

Research Topic: Empowering Women Domestic Workers: Qualitative investigation on the impact of Digital Financial Services (DFS) on Women's Economic Empowerment in Nigeria

IN-DEPTH INTERVIEW GUIDE

My name is..... I am working for Lagos Business School and Institute for Work and Family Integration on a research project. This research project seeks to generate scholarly evidence on how Digital Financial Services (DFS) empower and reduce the vulnerability of women domestic workers, while also addressing their socioeconomic exclusion. Thank you for your willingness to participate in this interview. We want to know your views on the impact of DFS in increasing the economic empowerment of women domestic workers in Nigeria. Please feel free to avoid answering any question you do not want to answer. Thank you.

Name/ Alias/Code: (eg. IDI_001)

Affiliated Recruitment Agency:

State:

Date of Interview:

Time of Interview:

Questions:

Socio-Demographic Characteristics (SDC)

NB: Make sure to note all SDCs in a journal with clear identifications

You can start the interview by saying:

1. Tell me about yourself?

Ensure they address the following: Age; educational qualification; Marital Status; Number of Children; Age at first marriage; Age at first child; Current place of employment, Education of spouse; Occupation of spouse.

2. Are you a live-in or live-out domestic worker?

- a. Probe: Do you live with your employees or do you come and leave everyday?

Lived Experiences of the Domestic Worker

You can introduce the discussion by explaining: *"I'd like to know more about your experiences as a domestic worker."*

1. Walk me through a typical day.

2. How did you come to start work as a domestic worker and what has the journey been like?

- a. Probe: What are some of the most memorable incidents you've had in this career?

3. In what ways has your economic situation changed since working as a domestic worker?

- a. Probe: How has working as a domestic worker benefitted you?

- b. Has your life improved since you started work? Do you have enough money to cater to your basic needs?

4. Have you ever received formal training for domestic work? And how did it benefit you?

- a. What prompted you to seek formal training?

Agent- Employer – Worker Relationship

5. How did you get to know about your recruiting agency and in what ways have contracting with them benefitted you?

- a. Probe: Has contracting with the agency been better than the arrangement you had before?

6. What has your relationship with your employers (past and present) been like and how has it impacted your decision to continue working as a domestic worker?
 - a. Probe: Have you ever had a bad employer?
 - b. Have you ever asked to leave the employ of an employer? Were you able to go through with it? What factors helped or prevented you from going through with it?

Digital Financial Services and WEE Nexus

7. Do you own a mobile phone? In what ways has owning a mobile phone improved your life?
 - a. Probe: How has owning a mobile phone helped you with your job and finances?
8. Do you have a transaction account? Explain how you opened your account and what type of account you opened.
 - a. Probes: Mobile Money? Bank Account? What were some of the information and documentation required?
 - b. Probe: In what ways did owning a mobile phone help in opening your account?
9. In what ways have opening a transaction account benefitted you financially?
 - a. Are you able to decide how you spend your money?
 - b. Does it facilitate greater access to your money?
 - c. Does it help with saving?
10. Tell me about a time when owning a transaction account has benefited you?
11. In what other ways has owning a transaction account benefitted you?
 - a. Probe: Do you have greater independence?
12. Tell me about a time when owning a transaction account gave you greater independence.
13. Tell me about a time when owning a transaction account helped you with savings and investments.
14. Tell me about a time when owning a transaction account helped you access other nonfinancial digital services.

a. Probe: For example, online training, telehealth, online shopping, online dating, etc.

15. Tell me about a time where having direct access to your money helped prevent exploitation and abuse.

a. Probe: It could be from agents, employers, colleagues or even friends

16. Tell me about a time where having direct access to your money helped with your personal growth?

a. Probe: For instance, has it helped facilitate access to skills, training or resources? Or access to loans, microfinance, etc?

17. In what other ways does having direct access to your money benefit you?

18. Do you think digital payment platforms can make access to government social welfare programmes easier?

Probing: For welfare programmes such as cash transfers and safety nets from government, donor agencies, NGO etc.