

Research Terms of Reference

Support to the Cash and Market Working Group: Assessment of Financial Service Providers

Research Cycle ID: YM1802

Yemen

August 2018

Version 2

REACH Informing
more effective
humanitarian action

1. Executive Summary

Country of intervention	Yemen		
Type of Emergency	<input type="checkbox"/> Natural disaster	<input checked="" type="checkbox"/> Conflict	
Type of Crisis	<input type="checkbox"/> Sudden onset	<input type="checkbox"/> Slow onset	<input checked="" type="checkbox"/> Protracted
Mandating Body/ Agency	Cash and Market Working Group (CMWG), Participating Partners, REACH		
Project Code	YM1802		
Overall Research Timeframe (from research design to final outputs / M&E)	01/07/2018 to 31/10/2018		
Research Timeframe Add planned deadlines (for first cycle if more than 1)	1. Start to collect data: 05/08/18	4. Data sent for validation: 30/09/2018	
	2. Data collected: 14/09/2018	5. Outputs sent for validation: 20/10/2018	
	3. Data analysed: 30/09/2018	6. Outputs published: 31/10/2018	
Number of assessments	<input checked="" type="checkbox"/> Single assessment (one cycle) <input type="checkbox"/> Multi assessment (more than one cycle)		
Humanitarian milestones Specify what will the assessment inform and when e.g. The shelter cluster will use this data to draft its Revised Flash Appeal;	Milestone	Deadline	
	<input checked="" type="checkbox"/> Donor plan/strategy	31/12/2018	
	<input checked="" type="checkbox"/> Inter-cluster plan/strategy	31/12/2018	
	<input checked="" type="checkbox"/> Cluster plan/strategy	30/09/2018	
	<input checked="" type="checkbox"/> NGO platform plan/strategy	30/09/2018	
	<input type="checkbox"/> Other (Specify):	_/_/_/_/_	
Audience Type & Dissemination Specify who will the assessment inform and how you will disseminate to inform the audience	Audience type	Dissemination	
	<input type="checkbox"/> Strategic	<input checked="" type="checkbox"/> General Product Mailing (e.g. mail to NGO consortium; HCT participants; Donors)	
	<input checked="" type="checkbox"/> Programmatic	<input checked="" type="checkbox"/> Cluster Mailing (Education, Shelter and WASH) and presentation of findings at next cluster meeting	
	<input checked="" type="checkbox"/> Operational	<input checked="" type="checkbox"/> Presentation of findings (e.g. at HCT meeting; Cluster meeting)	
	<input type="checkbox"/> [Other, Specify]	<input checked="" type="checkbox"/> Website Dissemination (Relief Web & REACH Resource Centre)	

		<input type="checkbox"/> [Other, Specify]
Detailed dissemination plan required	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
General Objective	To provide suggestions on the most appropriate, affordable and feasible cash transfer programme delivery modalities at the governorate and district level, including inaccessible and remote areas. By examining and weighing the costs and benefits of multiple payment delivery modalities from the perspective of both the financial service provider and humanitarian organisations, the aim of this assessment is to inform the programming of humanitarian actors involved in cash transfer activities in Yemen ¹	
Specific Objective(s)	<ol style="list-style-type: none"> 1. To assess the institutional and financial management capacity of a prominent financial service providers² to deliver cash transfer programmes across selected governorates and districts of Yemen³ 2. To assess the feasibility and cost of different payment modalities to deliver cash transfers programmes, across selected governorates and districts in Yemen. 3. To assess the potential risks, both logistical and fiduciary, of delivery modalities, and to evaluate the risk management and mitigation applied by the financial service providers at the national, governorate and district level. 4. To assess if there is sufficient infrastructure to facilitate e-transfers and mobile banking (for example, internet connectivity), at either the national, governorate, or district level. 5. To assess the likelihood that certain population groups will be excluded from cash transfer programmes due to an inability to access funds. 	
Research Questions	<p>RQ1) What is the capacity and experience of financial institutions to facilitate cash based interventions at the governorate district level, and what delivery mechanisms can each institution facilitate?</p> <p>RQ2) Are there any specific groups which are at risk of being excluded from accessing financial assistance, due to a lack of identification papers, bank accounts, or electronic communication mechanisms? Is there a variation at the governorate or district level?</p> <p>RQ3) What is the speed and cost of delivering a social cash transfer in this governorate, to both the sender and the recipient?</p> <p>RQ4) What is each institution's resilience to changes in context, what risks are likely to arise, and what are mitigation and monitoring protocols in place, at the governorate and district level?</p> <p>RQ5) What contextual factors at the local level will influence the feasibility of each cash delivery modality?</p>	
Geographic Coverage	101 districts across 17 governorates (as of 2/8/18) ⁴	
Secondary data sources	<ul style="list-style-type: none"> • UNHCR CBILP Final Report (2018) • UNHCR CDMAT Tool 	

¹ The extent to which detailed district-level data can be gathered from a governorate level KI will be determined based on the findings of the pilot study

² Financial Service Providers to be assessed will be determined based upon their presence at the governorate and district level

³ Final selection of governorates still to be confirmed at the time of writing

⁴ The selection of districts is based upon the coverage area of participating partners, the districts in which cash transfer programmes are currently being implemented, and the resources which partners can allocate to this assessment.

	<ul style="list-style-type: none"> • USAID Report (2016) "E-Money Services and Their Potential in Yemen" • REACH/CMWG Multi Agency Joint Cash Study ToR (2017) 			
Population(s) <i>Select all that apply</i>	<input type="checkbox"/>	IDPs in camp	<input type="checkbox"/>	IDPs in informal sites
	<input type="checkbox"/>	IDPs in host communities	<input type="checkbox"/>	IDPs [Other, Specify]
	<input type="checkbox"/>	Refugees in camp	<input type="checkbox"/>	Refugees in informal sites
	<input type="checkbox"/>	Refugees in host communities	<input type="checkbox"/>	Refugees [Other, Specify]
	<input type="checkbox"/>	Non-displaced (hosting)	<input type="checkbox"/>	Non-displaced (not hosting)
	<input type="checkbox"/>	Returnees	<input checked="" type="checkbox"/>	Other, population groups which qualify as beneficiaries of cash transfer programmes
Stratification <i>Select type(s) and enter number of strata</i>	<input checked="" type="checkbox"/>	Geographical: Population size per strata is known? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	Group #: __ Population size per strata is known? <input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/>	[Other Specify] #: __ Population size per strata is known? <input type="checkbox"/> Yes <input type="checkbox"/> No
Data collection tool(s)	<input type="checkbox"/>	Structured (Quantitative)		<input checked="" type="checkbox"/> Semi-structured (Qualitative)
		Sampling method		Data collection method
Semi-structured data collection tool (s) # 1 <i>Select sampling and data collection method and specify target # interviews</i>	<input checked="" type="checkbox"/>	Purposive		<input checked="" type="checkbox"/> Key informant interview (Target #): 472 ⁵
	<input type="checkbox"/>	Snowballing		<input type="checkbox"/> Individual interview (Target #): _____
	<input type="checkbox"/>	[Other, Specify]		<input type="checkbox"/> Focus group discussion (Target #): _____
				<input type="checkbox"/> [Other, Specify] (Target #): _____
Data management platform(s)	<input checked="" type="checkbox"/>	IMPACT		<input type="checkbox"/> UNHCR
Expected output type(s)	<input type="checkbox"/>	Situation overview #: __	<input checked="" type="checkbox"/>	Report #: 1
	<input type="checkbox"/>	Presentation (Preliminary findings) #: __	<input checked="" type="checkbox"/>	Presentation (Final) #: 1
	<input type="checkbox"/>	Interactive dashboard #: _	<input type="checkbox"/>	Webmap #: __
	<input checked="" type="checkbox"/>	[Other, Specify] #: 1 Dataset		
Access	<input checked="" type="checkbox"/>	Public (available on REACH resource center and other humanitarian platforms)		
	<input type="checkbox"/>	Restricted (bilateral dissemination only upon agreed dissemination list, no publication on REACH or other platforms)		
Visibility <i>Specify which logos should be on outputs</i>	CMWG, Participating Partners, REACH			

2. Rationale and Research Objectives

2.1 Background and Rationale

As of June 2017, the Cash and Market Working Group (CMWG) for Yemen estimated that a total of 273,894 households, approximately 1.9 million people, had received humanitarian financial support in the form of cash transfers or vouchers⁵. With cash based intervention programmes becoming increasingly prominent in the humanitarian response to the ongoing Yemen conflict, there is a growing need for humanitarian actors to understand the most suitable methods of delivering cash based interventions at the governorate or district level, both in terms of the capacity of financial institutions and the feasibility

⁵ This number is based upon an estimation of 4 KI interviews per district, as well as 4 governorate level KI interviews per governorate. With a planned sample of 101 districts across 17 governorates, this equates to 472 KI interviews.

⁶ Yemen Cash and Market Working Group: 4W Map, June 2017

of different delivery mechanisms. While a previous study by USAID in 2016 assessed the feasibility of e-money interventions at the governorate level, there is a need for an updated study to evaluate the coverage of financial service providers (FSPs) at the governorate and district level, in the current context. In 2017, REACH and the CMWG conducted the Joint Cash Study for Yemen, which included a component assessing community perceptions of cash delivery modalities, however a further planned component reviewing the capacities of financial service providers was postponed. In 2018, UNHCR used REACH's initial desk review to conduct a similar study, however this only assessed the coverage of Financial Service Providers at the national level, and did not explore variances between governorates or districts.

In February 2018, REACH and the CMWG began discussions to initiate a study of Financial Service Providers in Yemen, to evaluate the capacity of seven prominent financial institutions to deliver social cash transfers at the governorate level. The objective of the study is to expand upon previous reports by offering specialised technical analysis of financial service providers, from the perspective of a humanitarian actor. The financial institutions selected for the assessment will vary at the district level, based upon the coverage of different financial service providers in specific locations.

During the process of implementing this study, REACH will take on the role of coordination, leading in the design of the data collection tool, and liaising with selected CMWG partner agencies who will form a Technical Assessment Working Group in order to conduct data collection. In the data analysis phase of the research cycle, REACH will provide the analysis of the humanitarian or "soft" variables, while it is anticipated that the technical fiduciary analysis will be provided by a CMWG partner agency with the necessary capacity. At the time of writing, the CMWG is still looking for a partner to conduct the technical fiduciary analysis.

3. Methodology

3.1. Methodology overview

This survey will be preceded by a desk review of studies of Financial Service Providers (FSPs) within Yemen. In addition to contextual information sourced from previous studies, members of the CMWG will also be consulted to provide insight into their programmatic experiences for cash based transfers in specific governorates or districts.

The data collection process will consist of two phases. Ahead of the first phase of data collection, participating partners will be asked to identify which Financial Service Providers are present at the district and governorate level, so as to identify the financial organisations from which Key Informants need to be selected to participate in the study. These Key Informants should be district or governorate level managers of the identified Financial Service Managers, and should have an understanding of their organisation's services and programmatic activities in the local areas.

In the second phase of data collection, partners will be asked to identify Key Informants working for humanitarian organisations working in the district or governorate in question, who can then provide information of their experiences of cash based transfers in the area, and also validate the information provided by the Financial Service Providers.

3.2. Geographical Coverage Area

The geographical coverage of this study will be incorporate 101 districts across 17 governorates in Yemen, as of the 2nd August 2018. The geographical coverage area is determined by the commitments of participating partners, and the resources which they are able to contribute to this assessment, as well as the locations in which they are currently conducting cash transfer programmes.

3.3. Secondary Data Collection

The finalisation of data collection tools and a research plan will be based on a desk review of existing studies, and through discussions with partner members of the CMWG to better understand their experiences of implementing cash transfer

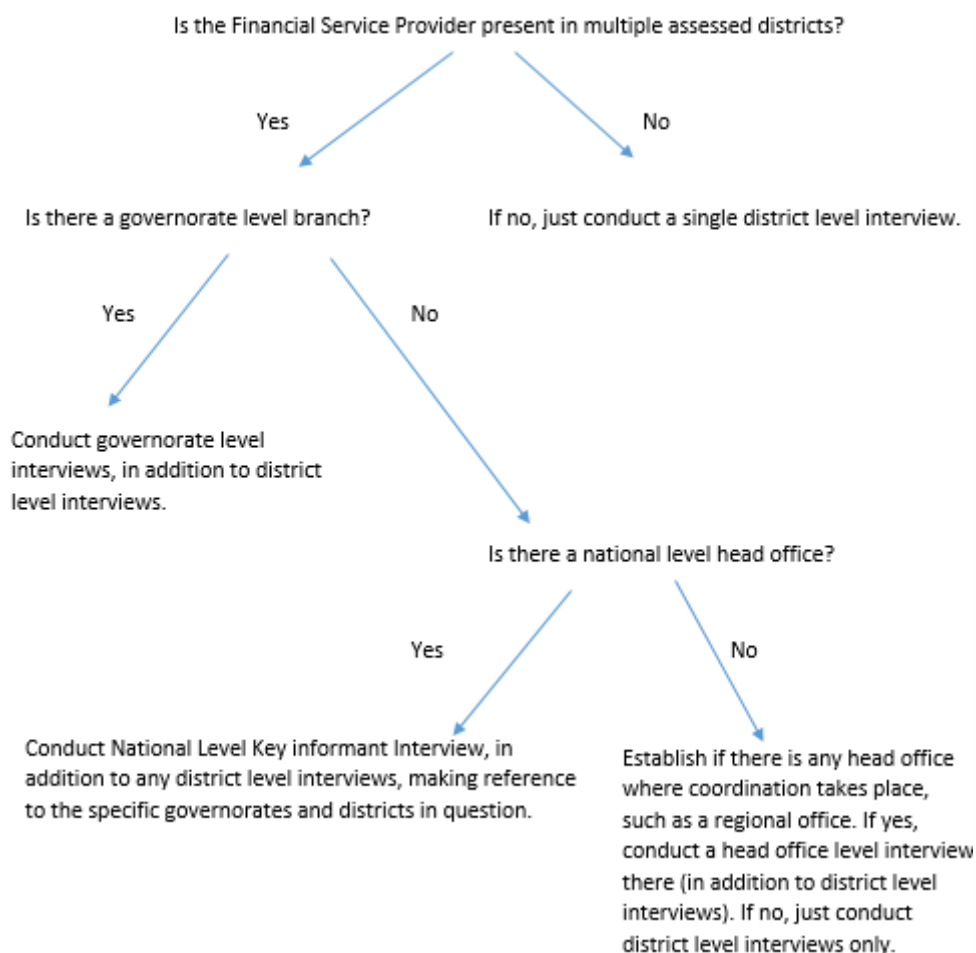
programmes. Prominent secondary data sources used within the desk review include: USAID's (2016) study "E-Money Services and Their Potential in Yemen"; UNHCR's Cash Delivery Mechanism Assessment Tool (CDMAT); UNHCR's (2018) CBILP Final Report; and REACH-CMWG's (2017) Multi Agency Joint Cash Study ToR (2017).

During the research process, REACH will continue to monitor and identify any reports relating to the financial markets, or any events within the conflict which could alter the context of financial service providers, either at the local or national level.

3.4. Primary Data Collection

Primary data collection will take place via semi-structured Key Informant Interviews with representatives of multiple financial service providers per governorate and district. The financial institutions selected for data collection in each geographical area will be chosen based upon a mapping exercise of financial institutions operating in the relevant governorates or districts. The number of Key Informant Interviews to be conducted per district will be determined by the number of Financial Service Providers which are operating in each area, and while it is anticipated that an average of three organisations will be interviewed per district, as well as an additional interview will also be conducted with a humanitarian worker, this number may vary. At the governorate level, an average of four interviews is again anticipated, however this will be determined by the number of Financial Service Providers with a governorate level presence.

Decision Tree: Level of KI Interviews to be conducted per Financial Service Provider



The individuals selected as Key Informants (KIs) on behalf of these organisations should be senior managers at the district or governorate level, with knowledge of their organisation's programmes and services in the area. In order to triangulate and

validate the information provided by KIs from Financial Service Providers, a second phase of data collection will be conducted with representatives of humanitarian organisations, who have experience of implementing cash transfer programmes in the given governorate or district. One Key Informant from humanitarian organisations will be selected per district or governorate assessed, with the objective being for them to validate the information provided by the Financial Service Provider Key Informants by comparing the data provided with their own experiences. In the case of district level interviews, these KIs should have specific experiences of implementing projects in a given district, or potentially in multiple districts assessed. At the governorate level, the KI should have experience of implementing and coordinating cash transfer projects in collaboration with governorate level FSP providers.

While the data collection tool will be primarily prepared by REACH, data collection and KI interviews will be conducted by participating CMWG partners. The semi-structured KI Interview tool will be based on questions relating to ten topics: company profile; delivery of services; identification requirements for beneficiaries; feasibility of electronic banking modalities; company experience of social cash transfers; completion time and project schedule; resilience and security; monitoring practises; financial arrangements; and local context⁷.

The primary data collection process will be conducted through the following five stages.

Stage 1: Mapping Exercise

In the first stage of the primary data collection process, partners will be asked to complete a Mapping Exercise to identify the financial service providers which have a presence in each district to be assessed. Partners will be asked to conduct this exercise using their own expertise and experience of working with Financial Service Providers in each district where they will be conducting data collection. This exercise will be conducted using a google document which will be made available to all participating partners, allowing different organisations to share their expertise within the same document.

Stage 2: Pilot Study

The pilot study will be conducted by two organisations in the weeks before full data collection begins, so as to offer an opportunity to test the KI selection process, the data collection tools, and the data entry processes. The pilot study will be conducted in the governorates of Taizz and Hajjah, and will include a total sample of four governorate level and four district level Key Informant Interviews.

The findings of the pilot will be compiled in to a presentation which will be presented to partners during a meeting for the Technical Assessment Working Group (TAWG), which includes all participating partners for this study. The slides of the presentation will also be retained as a point of reference later in the study, and will map out the elements of the study which worked well, and the different sections which need to be improved.

Stage 3: Key Informant Selection

Following the Mapping Exercise, participating partners will be asked to identify key informants from each of the financial service providers listed per district. In addition, they will also be asked to identify governorate level KIs for each financial organisation which is active within each assessed governorate.

The criteria for selecting KIs will be that these individuals should hold management positions at either the governorate or district level, and should have a good understanding of their organisations services and projects in that area.

Stage 4: Phase 1 Data Collection (Financial Service Providers)

Phase 1 data collection will consist of participant partners conducting semi structured interviews with representatives of Financial Service Providers at both the governorate and district level. The partners conducting the data collection will be determined in advance using a geographical coverage spreadsheet, which will be coordinated by REACH.

Partners will be instructed to first conduct data collection at the governorate level, to build a stronger understanding of each Financial Service Provider's coverage, services and networks in that area, before then conducting data collection at the district level. As indicated in the decision tree above, if a given Financial Service Provider is present in multiple districts but does not have a governorate level office, then the alternative is that an interview is carried out at the national head office

⁷ The full data collection tool can be found in the Annex of this document.

level, or at another level where coordination decisions are made (for example, if there is a regional office). In the event that a Financial Service Provider is only present in a single district, then only a district level interview need be conducted.

A single core Kobo tool will be used for both levels of KI interviews, with slight variations in wording between governorate and district level tool to ensure that the scope of the questions is accurate, but maintaining all questions in both tools. By using a consistent tool in both interview levels, this will ensure that all variables are answered where possible, and will also mitigate for potential differences in communication with different Financial Service Providers. Skip logic will, however, also be provided in the Kobo tool to ensure that respondents only need to answer the questions of which the necessary knowledge to respond.

Stage 5: Phase 2 Data Collection (Humanitarian Organisations)

Following the submission of Key Informant data per district or governorate from financial service providers, REACH and participating partners will review the information received and look to validate and triangulate this information via key informant interviews with Key Informants from humanitarian organisations. These Phase 2 KIs should be selected as individuals with experience of conducting humanitarian cash transfer programmes in the given districts or governorates, who can then use their knowledge to confirm if Financial Service Providers have accurately detailed their current services, and also to provide information on the challenges that are typically faced in implementing programmes in different districts or governorates.

3.5. Data Processing and Analysis

REACH will lead in the provision of data analysis, utilising kobo forms in data submission to help process large amounts of qualitative information received during the data collection period. Factors such as payment modalities currently in operation, constraints in the local context, and risk mitigation strategies will be broken down into a series of categories and multiple choice options which will ease the process of data analysis. For responses that can be quantified, the data will be assessed in Excel, as well as other tools such as STATA where needed. For remaining qualitative factors, qualitative coding will be used when necessary to help to triangulate information from multiple sources, using Excel and NVIVO software. The results of the data analysis will be aggregated to the governorate level per Financial Service Provider, highlighting notable variations between the contexts in districts at a given level.

During the data collection process for both Phase 1 and Phase 2, REACH will collate the information provided and begin the process of following up with enumerators, data cleaning, translation, and analysis. The analysis will seek to first identify key trends at the national, before providing a break down per governorate assessed, and within that an analysis of the variations at the district level. This structuring of the analysis will then form the basis of the final report, which will look to provide a guide for humanitarian cash actors in how best to implement a cash based transfer programme in a given location.

REACH and the CMWG have requested for members of the TAWG to support in the data analysis process where possible, particularly in cases where partners may have technical experience or expertise in fiduciary issues or cash based transfer programmes. At the time of writing, no agency has come forward to provide the necessary expertise, so unless a supporting agency is identified, the technical fiduciary analysis of the study will be limited, with REACH leading on the analysis of soft or humanitarian variables. A list of the main indicators which will guide the analysis have been outlined in Section 5 of this document, the Data Analysis Plan.

4. Roles and responsibilities

The table below provides a breakdown of the roles of each organisation within the research cycle. In several stages of the research cycle, tasks will be split between multiple agencies.

Table 2: Description of roles and responsibilities

Task Description	Responsible	Accountable	Consulted	Informed
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Data Collection Tool design	REACH (AO)	REACH(AO, AM)	CMWG, REACH HQ	
Data Collection Plan (sampling)	Participating Partners, REACH (AO)	Participating Partners, REACH (AO, AM)	CMWG	REACH HQ
Supervising data collection	Participating Partners, REACH (AO)	Participating Partners, REACH (AO)	CMWG	REACH HQ
Data processing (checking, cleaning)	Participating Partners, REACH (AO, Project Assistants)	Participating Partners, REACH (AO)	CMWG	REACH HQ
Data analysis (General)	REACH (AO)	REACH (AO, AM)	Participating Partners, CMWG	REACH HQ
Data Analysis (Technical Fiduciary report)	Data Analysis Partner (if identified)	Data Analysis Partner (if identified), REACH (AO, AM),	REACH (AM, HQ), CMWG	REACH HQ
Output Production	REACH (AO)	REACH (AO, AM)	Participating Partners, CMWG, and REACH HQ	
Dissemination of Public Study	REACH (AO, AM), CMWG	REACH (AO, AM), CMWG	Participating Partners	REACH HQ,
Monitoring & Evaluation of Public Study	REACH (AO)	REACH (AO, AM)	REACH HQ	CMWG
Lessons learned	REACH (AO)	REACH (AO, AM)	CMWG, Participating Partners	REACH HQ

5. Data Analysis Plan

This section will provide an overview of the semi-structured data collection tool to be used in Key Informant Interviews. The tool is constructed using elements of UNHCR's CDMAT tool, USAID's 2016 survey of e-money providers, and the data collection tool designed for the postponed REACH-CMWG Financial Service Provider Study. The origin of each question is given in brackets for each questionnaire question.

Please note that the wording of the questions included are tailored to district level interviews. While the variables are unchanged between the district and governorate level, the wording of the questions and probes will be adapted where needed to reflect governorate level issues. At the time of writing, the data analysis plan for Phase 2 of data collection is still being produced, and it is anticipated that while a tool will be developed to cover core questions, the sub questions asked to each Humanitarian KI will vary depending upon the information provided by Key Financial Service providers in specific governorates or districts.

Research Question	Sub Question	Questionnaire Questions (source indicated per question)	Probes	Analysis Responsibility
RQ1) What is the capacity and experience of financial institutions	1.1 What is the capacity of the Financial Service	1.1a) Do you know when the organisation first established (i.e. the date on which the first agent or branch was set up) in this district ?	If yes, in what year?	REACH

to facilitate cash based interventions at the governorate level, and what delivery mechanisms does the organisation currently offer?	Provider within this district?	(CDMAT)		
		1.1b) Do you know how many branches your organisation currently operates in this district? (REACH)	If yes, how many?	REACH
		1.1c) Do you know how many agents your organisation currently operates in this district? (REACH)	If yes, how many?	REACH
		1.1d) Do you have any further comments regarding the number of branches and agents your organisation currently operates in this district?	If yes, please specify	REACH
		1.1e) Do you know what the maximum amount of cash is, your organisation is able to process for a cash transfer programme in this district, in Yemeni Riyal? (REACH)	If yes, what is this amount?	REACH
		1.1f) Is there any variation between the districts in this governorate in terms of their maximum cash handling capacity, to your knowledge?	If yes, please specify:	REACH
	1.2. What cash transfer delivery mechanisms does the Financial Service Provider have experience of within this district?	1.2a) What delivery methods of cash transfers does your organisation currently offer in this district? (CDMAT)	Multiple Choice. Options may include: Agent payments/mobile money/electronic transfers/vouchers/other, please specify	REACH
	1.3 What is the Financial Service	1.3a) Has your organisation conducted any cash based	If "Yes", in partnership with which organisation(s)? If Yes", has your organisation, as part of	REACH

	<p>Provider's experience of cash transfers (SCTs) in this area?</p>	<p>transfer programmes within the last two years in this district? (CDMAT)</p> <p>1.3b) Have vulnerable households or individuals (i.e. displaced people, pensioners or child headed households) registered for your services within the last two years in this district?</p> <p>1.3c) To your knowledge, are there any ongoing humanitarian cash transfer programmes which your organisation is currently working on, in this district? (CDMAT)</p> <p>1.3d) What kind of training, if any, is provided to teach targeted beneficiaries how to use your services? (CDMAT)</p> <p>1.3e) Do you currently have customer service practices in place/ Are customers able to contact your organisation for support)? (CDMAT)</p>	<p>these programmes, ever used other cash transfer delivery mechanisms than the ones you currently offered (i.e. different from the ones reported in 1.2a)? If "Yes", what level of cash (in YER) was handled during each of these previous programmes in this district, per week.</p> <p>If "Yes", "No", please specify if you have any additional comment as regards to this topic:</p> <p>If "Yes", ask for each programme (if more than one):</p> <ul style="list-style-type: none"> - what is this programme? - what organisation(s) are you working with? - in which districts is this programme implemented? <p>If "Yes", what customer service practices do you have in place? If "Yes", could other staff be trained to handle customer service questions? If "Yes" and "Yes" to Q.1.3d) : How many staff do you have available at the district level for customer service for</p>	<p>REACH</p> <p>REACH</p> <p>REACH</p> <p>REACH</p>
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			humanitarian cash transfer beneficiaries? Do you have any further comments as regards to your customer services practices and/or capacities? If "Yes", please specify:	
RQ2) Are there any specific groups which are at risk of being excluded from accessing financial assistance, due a lack of identification papers, bank accounts, or electronic communication mechanisms? Is there any variation at the district or district level?	2.1 What are the ID requirements to collect funds, and can any flexibility be negotiated on this?	2.1a) What forms of identification does your organisation usually ask for to release cash transfers or payments to recipients? (REACH, CDMAT, USAID)	Multiple Choice to include: National ID card/Family ID card and verification/Election ID/Passport/Social Welfare ID/other please specify	REACH
		2.1b) Is it possible to arrange flexibility for individuals without national identification or bank accounts to access payments? (REACH, CDMAT, USAID)	If "Yes" how could this work (For example using beneficiary ID cards distributed by NGOs)?	REACH
	2.2 What electronic infrastructure is in place in this district, can this support e-transfers or community?	2.2a.i) Does your organisation have the capacity to facilitate an e transfer for those who cannot physically access the service, within this district?	If "Yes": Is this service currently operational?, - If "No": why not?	REACH
		ii. Does your organisation have the capacity to facilitate a mobile banking system for those who cannot physically access the service, within this district? (REACH, USAID) 2.2bi) In your experience, is the quality and availability of mobile network coverage in this district sufficient to support electronic banking?	If "Yes": Is this service currently operational?, - If "No": why not? Yes/No/I don't know	REACH

		<p>ii. In your experience, is the internet connectivity sufficient to support electronic banking?</p> <p>iii. In your experience, is the electricity supply in this district sufficient to support electronic banking? (REACH)</p> <p>2.c) Do you have any further additional comments as regards to the electronic infrastructure in place in this district and its ability to support e-transfers or mobile money payments?</p>	If yes, please specify	REACH
RQ3) What is the speed and cost of delivering a social cash transfer in this district, to both the sender and the recipient?	3.1 What is the speed of introducing a new Cash Based Intervention programme in the district	<p>3.1a) How long would it take for your organisation to respond to a call for tenders for cash transfer programmes at the governorate or district level? (CDMAT)</p> <p>3.1b) What factors would influence the speed of the turnaround? (REACH)</p> <p>3.1c) Are these factors normally determined at a governorate or national level? Please explain (REACH)</p> <p>3.1d) Do you know how long it would take after the registration of a new cash transfer programme before beginning cash distribution? (REACH)</p>	<p>Multiple choice options to be provided based upon the feedback given by partners</p> <p>If yes, how long?</p>	<p>Data Analysis Partner (tbc)</p> <p>Data Analysis Partner (tbc)</p> <p>Data Analysis Partner (tbc)</p> <p>Data Analysis Partner (tbc)</p>

		<p>3.1e.i) Does this vary based upon the scale of a project?</p> <p>ii. Do you have any further additional comments as regards to the speed of delivering a cash transfer programme in this district?</p>	<p>If "Yes" what factors would influence the speed of the turnaround?</p> <p>If yes, please specify:</p>	<p>Data Analysis Partner (tbc)</p> <p>Data Analysis Partner (tbc)</p>
	<p>3.2 What is the cost of cash transfer services, to both the sender and beneficiary?</p>	<p>3.2a) Would your organisation be happy to receive cash transfers in Yemeni Riyal? (REACH)</p> <p>3.2b) What would be the average cost (in Yemeni Riyal) of each transfer (all fees included) be to the sender? (REACH)</p> <p>3.2c) What would be the average cost (in Yemeni Riyal) of each transfer (all fees included) to the receiving beneficiary? (REACH)</p> <p>3.2d) i. What exchange rate does your organisation offer between Dollars and Riyal?</p> <p>ii. So if any organisation wishes to distribute \$1000 in Yemeni Riyal, how many YER would they receive?</p> <p>iii. Does the exchange rate</p>	<p>If no, why? In which other currencies would they be willing to receive payments? (Dollars)</p> <p>If yes, please specify:</p>	<p>REACH</p> <p>REACH</p> <p>REACH</p> <p>REACH</p>

		<p>offered alter depending on the scale of the project?</p> <p>3.2e) Do you have any further comments as regards to the cost of delivering a cash transfer programme in this district?</p>		REACH
RQ4) What is each institution's resilience to changes in context, what risks are likely to arise, and what are mitigation and monitoring protocols in place, at the district level?	4.1 What is the organisation's resilience to a change in the scale of the programme?	<p>4.1a) Would your organisation be able to facilitate an increase in the size of a cash transfer programme at short notice? (CDMAT)</p> <p>4.1b) Do you have any further comments as regards to your organisation's resilience to a change in the scale of the programme? ? (CDMAT)</p>	<p>If "Yes", how many days would be required to do this?</p> <p>If "Yes", does it depend upon the size of the programme?</p> <p>If "Yes", does it depend upon the payment modality in use?</p> <p>If "Yes", what processes do you have in place to increase the scale of a programme?</p> <p>If "Yes", please specify:</p>	<p>Data Analysis Partner (tbc)</p> <p>Data Analysis Partner (tbc)</p>
	4.2 What risks, both fiduciary and other, are associated with CBIs in this district, and how are these risks mitigated?	<p>4.2a) (If answered yes to question 1.3a)</p> <p>i. Which specific risks do your organisation prepare for/have already prepared for in delivering a cash transfer programme? (including risks for both the financial organisation and the beneficiaries)</p>	<p>Multiple choice of suggestions to be added after the pilot and feedback of suggestions from partners.</p>	<p>Data Analysis Partner (tbc)</p> <p>Data Analysis</p>

		<p>ii. How do your organisation mitigate for these problems?</p> <p>iii. Does the organisation have any steps in place to ensure beneficiaries can safely pick up funds from distribution centres?</p> <p>4.2b) Does your organisation have a system in place for information security? (CDMAT)</p> <p>4.2c) What actions do you take if you notice fraudulent activity or receive an error reported by the beneficiary or intended recipient?</p> <p>4.2d) What data protection policies (eg. access restricted to certain people only, safe storage of the information) does your organisation have in place in this district? (CDMAT)</p> <p>4.2e) How is the personal information of customers and beneficiaries information shared?</p> <p>4.2f) Who has access to the personal information of customers and beneficiaries?</p> <p>4.2g) Do you have any further comments as regards to risks that are associated with cash transfer programmes?</p>	<p>If "Yes", what is the system in place? If "Yes", is this system able to recover data in the event of a system failure?</p>	<p>Partner (tbc)</p> <p>Data Analysis Partner (tbc)</p> <p>Data Analysis Partner (tbc)</p>
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	4.3 How does the Financial Service Provider ensure successful delivery of payments to beneficiaries?	4.3a) What kind of reports can your organisation provide to ensure smooth monitoring of distribution of planned cash transfers to beneficiaries? (CDMAT)	Successful delivery of refunds should refer to the intended amount of funds being delivered to the intended beneficiary, on schedule.	REACH
RQ5) What contextual factors at the local level will influence the feasibility of each cash delivery modality?	5.1 What local contextual factors will influence the delivery of CBIs per district?	<p>5.1a) In your experience, what factors would limit the feasibility of a cash transfer programme in this district? (REACH)</p> <p>5.1b) For each factor selected in Q5.1a), explain why it presents a challenge:</p> <p>5.1c) In your experience, what would be the most suitable delivery modality for providing cash based transfers to recipients in this district?</p> <p>5.1d) Are you aware of any cash based transfers projects that have worked well previously/are working well? (REACH)</p> <p>5.1e) Are different payment modalities more effective in reaching different population groups? For example, do some groups have more access to mobile networks?</p>	<p>Multiple choice, suggestions to include: regulations from the local authorities, insecurity, liquidity shortages, lack of accessibility, other (please specify)</p> <p>Multiple choice to include: Agent payments/mobile money/electronic transfers/vouchers/other, please specify)</p> <p>If yes, what factors have contributed/contribute to the success of these project?</p> <p>If yes, the please specify</p>	<p>REACH</p> <p>REACH</p> <p>REACH</p>

		5.1f) Do you have any further comments as regards to contextual factors at the local level that influence the feasibility of each cash delivery modality?	If yes, please specify:	
	5.2 If not already addressed, what variations are there at the district level.	5.2a) Are there any further differences between the districts which have not previously been addressed in terms of their abilities to access financial services (eg. regulations from the local authorities, insecurity, liquidity shortages, and lack of accessibility)?	If yes, please explain	REACH
		5.2b) Are there any further comments which you would like to make?	If yes, please explain	REACH

6. Data Management Plan

Administrative Data			
Research Cycle name	Assessment of Financial Service Providers in Yemen		
Project Code	YM1802		
Donor			
Project partners	REACH, CMWG Participating Partners		
Research Contacts	Eden Clayton (eden.clayton@reach-initiative.org)		
Data Management Plan Version	Date:2/8/2018	Version:2	
Related Policies	NA		
Documentation and Metadata			
What documentation and metadata will accompany the data? <i>Select all that apply</i>	<input checked="" type="checkbox"/>	Data analysis plan	<input checked="" type="checkbox"/> Data Cleaning Log, including: X Deletion Log X Value Change Log
	<input checked="" type="checkbox"/>	Code book	<input type="checkbox"/> Data Dictionary
	<input type="checkbox"/>	Metadata based on HDX Standards	<input checked="" type="checkbox"/> [Other, Specify] Transcripts of Key Informant Interviews
Ethics and Legal Compliance			
Which ethical and legal measures will be taken?	<input checked="" type="checkbox"/>	Consent of participants to participate	<input type="checkbox"/> Consent of participants to share personal information with other agencies
	<input type="checkbox"/>	No collection of personally identifiable data will take place	<input type="checkbox"/> Gender, child protection and other protection issues are taken into account
	<input checked="" type="checkbox"/>	All participants reached age of maturity	[Other, Specify]
Who will own the copyright and Intellectual Property Rights for the data that is collected?	REACH, CMWG, Participating Partners		
Storage and Backup			
Where will data be stored and backed up during the research?	<input checked="" type="checkbox"/>	IMPACT/REACH Kobo Server	<input type="checkbox"/> Other Kobo Server: <i>[specify]</i>
	<input type="checkbox"/>	IMPACT Global Physical / Cloud Server	<input checked="" type="checkbox"/> Country/Internal Server
	<input checked="" type="checkbox"/>	On devices held by REACH staff	<input checked="" type="checkbox"/> Physical location, in the case of participating partners retaining the paper copies of the data collection tool used before entering to Kobo.
	<input type="checkbox"/>	Other, [
Which data access and security measures have been taken?	<input checked="" type="checkbox"/>	Password protection on devices/servers, in the case of the IMPACT/REACH Kobo	<input type="checkbox"/> Data access is limited to <i>[specify, e.g. REACH staff]</i>

		Server		
	<input type="checkbox"/>	Form and data encryption on data collection server		
	X	[Other, Specify] Data access will be managed by Participating Partners in the case of the physical location		
Preservation				
Where will data be stored for long-term preservation?	<input type="checkbox"/>	IMPACT / REACH Global Cloud / Physical Server	<input type="checkbox"/>	OCHA HDX
	X	REACH Country Server	X	Other, with Participating Partner's information management team
Data Sharing				
Will the data be shared publically?	X	Yes	<input type="checkbox"/>	No, only with mandating agency / body
Will all data be shared?	X	Yes	<input type="checkbox"/>	No, only consolidated data will be shared
	<input type="checkbox"/>	No, [Other, Specify]		
Where will you share the data?	X	REACH Resource Centre	<input type="checkbox"/>	OCHA HDX
	<input type="checkbox"/>	Humanitarian Response	<input type="checkbox"/>	[Other, Specify]
Responsibilities				
Data collection	Participating Partners			
Data cleaning	Participating Partners, with support from REACH			
Data analysis	REACH, with support from Selected Participating Partner(s)			
Data sharing/uploading	REACH, CMWG, Participating Partners			

7. Monitoring & Evaluation Plan

IMPACT Objective	External M&E Indicator	Internal M&E Indicator	Focal point	Tool	Will indicator be tracked?
Humanitarian stakeholders are accessing IMPACT products	Number of humanitarian organisations accessing IMPACT services/products	# downloads of report from Resource Center	Country request to HQ	User_log	X Yes
		# downloads of report from Relief Web	Country request to HQ		X Yes
	Number of individuals accessing IMPACT services/products	# page clicks on report from REACH global newsletter	Country request to HQ		X Yes
IMPACT activities contribute to better program implementation and coordination of the humanitarian response	Number of humanitarian organisations utilizing IMPACT services/products	# references in HPC documents (HNO, SRP, Flash appeals, Cluster/sector strategies)	Country team	Reference_log	Document to be tracked: Yemen HNO 2019 CMWG Strategies
		# references in single agency documents			CMWG Member Outputs
Humanitarian stakeholders are using IMPACT products	Humanitarian actors use IMPACT evidence/products as a basis for decision making, aid planning and delivery	Perceived relevance of IMPACT country-programs	Country team	Usage_Feedback and Usage_Survey template	Usage survey to be distributed to members of the CMWG in September 2018, targeting feedback from 20 partners
		Perceived usefulness and influence of IMPACT outputs			
		Recommendations to strengthen IMPACT programs			
	Number of humanitarian documents (HNO, HRP, cluster/agency strategic plans, etc.) directly informed by IMPACT products	Perceived capacity of IMPACT staff			
		Perceived quality of outputs/programs			
		Recommendations to strengthen IMPACT programs			
Humanitarian stakeholders are engaged in IMPACT programs throughout the research cycle	Number and/or percentage of humanitarian organisations directly contributing to IMPACT	Five organisations providing resources (i.e. staff, vehicles, meeting space, budget, etc.) for activity implementation	Country team	Engagement_log	X Yes
		# of organisations/clusters inputting in research design and joint analysis			X Yes

	programs (providing resources, participating to presentations, etc.)	# of organisations/clusters attending briefings on findings;			X Yes
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Annexe 1: Questionnaire

CMWG Assessment of Financial Service Providers in Yemen				August 2018	
Q#					
0.1	Enumerator ID		0.6	Date of Survey	
0.2	Enumerator Organisation		0.7	District Name	
0.3	First Name of Key Informant		0.8	Governorate Name	
0.4	Key Informant's Financial Service Provider				
0.5	Key Informant's position within the organisation				
Q#	Question		Response Options (prepared for Kobo)		
Section 1.1: What is the capacity of the Financial Service Provider within this district?					
1.1a)	Do you know when the organisation first established (i.e. the date on which the first agent or branch was set up) in this district ? → If yes, in what year?		(Yes/No)		
1.1b)	Do you know how many branches your organisation currently operates in this district? → If yes, how many?		(Yes/no)		
1.1c)	Do you know how many agents your organisation currently operates in this district? → If yes, how many?		(yes/no)		

1.1d)	Do you have any further comments regarding the number of branches and agents your organisation currently operates in the district? → If yes, please specify:	(yes/no)
1.1e)	1.1e) Do you know what the maximum amount of cash is, your organisation is able to process for a cash transfer programme in this district? → If yes, what is this amount?	(yes/no/I don't want to answer)
1.1 f)	Is there any variation between the districts in this governorate in terms of their maximum cash handling capacity, to your knowledge? → If "yes", please specify:	(yes/no/I don't know/I don't want to answer)
Section 1.2: What cash transfer delivery mechanisms does the Financial Service Provider have experience of within this district?		
1.2a)	What delivery methods of cash transfers does your organisation currently offer in this district?	(Agent payments/mobile money/electronic transfers/vouchers/other, please specify)
Section 1.3 What is the Financial Service Provider's experience of cash based transfers in this district?		
1.3a)	Has your organisation conducted any cash based transfer programmes within the last two years in this district? → If "Yes", in partnership with which organisation(s)? → If "Yes", has your organisation, as part of these programmes, ever used other cash transfer delivery mechanisms than the ones you currently offered (i.e. different from the ones reported in 1.2a)? · If "Yes", which ones and for how long? → If "Yes", what level of liquidity was handled during each of these previous programmes in this district?	(Yes/no) (Yes/No/I don't want to answer)
1.3b)	Have vulnerable households or individuals (i.e. displaced people, pensioners or child headed households) registered for your services within the last two years in this district? → If "Yes", "No", please specify if you have any additional comment as regards to this topic:	Yes/No/I don't know/I don't want to answer)
1.3c)	To your knowledge, are there any ongoing humanitarian cash transfer programmes which your organisation is currently working on, in this district? → If "Yes", ask for each programme (if more than one):	(yes/no/I don't know/I don't want to answer)

	<ul style="list-style-type: none"> - what is this programme? - what organisation(s) are you working with? - in which districts is this programme implemented? 	
1.3d)	What kind of training, if any, is provided to teach targeted beneficiaries how to use your services?	
1.3e)	<p>Do you currently have customer service practices in place/ Are customers able to contact your organisation for support)?</p> <p>→ If "Yes", what customer service practices do you have in place?</p> <p>→ If "Yes", could other staff be trained to handle customer service questions?</p> <p>→ If "Yes" and "Yes" to Q.1.3d) : How many staff do you have available at the district level for customer service for humanitarian cash transfer beneficiaries?</p> <p>→ Do you have any further comments as regards to your customer services practices and/or capacities?</p> <p>-If "Yes", please specify:</p>	<p>(Yes/No)</p> <p>(Yes/No)</p> <p>(Yes/No)</p>
2.1 What are the ID requirements to collect funds, and can any flexibility be negotiated on this?		
2.1a)	What forms of identification does your organisation usually ask for to release cash transfers or payments to recipients?	(National ID card/Family ID card and verification/Election ID/Passport/Social Welfare ID/other please specify)
2.1b)	<p>Is it possible to arrange flexibility for individuals without national identification or bank accounts to access payments?</p> <p>→ If "Yes" how could this work (For example using beneficiary ID cards distributed by NGOs)?</p>	(Yes/No/I don't know/I don't want to answer)
Section 2.2: What electronic infrastructure is in place in this district, can this support e-transfers or mobile money payments?		
2.2a)	<p>Does your organisation have the capacity to facilitate an e transfer for those who cannot physically access the service, within this district?</p> <p>→ If "Yes": Is this service currently operational?, - If "No": why not?</p> <p>Does your organisation have the capacity to facilitate a mobile banking system for those who cannot physically</p>	<p>(Yes/No/I don't know/I don't want to answer)</p> <p>(Yes/No)</p>

	access the service, within this district? → If "Yes": Is this service currently operational?, - If "No": why not?	(Yes/No/I don't know/I don't want to answer) (Yes/No)
2.2b)	In your experience, is the quality and availability of mobile network coverage in this district sufficient to support electronic banking? In your experience, is the internet connectivity sufficient to support electronic banking? In your experience, is the electricity supply in this district sufficient to support electronic banking?	(Yes/No/I don't know) (Yes/No/I don't know) (Yes/No/I don't know)
2.2c)	Do you have any further additional comments as regards to the electronic infrastructure in place in this district and its ability to support e-transfers or mobile money payments? → If "Yes" please specify:	(Yes/No)
Section 3.1 What is the speed of implementing financial services and transactions after a new project begins?		
3.1a)	How long would it take for your organisation to respond to a call for tenders at the district level?	
3.1b)	What factors influence the time required for responding to a call for tenders?	(choices to be added based on partners' feedback and pilot)
3.1c)	Are these factors normally determined at a governorate national level? Please explain:	(Yes/No/I don't know)
3.1d)	Do you know how long it would take after the registration of a new cash transfer programme before beginning cash distribution? → If yes, how long?	(Yes/No)
3.1 e)	Does this vary based upon the scale of a project?	(Yes/No/I don't know)

	<p>→ If "Yes" what factors would influence the speed of the turnaround?</p> <p>Do you have any further additional comments as regards to the speed of delivering a cash transfer programme in this district?</p> <p>→ If yes, please specify:</p>	<p>(choices to be added based on partners' feedback and pilot)</p> <p>(Yes/No)</p>
Section 3.2: What is the cost of social cash transfer services, to both the sender and beneficiary?		
3.2a)	<p>Would your organisation be happy to receive social cash transfers in Yemeni Riyal?</p> <p>→ If no, why? In which other currencies would they be willing to receive payments? (Dollars)</p>	<p>(Yes/No/I don't know/I don't want to answer)</p> <p>(choices to be added based on partners' feedback and pilot/ I don't want to answer)</p>
3.2b)	What would be the average cost of each transfer be to the sender? (In Yemeni Riyal, all fees included)	
3.2c)	What would be the average cost of each transfer to the receiving beneficiary? (in Yemeni Riyal, all fees included)	
3.2d)	<p>What exchange rate does your organisation offer between Dollars and Riyal?</p> <p>So if any organisation wishes to distribute \$1000 in Yemeni Riyal, how many YER would they receive?</p> <p>Does the exchange rate offered alter depending on the scale of the project?</p> <p>→ If "Yes" please explain how/to what extent?</p>	<p>(Yes/No/I don't know/I don't want to answer)</p>
3.2 e)	<p>Do you have any further comments as regards to the cost of delivering a cash transfer programme in this district?</p> <p>→ If yes, please specify:</p>	<p>(Yes/No)</p>
Section 4.1) What is the organisation's resilience to a change in the scale of the programme?		
4.1a)	<p>Would your organisation be able to facilitate an increase in the size of a cash transfer programme at short notice?</p> <p>→ If "Yes", how many days would be required to do this?</p> <p>→ If "Yes", does it depend upon the size of the programme?</p>	<p>(Yes/No/I don't know/I don't want to answer)</p>

	<p>→ If "Yes", does it depend upon the payment modality in use?</p> <p>→ If "Yes", what processes do you have in place to increase the scale of a programme?</p>	<p>(Yes/No/I don't know/I don't want to answer)</p> <p>(Yes/No/I don't know/I don't want to answer)</p> <p>(choices to be added based on partners' feedback and pilot)</p>
4.1b)	<p>Do you have any further comments as regards to your organisation's resilience to a change in the scale of the programme?</p> <p>→ If "Yes", please specify:</p>	(Yes/No)
Section 4.2: What risks, are associated with cash transfer programmes in this district, and how are these risks mitigated against?		
4.2a)	<p>If "Yes" to Q.1.3a): Which specific risks do your organisation prepare for/have already prepared for in delivering a cash transfer programme? (including risks for both the financial organisation and the beneficiaries)</p> <p>How do your organisation mitigate for these problems?</p> <p>Does the organisation have any steps in place to ensure beneficiaries can safely pick up funds from distribution centres?</p>	<p>(choices to be added based on partners' feedback and pilot)</p> <p>(Yes/No/I don't know/I don't want to answer)</p>
4.2b)	<p>Does your organisation have a system in place for information security?</p> <p>→ If "Yes", what is the system in place?</p> <p>→ If "Yes", is this system able to recover data in the event of a system failure?</p>	<p>(Yes/No/I don't know/I don't want to answer)</p> <p>(Yes/No/I don't know/I don't want to answer)</p>
4.2c)	What actions do you take if you notice fraudulent activity or receive an error reported by the beneficiary or intended recipient?	(choices to be added based on partners' feedback and pilot)

4.2d)	What data protection policies (eg. access restricted to certain people only, safe storage of the information) does your organisation have in place in this district?	
4.2e)	What security measures does your company have in place for sharing personal information of customers and beneficiaries?	(choices to be added based on partners' feedback and pilot)
4.2 f)	How is the personal information of customers and beneficiaries information shared?	
4.2 g)	Who has access to the personal information of customers and beneficiaries?	
4.2.h)	Do you have any further comments as regards to risks that are associated with cash transfer programmes? → If "Yes", please specify:	(Yes/No)
Section 4.3: How does the Financial Service Provider ensure successful delivery of payments to beneficiaries?		
4.3a)	What kind of reports can your organisation provide to ensure smooth monitoring of distribution of planned cash transfers to beneficiaries (Successful delivery of refunds should refer to the intended amount of funds being delivered to the intended beneficiary, on schedule) ?	
Section 5.1) What local contextual factors will influence the delivery of cash based transfers per district?		
5.1a)	In your experience, what factors would limit the feasibility of a cash transfer programme in this district?	(Government regulations/Insecurity/Liquidity shortages/lack of accessibility/other please specify)
5.1b)	For each factor selected in Q5.1a), explain why it presents a challenge:	
5.1c)	In your experience, what would be the most suitable delivery modality for providing cash based transfers to recipients in this district?	(Agent payments/mobile money/electronic transfers/vouchers/other, please specify)
5.1d)	Are you aware of any cash based transfers projects that have worked well previously/are working well? → If yes, what factors have contributed/contribute to the success of these project?	(Yes/No/I don't want to answer)
5.1e)	Are different payment modalities more effective in reaching different population groups? For example, do some groups have more access to mobile networks?	(Yes/No/I don't know/I don't want to answer)

	→ If "Yes", please explain:	
5.1f)	Do you have any further comments as regards to contextual factors at the local level that influence the feasibility of each cash delivery modality? → If "Yes", please specify:	(Yes/No)
Section 5.2) If not already addressed, what variations are there between communities in this district?		
5.2a)	Are there any further differences between the communities in these districts which have not previously been addressed, in terms of their abilities to access financial services (eg. regulations from the local authorities, insecurity, liquidity shortages, and lack of accessibility)? → If "Yes", please explain	(Yes/No/I don't know/ I don't want to answer)
5.2b)	Are there any further comments which you would like to make? → If yes, what are they?	(Yes/No)