This interview needs to be conducted with a representative of microfinance institutions and Mobile Money companies. Please try to ask all questions, but note that it is a semi-directed interview, therefore questions are here to guide the conversation. Don’t hesitate to ask a follow-up question or details when needed.

Date of KII: (dd/mm/year)

Location (region/district):

Name of interviewer:

Gender of Key Informant: (female/male)

Company/Organization:

Position of Key Informant:

Contact information (email/phone):

Read out the below Introduction and Consent statement script verbatim (word for word as written below).

Hello. My name is _______________________ and I am working with [CRS / Caritas branch].

You are being invited to participate in a study being conducted in disaster-prone districts in Uganda. The purpose of the interview is to help us to understand preferred distribution modalities for financial service providers and mobile money companies and whether additional awareness is required on the benefits of cash and vouchers. Talking with you will help our program to better understand your business sector and plan to work with you in the future if there is an opportunity. This interview will last approximately 30 to 45 minutes.

Your participation in this study is entirely voluntary. You can opt out the study at any time. Such a decision will not affect your relationship with us, either now or in the future. Nor will a refusal or withdrawal of participation result in the loss of any other benefits to which you are otherwise entitled. If you consent to participate, your personal information will be kept confidential. Your participation in this study involves no physical risk. We are maintaining strict control over all data and will not share your name or information with anyone outside of our project team.

Consent for the interview: Yes □ (Proceed with interview) No □ (Drop the interview)

Questions:

1. Type of business: (FSP i.e. micro-finance institutions, bank or Mobile money company/agent/aggregator/)

2. Experience in cash payment: (cash transfers including e-transfers - direct payments of money to a recipient)
3. Could you describe the financial products/services you offer? *(registration for account services, cash deposits, cash withdrawals, cash transfers, mobile money services, loan services etc.)*

4. Could you describe the types of clients that you usually serve? *(community members, local government staff, business community, students etc.)*

5. What is your geographical coverage? *(village, parish, sub-county, district, region)*

6. Have you worked with civil society or NGOs before in making cash payments to their beneficiaries? *(yes, no and if no, please skip to question 8)*

7. If yes:
   a. When was the last time you did a cash distribution on behalf of a humanitarian organization?

   b. What was the delivery mechanism used? How did you do it? To how many people?

   c. Did you use any technology? If yes, can you give a brief description of how it worked?

   d. What is your price?

   e. What are the elements that are considered in your price? (e.g. security, bank charges, travel time, training and sensitization, account set-up?)

   f. How do you ensure the following?
      1. Reliability: being able to deliver cash as expected *(experience, technology, financial capacity, links with other financial institutions, trade partners who supply me on credit)*

      ii. Resilience: ability to cope with disruption of service *(experience, technology, financial capacity, links with other financial institutions, trade partners who supply me on credit)*
iii. Accountability: how do you prevent fraud or corruption

iv. Security: ensuring the safety of people while receiving cash

v. Vulnerable groups considerations (women, disabled people, children, etc.)

g. How long does it normally take from the first meeting to signing a contract and delivery for cash payments for NGOs?

8. If not: *(if yes to question 6 please skip to question)*
   a. is it something you might consider in the future? *(yes, no, maybe)*

   b. Please describe your main strengths and what would contribute to a successful cash distribution to communities. *(experience, technology, financial capacity, links with other financial institutions, required staff, flexibility etc.)*

   c. Please describe what you think could be your main risk and how you think you can avoid or mitigate them

9. What other comment would like to make?

Thank you for your participation.