensure that all assessment tools are able to adequately include them.
- Consult persons with disabilities to ensure that decisions take account of their preferences, priorities, capacities and needs, and do not negatively impact their lives. Ensure they are able to participate in consultations by providing reasonable accommodations such as transport and accessibility of venues.
- Ensure that persons with disabilities are fairly represented in both formal and informal mechanisms and processes.
- Ensure that persons with disabilities, their families and organizations of persons with disabilities, are actively involved in identifying barriers and planning, designing, implementing, monitoring and evaluating cash-based interventions. Consider protection risks, mitigation mechanisms and benefits at every stage. Consider accessibility to disbursement locations (e.g. priority/separate lines, use of proxies for collection), markets and vendors, and transportation.
- Consider other disability-related costs, including additional costs that households including persons with disabilities may incur when they access cash (transportation costs, assistive devices).
- Consider recruitment of dedicated staff to support inclusion of persons with disabilities in different CBI - it can range from a non-specialized staff to support running activities to having an occupational therapist as part of the staff to support adaptation of working tools.

[Disability Inclusion in CBI](#)

GBV response

CBI can be used in GBV responses to improve access to life-saving assistance, such as essential health services, or as an opportunity for safety resources for those still facing life-threatening situations and/or fleeing for their safety. In these instances, cash assistance must be integrated into the survivor's action plan and modalities for CBI should be part of GBV case management activities. CBI teams should engage directly with GBV actors working with the survivors to agree on appropriate cash intervention to meet the needs identified. Cash assistance for GBV response can be a one-off emergency assistance, a recurrent assistance for a few months to allow recovery or can be cash used for specific services such as medical or legal assistance.

The monitoring of cash assistance for a GBV response must be done by a GBV specialist knowledgeable about the case and cannot be undertaken by Monitoring, Evaluation, Accountability and Learning (MEAL) or cash officers.

[CBI and GBV UNFPA Guidance: How to Design and Set Up Cash Assistance in GBV Case Management](#)

Child Protection and Children

In accordance with the IOM Guidance Note on How to Mainstream Protection across IOM Crisis Response, IOM should minimize any risks that children may be inadvertently exposed to during the design and implementation of any project. While IOM has a role to play in projects with Child Protection as a main outcome, it also has a critical obligation to ensure that Child Protection considerations are mainstreamed across all of IOM's programmes.

In principle, CBI programmes are not designed for children, but they can be used if it is in the best interests of the child, if it contributes to their protection and if safeguards are applied; such minimum preconditions are:

- The required coordination with the IOM Child Protection (CP) team or other CP actors, and application of the contextualized analysis, selected criteria and safeguards, and alignment with CP case management.
- The need for prior risk assessments conducted jointly or by Child Protection teams or actors.
- Child safeguarding procedures.

As a second approach, CBI specifically contributing to child protection outcomes should only be conducted under the leadership and monitoring of CP team or actors. CBI programming should consider how to integrate specific CP outcomes in its intervention and work in partnership or coordination with IOM CP staff or an external CP actor.

It is generally recommended that children should not be direct beneficiaries of CBI. Instead, parents, caregivers or heads of households, rather than children themselves, should be beneficiaries of CBI. In specific circumstances, children may be the direct recipients of cash grants or vouchers, if it is considered beneficial to the protection of the child and under specified conditions, such as the accompaniment and monitoring of a CP actor. It is important to note that while children may not be initially considered as intended beneficiaries, children can also be unaccompanied or separated, be the head of a household (i.e. child headed household) or assume the head of household responsibilities due to physical and/or other limitations of the actual head of household; therefore, children may, intentionally or not, become direct beneficiaries of CBI.

[CBI and Child Protection](#)

3.3 Market Assessment

A market assessment is essential in order to determine whether a cash or voucher intervention is appropriate in any particular situation. At the very least, it should establish whether markets are functioning or likely to recover quickly following a disaster, and whether the basic items that people need are available in the market. This can be done quickly in the first few days following a rapid-onset emergency or any time before designing a CBI, by visiting markets and interviewing traders. When time permits, a more detailed market assessment should be conducted, as part of an in-depth analysis.

Before launching a CBI, IOM staff should begin by reviewing recent assessments or any other reliable study (external and internal) to establish whether existing information on households' needs and markets is sufficient for establishing the appropriateness of cash and vouchers. If the required market information and analysis are not adequately covered in existing studies, a complementary market assessment and analysis becomes necessary to establish the appropriateness of using cash or vouchers.

Market assessment purpose:

- Undertaking a thorough market assessment ensures that the project will not have harmful and unintended negative consequences on the market and beneficiaries. Market assessment can be understood as **the gathering and analysis of minimum market information** required to make programmatic decisions. The purpose of doing a market assessment is to **limit** the risk of an intervention doing harm.
- **Make an informed decision** on the best modality of assistance depending on the context.
- **Increase** the effectiveness and efficiency of humanitarian responses.
- **Strengthen** interventions by identifying new avenues to support existing market structures.

The market assessment is implemented to assess the availability as well as the quality of critical material(s) and goods in the local market, establish a baseline in terms of price monitoring, and identify if the market capacity will withstand the added stress of a potential market-based intervention. The market assessment is to be undertaken in coordination with the [CBI Feasibility Assessment](#). It needs to also consider the outcomes of the CBI feasibility assessment.

The market assessment is not to be considered a unique exercise to the respective intervention. Market assessment can be sourced from inter-agency forums or partners. IOM should always aim to avoid duplicating the efforts of partners or its own. However, the market assessment design and methodology must be appropriate to the context and the intervention foreseen – quality is to be ensured. If IOM does the market assessments, this should be a collaboration between thematic units, a CBI officer and the resource management team.

Secondary data can be used to complement the market assessment exercise. A thorough desk review of the data available can therefore advise on the nature and extent of data to be collected to fulfil the basic requirements of a market assessment.

Aspects to consider as part of a market analysis:

- Links between markets and household food security and livelihoods.
- Market integration, including trade flows if possible.

- Price analysis, including food and non-food item inflation, price trends for preferred and less preferred items, volatility and seasonality.
- Competition analysis (e.g. hoarding and monopolies).
- Traders' capacity to respond to increased household purchasing power (e.g. storage facilities, duration of stocks and stock replenishment lead-time).
- Market environment, including policies and regulations (e.g. tariffs and commodity movement restrictions), security, road and transport infrastructure and barriers to passage, including corruption issues.
- Traders' access to credit, including channels and costs.
- Vulnerable households' effective demand, including physical access to markets, access to credit and purchasing power.
- Protection related considerations.
- Household allocation of resources and decision-making, including gender and disability related perspectives, priorities and preferences.
- Macro risks, e.g. inflation, supply shortage, financial institution failures, security problems or corruption (see [Analyse the Risks](#)).

3.3.1 Tools for market assessments

A market-analysis tool provides guidance on selecting the most important factors to investigate in order to determine whether a market functions well or not. It divides the market into three clusters. **The market environment** covers everything from infrastructure to government policies. **The market chain** considers the various parties who are involved in trading, the value that they take at each stage, and their capacity to meet the potential demand. **Key infrastructure and market services** include transport, credit for traders, and information on prices and availability in key markets, all of which affect the ability of a product to reach a certain point at an affordable price. Within each of the three clusters, there is a range of variables that need to be considered to assess whether the market is functioning well.

The choice of market assessment will vary based on the context. There is currently no standardized IOM market assessment tool.⁹ Country offices are free to select the market assessment tool of their choice from the following; it is also to be tailored to the context, adding parts from other tools to complement as needed.

Table 3: Comparative Table of Market Assessment Tools and Guidance

Purpose	RAM	EMMA	PCMA	MAG	Oxfam 48h tool	MSMA	VAM
Light touch analysis	✓				✓		✓
In-depth analysis		✓	✓	✓		✓	
Slow onset crisis		✓	✓	✓	✓	✓	✓
Rapid							

Purpose	RAM	EMMA	PCMA	MAG	Oxfam 48h tool	MSMA	VAM
onset crisis	✓	✓	✓		✓	✓	✓
Recovery phase			✓	✓		✓	✓
Preparedness phase	✓	✓	✓	✓			✓
Situation analysis	✓	✓	✓	✓	✓	✓	✓
Response analysis	✓	✓	✓	✓	✓	✓	✓
Monitoring		✓	✓				
Multisector	✓	✓	✓	✓	✓	✓	

Adapted from the online course "[A practical guide to market analysis in humanitarian response](#)", developed by the CALP Network and the International Rescue Committee.

Tips for a successful market assessment:

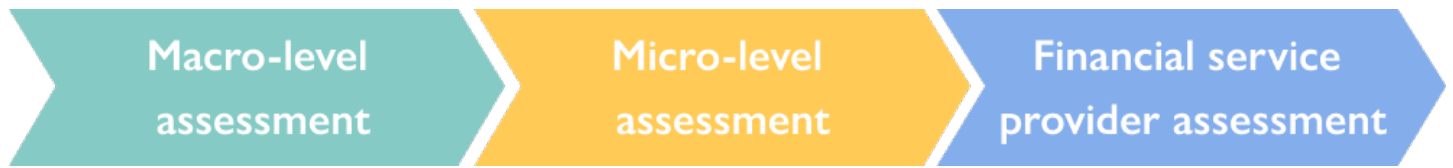
- **Involve procurement/logistics staff**, as they usually have a good knowledge of local markets and are used to dealing with traders.
- Adopt a multisector approach, focusing on commodities, services and markets that are central to households' priority needs and livelihoods.
- Base your analysis on secondary data, and on first-hand information from the affected population and other key market informants.
- Cross-check information coming from different sources.
- Use maps to graphically represent how markets are organized and how they have been affected.
- When drawing conclusions and making recommendations, make clear reference to findings (including risks related to protection, security, organization's reputation, etc.) on which they are based.

[Market assessment](#)

⁹A tool is currently being developed and will be available in the next version of the CBI Manual.

3.4 Financial market assessment

An important part of CBI feasibility and appropriateness is a functioning financial market. Therefore, a financial market assessment should be conducted to answer the following:



3.4.1 Macro-level assessment

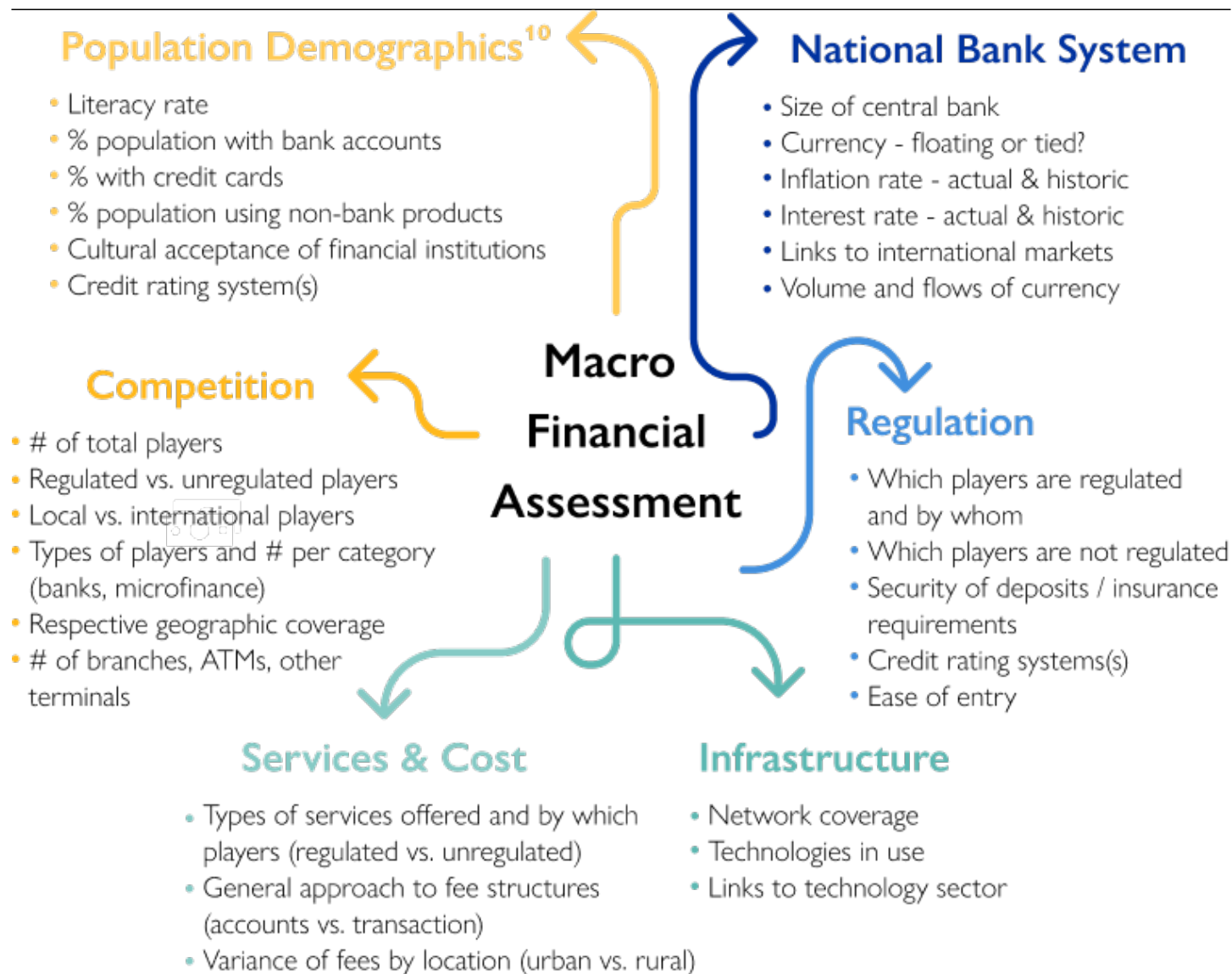
Can the country's financial sector support the large transfers of cash needed to undertake CBI operations? Are there any delivery mechanisms which cannot be supported?

The purpose of the 'macro financial market assessment' is to provide an overview of the country's financial sector and how well it functions, where and to what extent it is present through physical branches or technological networks, and any specific risks or advantages that it poses. This information will assist the country office in determining whether the country's financial sector can support the large transfers of cash needed to undertake cash and voucher operations, and it is a first step towards identifying potential financial service providers. **This assessment should be done by finance staff or similar roles within the resource management units.**

The macro-level assessment will provide a first key output:

- **A report summarizing the strength of the country's financial systems and infrastructure.** The process for evaluating specific service providers can only be started if it has been determined that the financial sector is able to support a cash or voucher project.

Figure 4: Macro-Financial Assessment: Things to Consider



Adapted from the e-learning module "[Core CVA skills for Supply chain, Finance and ICT staff](#)", developed by the Fritz Institute and the CALP Network, in collaboration with the International Rescue Committee.

An important part of CBI feasibility and appropriateness is a functioning financial market. Therefore, a financial market assessment should be conducted to answer the following:

Macro-level
assessment

Micro-level
assessment

Financial service
provider assessment

3.4.2 Micro-level assessment

Which financial service providers are equipped to provide the necessary services to deliver CBI for each feasible delivery mechanism? Are there any delivery mechanisms for which there are no potential partners?

The purpose of the 'micro financial assessment' is to score individual financial service providers (FSPs) in order to indicate which ones could be potential partners. Service providers are evaluated based on information that they are requested to provide during a Request of Expression of Interest.¹¹ **This assessment should be done by procurement/logistics staff.**

Service providers that have a sufficiently high score can then be further evaluated using the financial strength assessment, a more in-depth process that highlights any weaknesses in the FSP operations or holdings, by reviewing credit ratings, audit opinions and key financial strength ratios. This step **is a requirement** because it "screens" potential FSPs and will exclude any that might pose a risk to IOM's programme or funds.

The micro-level assessment will provide a second key output:

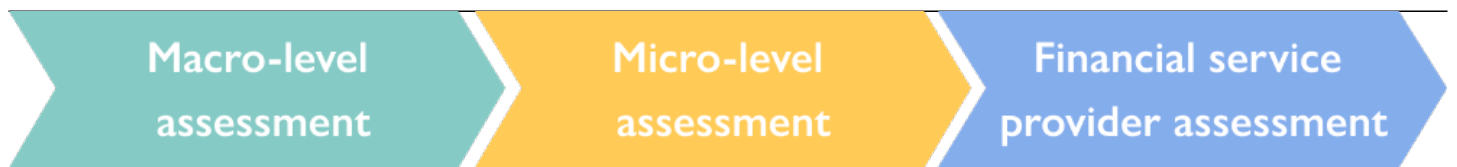
- **A list of service providers** that meet initial qualifications to warrant inclusion in the roster (or shortlist) of organizations. Details of the services of the short-listed service providers will also support budgeting and cost-efficiency analysis. Depending on the value of the programme, a procurement process can be launched.

The selection of financial service providers shall be done in accordance with the relevant procurement process.



Caution: When working through the competitive bidding process, start as soon as possible as this **will take time!**

An important part of CBI feasibility and appropriateness is a functioning financial market. Therefore, a financial market assessment should be conducted to answer the following:



3.4.3 Financial service provider assessment

This financial service provider assessment will show if it is possible to contract services in advance. It is important to know if the service provider has the services needed, that the company is reliable enough to deliver, and if there are any major risks that should be noted in advance.

During the competitive contracting phase, many more details are required in order to determine the best service provider, how implementation and distribution will work, and what clauses must be included in the contract. Gathering more information during the assessment phase will smooth the way for contracting later in the project cycle, as well as provide better information for the modality choice.

The financial assessment overlaps with the Information and Communications Technology (ICT) assessment, so it is possible to conduct only one assessment to cover both financial service providers and ICT providers. Consider your use of KOBO/Open Data Kit (ODK) here also.

[Assess FSP capacity checklist](#) [Mapping service providers template IN/168 Rev \(2\) IOM Procurement Manual IN/284 Changes to Procurement Implementing Partners Selection and Related Contracting Procedures](#)

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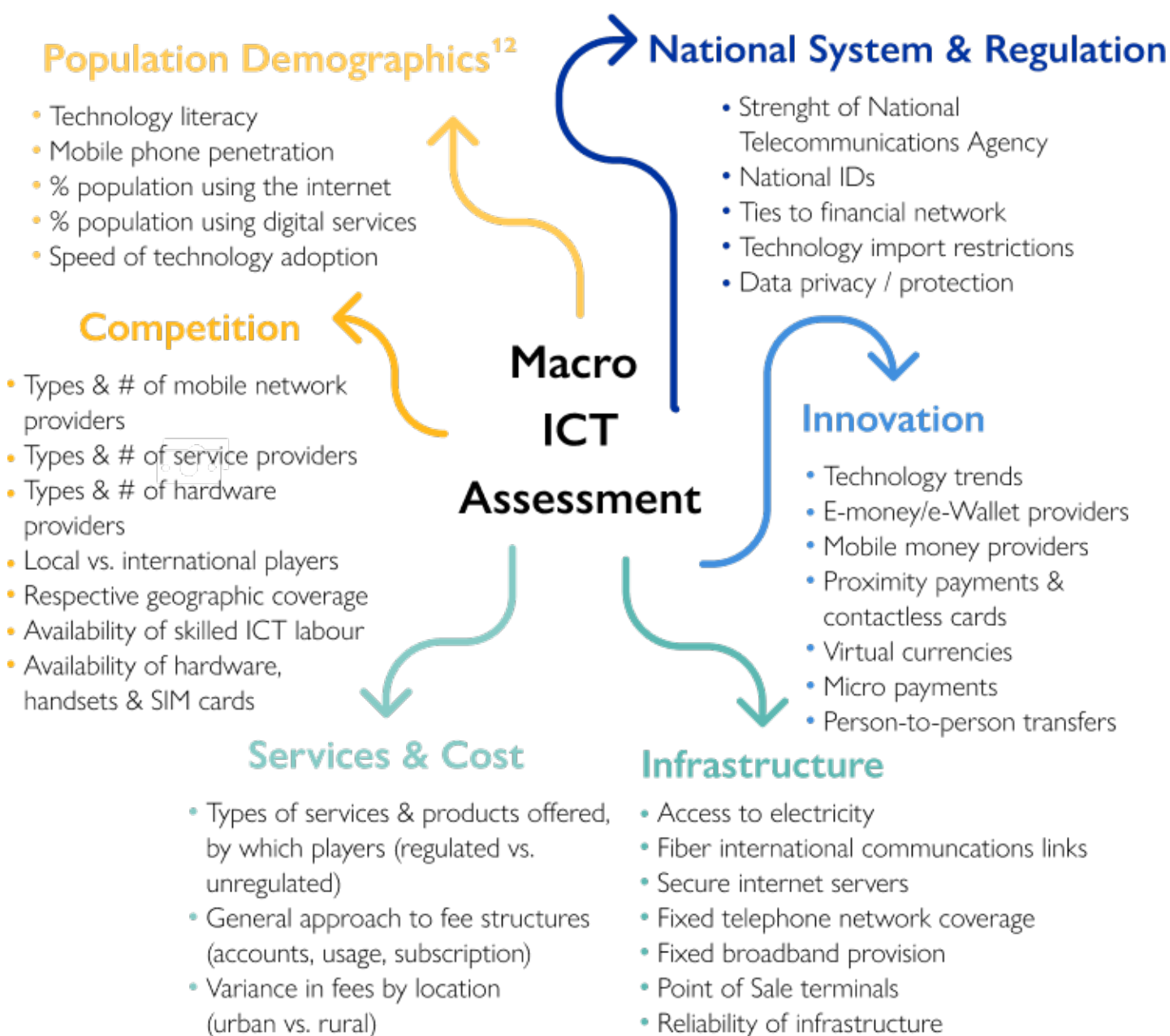


3.4.4 Voucher-related assessments

Using vouchers requires additional information to be gathered regarding traders. During assessments for a programme that uses traders, you should conduct focus group discussions and/or interviews with market representatives, key informants and traders to understand their capacity to scale up, e.g. how many people they typically serve per day and what their normal turnover is in a week. The purpose of gathering this information is to understand traders' capacities, experience and willingness to partner with IOM to implement a voucher programme. Select traders through a transparent community-based process to ensure that the selected traders are acceptable and accessible to beneficiaries. Use traders that are closest to beneficiary locations.

[Roadmap for Vouchers](#)

Figure 5: ICT Service Provider Assessment: Things to Consider



Adapted from the e-learning module “[Core CVA skills for Supply chain, Finance and ICT staff](#)”, developed by the Fritz Institute and the CALP Network, in collaboration with the International Rescue Committee.

¹⁰ Population demographics information/analysis should be disaggregated by age and gender to the extent possible.

¹¹ An advertisement to identify vendors that wish to participate in a forthcoming solicitation.

¹² Population demographics information/analysis should be disaggregated by age and gender to the extent possible.

3.5 External Coordination

An essential part of any CBI programme is the coordination with partners, government, Cash Working Groups and other key actors using CBI within the same context as your programme. Although it is an initial step, this practice and its outcomes will influence the implementation of the intervention as a whole. This step aims to ensure that IOM’s engagement is welcomed and coordinated as appropriate. In most contexts where CBI is part of a humanitarian response, a Cash Working Group exists to support its effective coordination.

[CALP Network Cash Coordination Tip Sheet](#)
