

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

CASE STUDY 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.

Recruitment Agency:

State:

Date of Interview:

Time of Interview:

Questions:

I would like to ask you a few questions about the organisation's background.

1. What is your position and job role?
2. Why and how was the agency founded?
3. What is your modus operandi? Explain how the agency is operated.
 - a. Probes: Do you provide services within your state alone or do you extend to neighbouring states?
 - b. Do you provide training and certifications to your workers?
 - c. Who pays for your services? The worker or the employer?

Domestic Workers

1. How many domestic workers do you currently contract/help find work under your agency?
2. What are some of the most peculiar challenges Women Domestic Workers face?
 - a. Probe: Tell me about any incident/challenge that was memorable
3. What mechanisms are available to prevent abuse and exploitation? And how are these mechanisms enforced?
 - a. Probe: Tell me about a time when one of these mechanisms was enforced
4. In the course of your work, in what ways have you seen domestic workers receive their wages/salaries?
 - a. Probes: Cash payments? Via an agent/third party? Direct transfer to a transaction account?
 - b. Probe: In what intervals? Weekly? Monthly? Quarterly? Yearly?
 - c. What would you say is the most effective and ethical way?
5. What are some of the impediments for a domestic worker to open/own a transaction account? And how do they navigate these impediments?

Probe: Tell me about a time a worker faced any of these impediments.
6. In your experience, in what ways does phone ownership benefit a domestic worker?
 - a. Please share an anecdote of how phone ownership has benefitted a domestic worker in the course of your work.

7. In your experience, in what ways does transaction account ownership benefit a domestic worker?
 - a. Probe: Please share an anecdote of how transaction account ownership has benefitted a domestic worker in the past.
8. In what ways would having access to DFS help improve the economic empowerment of women domestic workers?
 - a. Probes: Access to mobile money, debit cards, e-banking etc.
 - b. Probe: Can you share an experience where a woman domestic worker benefitted greatly from a digital financial service?
 - c. Probe: What type/form of DFS have you seen to be the most beneficial?
9. How could direct access to their money through DFS help prevent exploitation and/or abuse of women domestic workers?
10. How could direct access to their money through DFS help increase the bargaining power of women domestic workers?
11. In what ways does having DFS help increase access to nonfinancial digital services by domestic workers?
 - a. Probe: For example, online training, telehealth, online shopping, online dating, etc.
12. How could direct access to their money through DFS help the personal growth of women domestic workers?
13. In what other ways does having direct access to their money benefit women domestic workers?