

# 6 CASH PREPAREDNESS

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## Low risk

Low and medium risk countries must have considered how and when they will implement cash based interventions (CBI) as part of a response.

## Medium risk

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## High risk

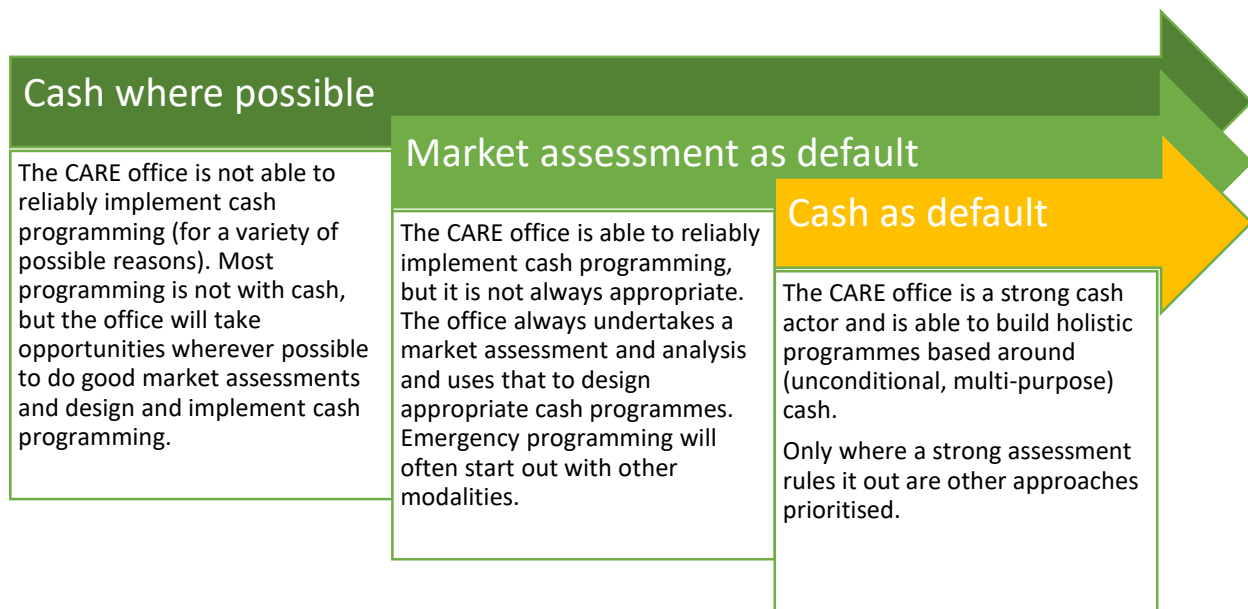
High risk countries should identify partners for CBI, including financial service providers, and put into place standard operating procedures (SOPs) for CBI.

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CARE intends to become a leading actor in CBI- focused around women and girls across both our humanitarian and development programming. In preparing for emergency responses, CARE offices should consider how CBI can contribute to their emergency responses and can link to their longer-term programming.

CARE offices should assess the appropriateness of CBI for their particular context, considering the regulatory and operating environment, their capacity, their program sectors and approaches, the capacity of partners, and likely associated risks. This can be done using a 'Pre-Crisis Market Analysis' which should be adapted as required to ensure a strong gender analysis dimension. In addition, an 'Organisational Cash Readiness Analysis' is a self-assessment exercise which should be carried out with the participation of decision-makers from key departments to identify organizational capacity gaps to implement timely CBI, and at scale.

Depending on this, they should adopt one of the following approaches for their emergency preparedness planning:



**Do:**

- A thorough response analysis to guide your decisions and identify risks.
- Identify appropriate cash modalities (e.g. conditional, including cash for work, unconditional, restricted unrestricted or multi-purpose cash) in relation to your anticipated response objective.
- Identify appropriate delivery mechanisms (e.g. mobile money, cash-in-hand, paper or e-voucher, etc.) for the emergency response scenarios being considered.
- Identify financial service providers and other partners, CBI both civil society and private sector. Consider partnering with other agencies in a consortium to enhance coordinated responses. For example, using shared beneficiary databases to avoid duplication, shared financial service provider(s), shared community feedback mechanisms, and messaging to targeted populations.
- Use SOPs CBI, ensuring due consideration of the necessary market assessments, roles and responsibilities for different team members, and of women, girls and gender issues.
- Prepare agreements with financial service providers in advance, in particular for rapid onset response scenarios.
- Pre-position any hardware you need for transfers, based on transfer mechanism identified (e.g. printed vouchers, e-voucher cards, SIM cards for mobile money, mobile phone handsets, loadable ATM e-cash cards, fingerprint scanners, Point of Service payment devices, etc).
- Carry out and use a gender analysis to inform cash preparedness by help to understand 1) who in the household the cash should be transferred to, 2) the specific household and community

risks that women, men, boys and girls face in receiving and spending the money, 3) household decision making dynamics, and 4) mobility analysis including markets access.

- Ensure monitoring framework and tools are ready and relevant for cash transfers. Post-distribution and market monitoring are essential.
- Identify and participate in local or national cash working groups.

**Do not:**

- Assume you can undertake CBI without appropriate market assessments.
- Overlook data protection. Plan how you will access, store, protect, share and dispose of data especially with partners and financial service providers.
- Plan to do cash in hand distributed by CARE staff unless it is 1) very small scale, 2) a one-off cash transfers to recipients, 3) requires a rapid emergency response, and 4) stable security context.
- Forget that to achieve greatest impact CBI are most effective when distributed alongside other services or a combination of modalities. Downplay the crucial role of finance, procurement/supply chain, and human resources play in CBI alongside program staff and throughout the project cycle.

**6.1.1.1 Find out more**

- CARE '[Guidelines for Cash Based Interventions in Emergencies](#)' for further detail on cash preparedness analyses and tools, as well as the entire cash project cycle.
- Other CARE and useful external sources tools, guidelines, SOPs etc found at: <https://www.dropbox.com/sh/eoeyfsrh7lt24a1/AACXtohl4lar0g-lc3n6j9Oa?dl=0>
- 'Pre-Crisis Market Analysis', found at: <http://www.cashlearning.org/downloads/pmcafinalweb.pdf>
- CaLP's Cash Based Assistance Program Quality ToolBox: <http://pqtoolbox.cashlearning.org/>