**Activity 4**

**Delivery Mechanism Report Outline**

**Instructions:**

This research and its findings can be conducted by an expert or staff member(s) from one or more organizations on behalf of one or a group of agencies. The approach and goals in a particular context may require adjustments to the following outline and final report.

In general, this report should attempt to answer the following questions and can be adapted as necessary to do so:

* What delivery mechanisms are available and potentially appropriate for this humanitarian response?
* What delivery mechanisms are available but likely not appropriate for this humanitarian response?
* Will any regulatory considerations affect humanitarian program design?

**Outline**

**I. Introduction**

A. Methodology

*Explain the process used to gather information – whether Delivery Guide or other tools were employed, desk review and key informant discussions, other regulations reviewed, etc.*

B. General humanitarian context

*Extent or topline effects of the emergency, displacement at the time of writing or typical hazards and preparedness context for pre-crisis assessments.*

C. Past humanitarian cash transfer programs

*What mechanisms were used, providers’ experience with humanitarian cash programs and if any major changes have occurred since (e.g. MNO buyouts, new market entrants, significant changes in regulatory environment)*

**II. Payments Landscape**

A. Key players, policies regulations

*KYC regulations and how they could affect humanitarian programs (documentation required, whether potential beneficiaries have access to this documentation), transaction or wallet limits, licensing and e-money regulations and how these affect available service providers. Regulations on savings and credit and financial transaction processing (i.e. clearing and interoperability issues). National financial inclusion strategies or efforts and how humanitarian cash could fit with these.*

B. National level delivery mechanisms and service providers

*Range of delivery mechanisms (prepaid cards, mobile money, money transfer operators/remittance agencies/over-the-counter operators, banks and other physical cash providers, e-vouchers, MFIs, savings groups and cooperatives) available countrywide, with detailed information on each if available, and range of providers for each mechanism.*

C. Target area delivery mechanisms and service providers

*Specific options or limitations in affected areas, including payments infrastructure/ecosystem information available for all regions surveyed. Add sections for different surveyed regions of intervention.*

**III. Conclusions**

A. Recommendations for all implementing agencies

*It is not expected that these recommendations would highlight a single service provider. Rather, this section can reflect on overall ecosystem options, general user preferences, accessibility challenges that should be considered when selecting a delivery mechanism/provider. Could include program adaptations to contextual challenges and/or actions for cash coordination bodies to pursue (i.e. KYC advocacy, organizing provider fair)*

B. Region-specific recommendations

C. Areas requiring additional follow up

*This could include community advocacy, regulations that are subject to change or areas for individual agencies to research in more depth before selecting a provider.*

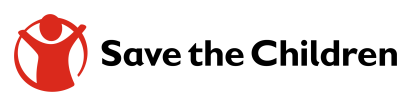
**IV. Annexes**

A. Comparison chart

*A chart like the below can be included in the report or as an annex to help practitioners quickly compare available options and recommendations. This format can be expanded or adapted as preferred.*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Delivery mechanism** | **Provider options and coverage** | **Community familiarity, accessibility and preference** | **Past experiences** | **Regulatory considerations** | **Recommendations** |
| *(e.g. mobile money transfers, bank transfers, SMS tokens, etc.)* |  |  |  |  | *Appropriate? Under certain circumstances?* |

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