Interview Guide

# IN-DEPTH INTERVIEWS

## Introduction

My name is [Name], and I work with [Organization], which is a company that researches people like you in hopes of documenting your valuable ideas. We are not affiliated with the government or any NGOs.

We are conducting this Fact-Finding Group discussion on behalf of [Agency Name], for e.g. UNCDF. [Agency Name] would like to understand how you access remittances and whether you are able to link to with other financial services (payment, deposits, savings, credit, etc.). Our hope is that if we can understand your experiences we can help banks, mobile money and remittance agents design better services.

Your participation is entirely voluntary. It is your choice whether to participate or not. We want you to feel completely free to share your ideas and opinions. We will not share your personal responses with anyone else, and we will not use your full names in any of our reports.

There are no right or wrong answers. We are here to listen to your opinions. All information you share with us will be kept confidential. This study will not lead to any direct benefit to you, but your participation is very important in helping [Agency Name] better understand remittance issues in your communities.

This will be more of a discussion than an interview. The discussion will take 60-90 minutes.

Would you like to participate? If so, please stay. If not, do not worry. You are now free to leave. (Then pause and give anyone a chance to leave.)

To make sure we capture everything that is said, we are going to record this session using audio recorder. This is ONLY for the purposes of analysis and writing our reports. It will not be shared outside the research team.

**Are you comfortable?** [*Wait for responses, answer questions*].

## Background information

## 

## Introduction

Icebreaker- Tell us two truths and one lie about yourself

* Family
* Sources of income
* Kind of phone
* Basic phone
* Feature phone
* Smartphone

## Main discussion

## Experience in receiving remittance

**Tells us more on how you have been receiving remittance? Share an interesting story of your experience**

1. Who sends you remittance often? Other than that person is there anyone else who sends you remittance? (You do not need to name names but you can tell us how you are related to this person.

* Where do you receive remittances from? (i.e. International or domestic and from which areas or countries)?
* Do you request the remittance, or are they send them to you voluntarily?
* If requested: How do you communicate this request?
* If sent voluntarily, are they sent regularly or whenever the sender can?
* How often do they send you remittance? Why?

1. From your own experience? Could you please tell us how the whole process of receiving remittance works? What are the steps that you take after the remittance has been sent? Describe.

* Which financial service provider do you go to? Western union, money gram, Hawala, banks, etc.
* How do you decide upon which particular store or agent you will visit to cash-out your remittance? Why do you prefer that store or agent? *(if they have more than one provider)*
* Do you collect the remittance as cash, or do you get it in a bank account or as mobile money?
  + If mobile money, does it come in straight into your account – domestically or internationally?
* What kinds of documentation (if any) do you need to provide in order to receive the remittance? Have you had challenges around documentations? Tell us about it more?
* How far is the store or agent from where you live? Mins, Kilometers
* Do you receive any notification when the remittance has been sent? What type of notification? What other ideas do you have? What do the rest of you think? Do you receive any confirmation message when you cash out? If yes, what type of confirmation message? What other ideas do you have? Are these confirmations/notifications important to you? Why?

Introduce a small description of someone being sent away by the agent because of lack of the required documents (Note to the moderator- draw an illustration on a flip chat) has it happened to anyone? If yes what did you do? What if it happens to you, what would you do?

**Note to moderator:**

*Follow up on methods / hawalas if not mentioned*

* + - Overall, what are the benefits and drawbacks of services such as Western Union versus Hawala services

1. What other types of costs do you have to pay related to collect remittance? (i.e. travel or middlemen) beside fee? How do you feel about the other costs? If you had a choice what would you like?
2. Do you receive remittances in other ways which has not been mentioned? If you had a choice how would you wish to receive remittances? Please describe how you would wish the service to work? Why is that important to you?
3. Do you know of other people in your community who have experienced challenges in receiving remittances? If so can you tell us about those challenges?
   * + Probe for lack of money of sender, documentation, distance to be traveled.

If you could wave a magic wand (insert a culturally appropriate expression if wave a magic wand does not work), how would you change the way you are able to receive remittances?

## Experience in sending remittance

**Tells us more on how you have been sending remittances? Share an interesting story of your own experience.**

1. Whom do you send remittance often to? Other than that person is there anyone else who you sends you to? (You do not need to name names but you can tell us how you are related to this person.

* Where do you send remittances to? (i.e. International-Home country or domestic)?
* Do you they request for the remittance, or you send to them to voluntarily?
* If requested: How do they communicate this request?
* If sent voluntarily, do you send regularly or whenever you can?
* How often do you send remittances? Why?

1. From your own experience? Could you please tell us how the whole process of sending remittance works? What are the steps that you take after? What are some of the barriers that you have encountered while sending? Is there a difference while sending to different countries? If yes what are the difference? Why do you think they are differences?
   * + Which financial service provider do you go to? Western union, money gram, Hawala, banks

* How do you decide upon which particular store or agent you will visit to send remittance? Why do you prefer that store or agent? *( if they have more than one provider)*
* What kinds of documentation (if any) do you need to provide in order to send the remittance? Have you had challenges around documentations? Tell us about it more?
* How far is the store or agent from where you live? Minutes, Kilometers
* Do you receive any confirmation message when the remittance has been sent? What type of confirmation message do you get? What other ideas do you have of the type of confirmation message you would wish to have? Why? What do the rest of you think?

**Note to moderator:**

*Follow up on methods / hawalas if not mentioned*

* + - Overall, what are the benefits and drawbacks of services such as Western Union versus Hawala services

1. What other types of costs do you have to pay related to sending remittance? (I.e. travel or middlemen) beside fee? How do you feel about those costs? According to you what would work best? Why?
2. Do you send remittances in other ways which has not been mentioned? If you had a choice how would you wish to send remittances? Please describe how you would wish the service to work? Why is that important to you?
3. Do you know of other people in your community who have experienced challenges in sending remittances? If so can you tell us about those challenges?
   * + Probe for lack of money of sender, documentation, distance to be traveled.

If you could wave a magic wand (insert a culturally appropriate expression if wave a magic wand does not work), how would you change the way you are able to send remittances?

## Financial services

1. What other financial devices are using and for what purposes?
   * + Mobile money
     + Banks
     + SACCOs
     + MFIs
     + Chamas
     + Loans (SACCOS, credit at a store, family and friends, banks)
2. Why did you decide to sign up for (above financial tools)? What was your experience when signing up? What type of documentations did you require? What do you think about the whole process? What other ideas do you have?
3. What challenges have you encountered so far dealing with the financial services that you are currently using? Have you had other people from your community experiencing similar challenges? How have some of the challenges been resolve if they have?

## Closing

Are there any final points that you would like to make regarding sending or receiving money?

If no, thank you sincerely for sharing your time and experiences with us. We have a small parting gift as thanks.