Community-level cash questions template

Below you will find a set of questions that can help you gather cash-specific information during focus group discussions and interviews with key informants at community level. You can choose the questions that are relevant to your context, and adapt and incorporate them into the questionnaires you will be using for the assessment (be it rapid/in-depth, sector-specific/multi-sector, etc.).

## Access to and decisions regarding cash

The objective of this section is to understand what the issues are regarding the access to and control over cash within the community and households.

* Can all community members normally access cash?
* Are there any differences between the ways community groups access cash?

*Explore issues of gender, age, literacy, wealth, ethnicity, etc.*

* Who normally makes decision over the use of cash within households?
* Are households used to receiving cash remittances from family members who have migrated for work (internally and overseas)?
* Is the community dealing with one currency or several currencies (because of a border with a neighbouring country or because it is using exchange rates linked to currencies such as the US dollar)?

## Mechanisms for accessing cash

The objective of this section is to identify and rank the formal and informal mechanisms that the community uses most commonly to access cash. It is the first step to identify cash transfer service providers that should be further investigated.

* What are the most common mechanism(s) that community members use to access cash?

*for example, cooperatives, saving groups, local shops, mobile phone, bank account, bank card, remittance agencies, post office, etc.*

* Is credit used as an extension of cash in this community? If so, who is creditworthy and which systems do they use to repay their cash credit debts?
* Rank the most common mechanisms according to their popularity among the shock-affected population and, if possible, define the proportion of the population using each one.

|  |  |  |
| --- | --- | --- |
| **Rank** | **Mechanism** | **Proportion of the population using the mechanism all (100%), many (75%), half (50%), few (25%), none (0%)** |
| 1 |  |  |
| 2 |  |  |
| 3 |  |  |

* What do people like and dislike about these mechanisms?

*Explore issues of physical access, user-friendliness, security, fees, services provided, etc.*

|  |  |  |
| --- | --- | --- |
| **Mechanism** | **Like** | **Dislike** |
|  |  |  |
|  |  |  |
|  |  |  |

* Does any community group have specific problems accessing the mechanisms available? If yes, which groups and why?
* Has the access (physical access, security, fees, etc.) to any of these mechanisms changed as a consequence of the shock? If yes, how and why?

*Explore issues of gender, age, literacy, wealth, ethnicity, etc.*

## Mobile phone technology

The aim of this section is to explore community ownership and use of mobile phones. This information is important in deciding about the use of mobile technology to transfer cash to and/or communicate with beneficiaries.

* What proportion of the affected population owns/uses mobile phones?

*all (100 per cent), many (75 per cent), half (50 per cent), few (25 per cent), none (0 per cent)*

* Is there more than one mobile phone company with network coverage in the area? If so, which network is most popular and do certain groups prefer one network over another and for what reasons?
* Does any community group face specific difficulties in handling and using mobile phones (e.g., elderly people, illiterate people, women)? Which difficulties do they face?

## Assistance

The aim of this section is to understand community opinion about previous experiences with humanitarian cash transfers and learn about the preferences of the community.

* **Has the community received any humanitarian assistance in the form of cash transfers in the past? Which were the positive and the negative aspects of this type of assistance?**

*Explore whether cash recipients were men or women, the amounts and the regularity of payment, and how it worked. Explore also whether cash distributions had any impact on existing social and political divisions within the community.*

* If the community were to receive humanitarian assistance, would there be any preference regarding the modality/mechanism? Why? Does the community have any issues around specific modalities or mechanisms?

|  |  |  |  |
| --- | --- | --- | --- |
| **Rank** | **Modality/ Mechanism** | **Reasons for preference** | **Perceived issues** |
| 1 |  |  |  |
| 2 |  |  |  |
| 3 |  |  |  |