INTERVIEW GUIDE

KEY INFORMANT INTERVIEWS

## Introduction (5 minutes)

My name is [Name], and I work with [Organization], which is an independent firm. We are based in [Geography/Country/City] and do research relating to financial services and other issues. We are not affiliated with the government or any NGOs.

We are conducting this interview on behalf [Agency Name], for e.g. UNCDF. [Agency Name] would like to gain a deeper understanding of country specific issues that refugees and host community face to access remittances and link them with remittance and financial services (payment, deposits, savings, credit, etc.) to enhance their livelihood and economic opportunities.

You have been selected voluntarily, to participate in this study. 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] in promoting financial inclusion for you and others like you.

This will be more of a discussion than an interview. The discussion will take about an hour.

Do you consent?

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 response*]

## Section 1: Background and individual information

|  |  |
| --- | --- |
| Camp name |  |
| Gender (observe, do not ask) |  |
| How old are you? |  |
| Are you married? |  |
| Are you a Western Union agent/ Hawala agent or both? |  |
| Why did you decide to become a Western Union agent/ Hawala agent or both |  |
| How did you become an agent?   * Where did you get the operation float? |  |
| Did you require any documentation to start operations? |  |
| Is the agent work full-time or part-time? |  |

# Section 2: Interaction with Customers

|  |  |
| --- | --- |
| How many customers do you see on an average day? |  |
| How many of these are repeat customers? |  |
| What type of customers do you mostly see?  (Probe on nationality/ host/refugee etc). |  |
| Where do they mostly receive payments from? |  |
| Where do they mostly send payments to? |  |
| Is this different with the different nationalities? How is it different? |  |
| Is there difference between how different members of the household send money?  *Note to the moderator; Probe if there is difference between gender and age on the amounts sent and whom it is sent to* |  |
| For the agent who is conducting both Hawala and Western union?   * Do you see a difference on how people use Hawala/western union? * What do they like to use for different occasions? *Probe for which type of expenses they use western union or for hawala* * Do you have a preference for conducting Western Union or Hawala transactions? |  |
| What documentation do the customers require to send money? |  |
| What happens if they do not have the documentation?  *Note to Moderator: probe if they accept whatsapp photos of the recipient to act as sufficient ID* |  |
| What documentation do the customers require to receive money? |  |
| What happens when they do not have the documentation?  *Note to Moderator: probe if they accept whatsapp photos of the recipient to act as sufficient ID.* |  |
| Have you heard of people using forged documents? If so, do you know how easy it is for people to obtain these?  *Moderator: Probe into how people do so if agent appears comfortable with the topic* |  |
| Observe what the agent does during a transaction; (both sending and when a person receives)  Notes:   * Did they have to help the customer to conduct the transaction? * Did the customer bring any family/friend along? Did the family/friend help with anything? * What did customer need help in? * Do the customers share their PIN? |  |

# Section 3: Experience

|  |  |
| --- | --- |
| What are some of the rewards of being an agent? |  |
| Do you work under a master agent? |  |
| What are some of the challenges you see facing their customers? |  |
| What are some of the challenges of being an agent? |  |
| What is your perception on regulatory aspect of sending money to other people/ receiving on behalf of other people? |  |
| What would help you most in your role as an agent? |  |