Guideline questions for semi-structured interviews

DIGITAL LOANS & FORMAL FINANCIAL SERVICE PROVIDERS

1. Have you ever borrowed money or acquired a loan from any financial service provider?
2. What financial service provider do you access credit through?
    a. Why did you use this provider over others to access your loan?
    b. What are their terms and conditions, e.g. repayment period, interest rates, collateral, guarantors?
    c. How do these terms and conditions compare with those of other banks, microfinance institutions, or digital lenders such as M-SHWARI or TALA?
3. Have you ever accessed credit through digital lenders or digital lending platforms?
    a. How much money did you borrow?
    b. What was your main reason for accessing the loan?
    c. When did you last borrow?
    d. How many times have you borrowed money through M-SHWARI or other digital lenders?
    e. Have you ever received notifications and reminders (SMS messages) about your outstanding loans?
    f. How long after taking your loan did you start receiving repayment reminders?
    g. What was your overall experience with digital loans? How would you compare digital loans with traditional loans – which one do you prefer and why?
4. Have you ever been denied a loan? If yes, why?
5. How do you repay your loan?
    a. What is your main source of income? Do you have any secondary sources of income?
    b. Have you ever taken further loans to re-finance pre-existing loans?
6. What kind of challenges do you meet during loan repayment periods?
7. Have you ever been threatened to repay, or have you or your family members been called by debt collectors telling you to repay? What were they telling you?
8. What are your thoughts about loan/debt collection methods being employed by lenders?
9. Have you ever been a loan guarantor? For whom? What was your relationship with the applicant?
10. Who would you consider guaranteeing a loan for if they asked?
11. Have you ever needed to ask someone else to be a guarantor for you? Who did you ask and who else might have agreed?
12. Have you ever borrowed a loan through someone else? If so, what is your relationship?

CREDIT SCORING

13. How, in your understanding, do lenders assess your creditworthiness?
14. Do you know your credit score?
15. What data do you think lenders use to calculate credit scores?
16. Do you think your credit score plays a major role in accessing funds?
17. How has the upper limit of money you can borrow varied over the past two to five years?

18. Have you or others you know ever been negatively listed on the Credit Reference Bureau database? If yes, what was the reason? Have you paid the fine to be taken off the blacklist yet?
19. Have you or others you know ever changed accounts/phone numbers to evade loan repayment and/or debt collection measures?
20. Have you ever been refused a loan because of a negative credit score, even though your fellow group members agreed to guarantee for you?

GROUPS/INFORMAL FINANCIAL SECTOR

21. Do you belong to a *chama* or any form of group of financial mutuals? How many?
22. How does/do your group(s) operate? How often do you meet and where?
23. Does your group offer loan services? Do you only do merry-go-rounds or also table banking?
24. Does your group engage in non-financial activities, such as mutual aid or caring for members in ill-health or in a time of crisis? What other responsibilities and roles does your *chama* play in the community?
25. Have you ever applied for a formal loan through your group?
26. Have you ever been denied a formal loan through your group? If yes, why?
27. What do you borrow or save money for through your group, and what do your fellow group members usually save and borrow for?
28. What has *chama*/group membership made possible in your life and in the lives of your fellow group members?
29. What are the criteria used by your group(s) in determining an individual's creditworthiness apart from their contributions and shares?
30. How inclusive do you think the measures and forms of member evaluation in your group/chama are?
31. Has the introduction of groups of financial mutuals empowered women in the way politicians, foreigners, and financiers claimed they would?

DOMESTIC ECONOMIES

32. As a woman/man what are your daily routine and responsibilities from the time you wake up in the morning until evening?
33. Apart from your normal work/business/occupation, what other responsibilities or extra activities are you involved in?
34. As a man/woman operating your own business and doing your own independent activities, do you feel that you are obligated to disclosing all information about your business dealings openly to your partner?
35. Does your partner or your extended family know how much money you make or earn?
36. Has your spouse or other family member ever acted as a guarantor for you? And have you done the same for them or other family members?
37. What are some of the reasons why you or others may decide to keep/withhold financial information from their partners or extended family?
38. Has your husband/wife ever worked or done business away from home? If so, how did you manage the responsibilities at home?
39. As a woman, do you often support your husband with financial issues in the event that he is not positioned well or financially crippled?
40. A lot has changed since the onset of the pandemic (COVID-19) like spending more time with your children and husband at home. Have there been any significant changes to you as a

woman with the burden of responsibilities at home, such as your husband stepping up to help out around the house more?

41. Has someone ever requested that you lend or give them money to support them or other family members? If so, who and why?
42. Have you or others you know ever borrowed money from digital lenders and formal financial service providers on behalf of others?
43. If friends and family ask you for financial help, do you feel like you have a choice over helping them and over the extent to which you help them?
44. How much money are you willing to give or borrow for your, say, your mother as opposed to your brother-in-law?
45. Have there been conflicts over access to credit and debt repayment in your family or community? How do people work such conflicts out?
46. What are the reasons why you or others you know may or may not be willing to help family members access credit?
47. To what extent is the risk of being blacklisted or having one’s credit-score downgraded lead people to with-hold borrowing on behalf of someone else?