

Annex 2: Sample Hawala Agent Interview Form

Staff resources and cash availability:

- Were you able to fulfill the terms of the cash distribution contract for the NGO without any problem?
- Do you have enough staff to handle the work involved in distributing the cash to the beneficiaries and reporting to the NGO?
- Have you had to hire additional staff to handle the workload involved in the cash distribution?
- Have you opened new offices / branches to distribute cash for this programme?
- Have you experienced difficulties in getting enough cash to your offices / distribution sites on time?
- Have you experienced difficulties in getting the right bank notes for distribution?
- Have you experienced difficulties in getting clean bank notes that are not torn or damaged?
- Have you had to delay some of the transfers for your other clients due to the workload / amount of cash required by the programme?
- Were you sometimes not able to transfer money to some of your other regular clients because of the workload / amount of cash required by the programme?

Distribution, security and taxation:

- Was the cash distribution done in an orderly and efficient manner?
- Did some beneficiaries come to collect their money on the wrong day?
- Is it sometimes difficult to confirm the identity of the beneficiary?
- Do some people come to collect cash through the programme that are not on the beneficiary list provided by the NGO?
- Do some people who are on the beneficiary list not come to collect their cash when they are supposed to?
- Are there too many beneficiaries to be able to distribute the cash in the time required?
- Are your existing security measures sufficient to handle the cash for the programme?
- Have you had to hire additional security personnel to handle the cash for the programme?
- Has the local authority increased the rate of tax that you normally pay because of the cash distribution?
- Are there other additional taxes / protection costs that you are obliged to pay due to your role in the cash distribution programme?

Contract and communication with NGO:

- Did your head office negotiate the contract for this programme and then inform this branch / office?
- Was this branch / office consulted or involved in the negotiations regarding the contract for this programme?
- Does this branch / office communicate directly with the NGO regarding the programme?
- Does this branch / office communicate with the NGO through another branch / office?
- Does the NGO provide the information needed for you to make the payments in a timely manner?
- Is the information / beneficiary ID cards provided by the NGO sufficient to identify the beneficiaries easily?
- Is the level of reporting / receipts required by the NGO more than we normally provide?
- Was there initially some confusion about the reporting / receipts required by the NGO?
- Are you able to meet the reporting / receipt requirements of the NGO in a timely manner?
- Are the NGO's expectations regarding reporting / receipts unreasonable?

Overall volume of transfers through this branch

- What is the approximate monthly turnover of this office? (Not including the current cash transfer programme)
- Does the monthly turnover vary according to the season?
- How much or what proportion of the total turnover is accounted for by money being sent INTO this area?
- How much or what proportion of the total turnover is accounted for by money being sent OUT of this area?
- How much does this branch / office handle per month for the cash distribution programme?
- What are the other main Hawala companies operating in this area? (i.e. those with the largest turnover)