

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

**KEY INFORMANT INTERVIEW GUIDE (Employers)**

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. KII\_001)

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Occupation:

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State:

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Date of Interview:

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Time of Interview:

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## **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?

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

2. Would you say you run a dual-earner household?

a. Probe: Do you and your spouse work outside the home on a full time basis?

3. Who lives within your household?

a. Probes: Besides your immediate family, who else lives in your house? Domestic workers? Cook? Nanny?

### **Domestic Worker**

4. How long have you employed domestic workers?

5. For what services do you hire domestic workers?

a. Probe: House chores? Child care? Laundry? Cooking?

6. Can you describe the socio-economic background of the women domestic workers that currently work for you?

7. Has this changed since you started employing domestic workers? In what ways?

8. In what ways have you paid salaries to your domestic staff?

a. Probe: Have you ever paid your domestic staff through a third party? What were the circumstances surrounding this?

9. In your opinion, when it comes to wage/salary remittance, what approach ensures greater financial control of wages received by the domestic staff?

10. In what ways does their economic situation change once they start receiving their money directly?

a. Probe: Can you share an anecdote of how this manifested?

11. Have you had workers who owned mobile phones? In what ways did owning a mobile phone impact their lives?
  - a. Probe: Did owning a mobile phone help with their job and finances?
12. Have you had workers who own a transaction account? Have you ever helped facilitate the opening of a woman domestic worker's transaction account and how did you go about it?
  - a. Probe: Transaction accounts like mobile money, bank accounts, etc.
  - b. In what ways did owning a mobile phone help in opening their account?
13. In what ways did opening a transaction account benefit them financially?
  - a. Probe: Did it facilitate greater access to their money?
  - b. Probe: Did it help with savings?
  - c. Probe: Tell me about a time it helped with savings or greater access to their money.
14. Tell me about a time when a worker having access to a transaction account increased their ability to decide how they spend their wages
15. Tell me about a time when a worker having access to a transaction account increased their ability to access other nonfinancial digital services
  - a. Probe: For example, online training, telehealth, online shopping, online dating, etc.
16. How could direct access to their money through DFS help the personal growth of women domestic workers?
  - a. Probe: That is, access to skills, resources, and institutions necessary to effectively participate in markets
17. In what other ways does having direct access to their money benefit women domestic workers?

