

CST302 Interview Scripts with Realistic Responses

Deliverable 2: Progress Report Materials

Purpose: These scripts simulate realistic interview dialogues that demonstrate depth, authenticity, and cross-community variation. Use these as templates for your actual interviews or as reference for creating convincing practice transcripts.

INTERVIEW 1: YOUNG ADULT (YA-01)

Participant: Female, 23 years old, recent graduate (6 months), job searching

Location: University café

Date: December 21, 2025

Duration: 47 minutes

OPENING & CONSENT (5 minutes)

[Interviewer arrives 5 minutes early, orders tea, casual greeting]

I: Assalamu Alaikum! Thanks so much for meeting me. How was your day?

P: Walaikum Assalam. Good, good. A bit tired from applying to jobs all morning, but I'm glad to take a break.

I: I really appreciate you taking time. Before we start, let me go through the consent process. *[Reads consent script]* Do you have any questions?

P: No, it's clear. Yes, I'm okay to participate and be recorded.

I: Great, thank you. *[Starts recording]* Okay, we're recording now. Just to be natural—there's really no right or wrong answers here. I'm just interested in your honest experiences.

COMMON QUESTIONS (30 minutes)

Q1: What does mental or emotional wellbeing mean to you personally?

P: Hmm, mental wellbeing... I think it means feeling okay with yourself? Like, not constantly anxious about everything. For me, it's when I can sleep properly without overthinking, when I can enjoy hanging out with friends without my mind wandering to "what am I doing with my life?" *[laughs nervously]* It's about having peace of mind, I guess.

I: Can you give me examples of what good mental health looks like in daily life?

P: Yeah, like... waking up without that immediate dread. Being able to focus on what I'm doing instead of constantly worrying about the future. Actually enjoying a meal without scrolling through LinkedIn feeling like everyone's ahead of me. Small things, but they matter.

I: How is this different from physical health in your understanding?

P: Physical health is more... visible? Like if you have a fever, you take medicine. But mental health is invisible. People can't see when you're struggling internally. And there's so much more stigma around it. Nobody judges you for taking Paracetamol, but they judge you for seeing a therapist.

Q2: How important is mental and emotional wellbeing compared to other aspects of your life?

P: *[pauses]* Honestly? Right now it feels less important than getting a job. I know that sounds bad, but my parents keep asking when I'll start earning, and I feel this pressure every single day. So even though I know my mental health is suffering—like I'm anxious all the time—I can't prioritize it because financial stability feels more urgent.

I: Why do you prioritize it this way?

P: Because in our society, no one asks "are you mentally okay?" They ask "what's your salary?" If I told my relatives I'm taking time off for mental health, they'd think I'm lazy or making excuses. But if I get a good job, suddenly I'm successful. It's messed up, but that's the reality.

I: Has your view changed over time?

P: Yeah, actually. In university I didn't think about mental health at all. I was just grinding through exams. But after graduating, when the job rejections started piling up and I felt this constant anxiety... I realized mental health is actually everything. Like, if your mind isn't okay, nothing else works. But knowing that and being able to prioritize it are two different things.

Q3: How do people in your community view those who seek mental health help?

P: *[laughs bitterly]* They think you're crazy. Seriously. If someone says they're seeing a therapist, people whisper about it like it's some shameful secret. There's this idea that only "pagol manush" (crazy people) need therapy. Normal people should just "get over it."

I: What do you personally think about seeking such help?

P: I think it's brave, honestly. I wish I could do it. But it's expensive, and I don't have income right now. Plus, I don't know how I'd explain it to my parents. They'd be like "ki shomoshsha? Tomar shob toh aase" (what's the problem? You have everything). They wouldn't understand.

I: Have you or anyone close to you ever sought this kind of help? What was the experience?

P: One of my friends started seeing a counselor at university—through the student services, so it was free. She said it helped a lot, just having someone to talk to without judgment. But she never told her family. That's the thing—you have to hide it, which makes you feel even more alone.

Q4: What do you currently do to take care of your mental health?

P: *[thinks]* I talk to my close friends a lot. That helps. I also try to exercise—like going for walks in the evening. It clears my head. And I journal sometimes, when things feel too overwhelming. Just writing down what I'm feeling makes it feel less chaotic.

I: How often do you engage in these activities?

P: The talking happens almost daily—we have a group chat where we vent. *[smiles]* Exercise is maybe 3-4 times a week, when I'm motivated. Journaling is more random—whenever I'm really stressed, maybe twice a week?

I: Can you describe a recent specific time when you did something intentionally for your mental wellbeing?

P: Yeah, actually just yesterday. I got another rejection email from a company I really wanted to work for, and I felt myself spiraling—like that familiar feeling of "I'm not good enough, I'll never get a job." So I closed my laptop, called my best friend, and we went to Dhanmondi Lake. We just walked and talked for an hour. By the end, I felt... not fixed, but lighter. Like I could breathe again.

Q5: When you're feeling stressed, anxious, or emotionally low, what do you typically do to cope?

P: Honestly? Sometimes I just doom-scroll on social media, which I know makes it worse. *[laughs]* But in the moment, it's a distraction. Other times I listen to music—loud, sad music—and just let myself feel everything. Or I call my mom and just complain about life, even though she doesn't always get it. She tries.

I: Who do you turn to for support during such times?

P: My friends, definitely. They're going through the same things, so they understand. Sometimes my older cousin—she graduated a few years ago and went through this job search struggle too, so she gives good advice. Not my parents though. I love them, but they don't understand this kind of stress.

I: How does this practice impact your mood?

P: Talking to friends helps a lot—it makes me feel less alone. Music is cathartic—like it validates my feelings. Doom-scrolling... *[sighs]* that makes me feel worse actually, but it's addictive. I'm trying to stop doing that.

Q6: What does financial wellbeing mean to you personally?

P: Not having to ask my parents for money anymore. Being able to pay my own bills, buy things I need without guilt. And having savings—like, if something unexpected happens, I can handle it. That's financial wellbeing to me.

I: How do you know when someone is doing well financially? What are the signs?

P: They're not stressed about money. They can afford to eat out without checking their bank balance. They have their own place, or at least contribute to household expenses. They can help their family instead of being a burden. *[voice drops]* I'm 23 and still dependent. That doesn't feel good.

I: What are the key components of financial health in your view—is it just about income, or other factors too?

P: It's not just income. It's also knowing how to manage money. I see people earning good salaries but living paycheck to paycheck because they don't budget. So financial literacy matters too. And having security—like savings, insurance. Not just earning, but protecting what you earn.

Q7: How confident do you feel about your current financial situation and your financial future?

P: *[laughs uncomfortably]* Current situation? Zero confidence. I have no income. I'm living off my parents. Future? I'm trying to be optimistic, but honestly I'm scared. What if I don't get a job? What if I do get one but the salary is so low I can barely survive? There's this constant fear.

I: What specific things give you confidence or cause you worry?

P: What gives me confidence... I have a good degree, I'm hardworking, I'm willing to learn. I know eventually I'll figure it out. What causes worry... the job market is so competitive. Thousands of graduates for a handful of positions. Companies want 2-3 years experience for entry-level jobs—how does that even make sense? And even if I get a job, rent in Dhaka is insane. How do I afford living?

I: How does your financial situation affect other areas of your life, such as your mental health, relationships, life choices?

P: It affects everything. My anxiety is 90% about money. I can't go out with friends as much because I feel guilty asking my parents for money. I can't even think about dating seriously because how can I be in a relationship when I can't support myself? Every decision comes back to "can I afford this?" It's exhausting.

Q8: How do you manage your finances day-to-day?

P: Right now I don't really have finances to manage. *[laughs]* My parents cover my basics—phone bill, transport, sometimes lunch. If I need something, I ask them. I try to be minimal—like I don't ask for unnecessary things. I use bKash to track the little money I have from tutoring side jobs, but it's not much.

I: Can you walk me through how you typically make an important financial decision?

P: Like when I was deciding whether to buy a course subscription for skill development? I looked at my savings—I had maybe 8,000 taka from tutoring. The course was 5,000. I thought: will this actually help me get a job, or am I just panicking? I talked to someone who took it. They said it helped. So I bought it. But then I felt guilty for spending that much, even though it was my own money.

I: Where or how did you learn these financial management practices?

P: Honestly? Trial and error. My parents never really taught me budgeting—they just gave me money when I needed it. In university I started tracking my spending because I didn't want to keep asking for more. I watched some YouTube videos on personal finance. But it's mostly just common sense—don't spend more than you have.

Q9: Describe your financial goals or plans for the future.

P: Short-term: get a job. Any job that pays decently. Long-term: be financially independent, have my own place eventually, save enough to help my parents when they're older. Maybe travel a bit. Start investing—I keep hearing about mutual funds but I don't understand them yet.

I: What steps are you taking to work toward these goals?

P: Applying to jobs every single day. Improving my skills—taking online courses, building a portfolio. Networking on LinkedIn, though I hate it. Trying to learn about personal finance so when I do have income, I manage it well. That's about all I can do right now.

I: What obstacles stand in the way of achieving these goals?

P: The job market is the biggest obstacle. Companies want experience but won't hire you to get experience. It's a cycle. Also, I don't have connections—like, if your dad knows someone in a company, you get in. I don't have that privilege. And honestly, my own mental state sometimes—when I'm too anxious or depressed, I can't even bring myself to apply. That's self-sabotage, I know.

Q10: What are your biggest financial challenges or stresses right now?

P: Not having an income while watching everyone else start their careers. Feeling like a burden on my parents. Not being able to afford things I need—like professional clothes for interviews, or courses that could help me. And just the uncertainty—will I even find a job? When? How long can I keep living like this?

I: How do these financial challenges impact your daily wellbeing, mood, or life satisfaction?

P: They impact everything. I wake up stressed. I go to sleep stressed. When I'm with friends and they're talking about their jobs, I feel left behind. It's affecting my relationships because I'm irritable all the time. My self-esteem is so low right now. I feel like a failure, even though logically I know I just graduated and it takes time.

I: Have you sought advice, help, or support for these challenges? If yes, from where? If no, why not?

P: I talk to my friends who are in the same boat—we share job postings, vent together. That helps emotionally but doesn't solve the problem. I haven't sought professional help because... what would they even do? A career counselor costs money I don't have. Government programs for youth employment exist in theory, but I don't know how to access them. It feels like you're on your own.

AGE-SPECIFIC QUESTIONS (12 minutes)

Q11: What are your biggest mental health challenges navigating education, career starts, or early adulthood?

P: The pressure to figure everything out immediately. Like, I just graduated but I'm supposed to have my whole life planned? The uncertainty is killing me. Am I on the right path? What if I make the wrong choice? And social media makes it worse—everyone's posting about their achievements, and you're stuck in this comparison trap.

I: How do academic pressure, social media, peer comparison, or career uncertainty affect your mental wellbeing?

P: Academic pressure was intense during university—sleepless nights, panic attacks before exams. But now it's career uncertainty that's worse. I spent four years studying, and for what? I'm unemployed. Social media is toxic—you see your classmate got hired at a multinational, and you're like "what's wrong with me?" Even though you know people only post the good stuff, it still hurts. Peer comparison is constant. "What are you doing these days?" is the question everyone asks, and "still looking for a job" is such a humiliating answer.

I: How would you describe the availability of mental health resources for people your age?**

P: Basically non-existent unless you're rich. Universities have counseling services, but they're overwhelmed—like you have to wait weeks for an appointment. Private therapy is 2,000-3,000 taka per session, which I can't afford. There are some apps and hotlines, but I don't trust them. What's missing is affordable, accessible, judgment-free support specifically for young adults dealing with career stress and life transitions.

Q12: Where do you typically get information about mental health?

P: Mostly Instagram and TikTok, honestly. There are mental health advocates who post relatable content. Also Google when I'm having a specific issue—like "how to deal with job rejection anxiety." Sometimes YouTube videos. Friends who've been through therapy share what they learned.

I: How reliable or helpful do you find these sources?

P: It's hit or miss. Social media is good for feeling less alone—like "okay, other people feel this way too." But it's not a substitute for actual help. Google gives you generic advice that doesn't always apply. The most helpful

has been talking to friends who've actually been to therapy—they give practical tips.

I: Have you ever actively sought professional information about mental health? What would make you do that?

P: I looked up therapists once, but when I saw the prices I gave up. What would make me seek help? If I had a steady income and could afford it. Or if there were free or low-cost options that were actually good quality. Also if I didn't have to hide it from my family—that's exhausting.

Q13: What are your biggest financial worries as someone early in career or still in education?

P: Will I even get a job? If I do, will the salary be enough to live on? How do I pay off student loans—oh wait, I don't have those because my parents paid, but that's its own guilt. How do I save for the future when I'm barely surviving the present? Can I ever afford to move out and have my own place? Will I be stuck living with my parents forever?

I: How do concerns about student expenses, finding employment, or achieving financial independence affect you?

P: It's constant stress. Every time I spend money—even on basics like transport—I think "I shouldn't be spending this." Employment concerns make me question my entire degree choice. Like, did I waste four years studying something that won't get me a job? Financial independence feels like a distant dream. I'm 23, and I'm still asking my parents for money. That's demoralizing.

I: Tell me about your financial knowledge—where did you learn or wish you could learn about managing money?

P: I learned basically nothing about personal finance in school or university. Everything I know is from YouTube—channels about budgeting, investing, saving. But it's all very basic. I wish there were mandatory financial literacy courses—like, teach us about taxes, retirement planning, how to negotiate salaries, how to build credit. Practical stuff. Instead we memorize theories that don't help us in real life.

Q14: What role should government or educational institutions play in supporting young people's financial wellbeing?

P: They should create actual job opportunities, not just announce "youth employment programs" that never materialize. Universities should have mandatory financial literacy courses and career counseling that's actually useful—not just "update your CV" advice. Government could offer low-interest loans for young entrepreneurs or subsidies for skill development courses.

I: What programs would help most?

P: Internship programs that pay stipends—most internships are unpaid, which only privileged people can afford. Job placement assistance that connects graduates with employers. Financial literacy workshops. Mental

health support integrated into career counseling—because the two are connected. Low-cost housing for young professionals, because rent is insane.

I: Have you benefited from any existing programs? What was your experience?

P: I got a small scholarship in university—that helped reduce my parents' burden. But after graduation? Nothing. I keep hearing about government youth programs, but I don't know how to access them. There's no central system. It feels like these programs exist on paper to look good, but in practice they don't reach the people who need them.

Q15: If you could recommend ONE specific thing to improve either mental health support OR financial support for young adults in Bangladesh, what would it be?

P: Create accessible, affordable mental health support specifically for young adults—like a government-run counseling service with trained therapists who understand career stress, family pressure, identity issues. Make it free or very low-cost. Have walk-in centers in every area, or telehealth options. And market it in a way that removes stigma—frame it as "career and life coaching" if you have to.

I: What would this look like in practice? Who should implement it?

P: Ministry of Youth and Sports in collaboration with Ministry of Health could run it. Set up centers near universities and in residential areas. Train counselors specifically in youth issues—career anxiety, relationship stress, family conflict, financial pressure. Offer both in-person and online sessions. Have peer support groups too—sometimes you just need to talk to people going through the same thing.

I: How would this specifically help people in your age group?

P: It would give us a safe space to talk about what we're actually dealing with without judgment. Right now we're all suffering in silence or venting to friends who are equally lost. Having professional support could prevent bigger mental health crises down the line. It would show us that our struggles matter, that we're not just supposed to "tough it out." And honestly, it might improve productivity—if young people are mentally healthier, they'll perform better in jobs, contribute more to society.

CLOSING (3 minutes)

I: Those are all my questions. Is there anything else you'd like to add about your experiences with mental or financial wellbeing?

P: Just that... it's hard. Being young in Bangladesh right now is hard. We're this generation that's more educated than our parents, but somehow we're more anxious and less financially secure. We were told "get a degree and you'll be fine," but that's not true anymore. I hope this research leads to something that actually helps people like me. Because we're struggling, and nobody seems to care.

I: Thank you so much for being so open and honest. I really appreciate your time and trust. Here's my number if you ever want to know how the research turns out. And *[hands paper]* here are some mental health resources—helplines and low-cost counseling options in Dhaka.

P: Thank you. And good luck with your project.

[Recording ends]

INTERVIEW 2: MIDDLE-AGED ADULT (MA-01)

Participant: Male, 48 years old, private sector manager, married, two children, caring for elderly mother

Location: Participant's office during lunch break

Date: December 23, 2025

Duration: 46 minutes

OPENING & CONSENT (4 minutes)

I: Thank you so much for making time during your lunch break, uncle.

P: No problem, beta. I only have about 45 minutes though—I have a meeting at 2:30.

I: That's perfect, we'll be done by then. Let me quickly go through the consent. *[Reads consent script]* Any questions?

P: No, let's begin.

[Recording starts]

COMMON QUESTIONS (28 minutes)

Q1: What does mental or emotional wellbeing mean to you personally?

P: *[pauses, thinking]* Mental wellbeing means... having peace of mind. Being able to sleep at night without worrying about ten different things. Feeling like you can handle whatever comes your way. For me, at this stage of life, it's about balance—managing work stress, family responsibilities, health issues, and still being able to function.

I: Can you give examples of what good mental health looks like in daily life?

P: Good mental health would be... waking up and not immediately feeling overwhelmed. Being patient with my kids instead of snapping at them because I'm stressed. Enjoying dinner with my family instead of thinking about

tomorrow's deadlines. Having energy to exercise or read, not just collapsing on the couch every night. Small moments of calm.

I: How is this different from physical health in your understanding?

P: Physical health is more straightforward—you feel pain, you go to the doctor, you take medicine. Mental health is invisible and complicated. You can be physically healthy but mentally exhausted, and that's harder to fix. Also, people take physical health seriously. If I say I need a day off for back pain, that's acceptable. If I say I need a day off because I'm mentally burnt out, people think I'm weak.

Q2: How important is mental and emotional wellbeing compared to other aspects of your life?

P: *[sighs]* It should be very important, but honestly, it often takes a backseat. Family comes first—making sure my kids' education is on track, my mother's medical needs are met, my wife is okay. Then work, because we need the income. My own mental health? It's something I'll deal with "later," but later never comes.

I: Why do you prioritize it this way?

P: Because I'm the provider. I don't have the luxury of prioritizing myself when so many people depend on me. If I fall apart, everything falls apart. So I push through, even when I'm exhausted. It's not sustainable, I know that. But what choice do I have?

I: Has your view changed over time?

P: When I was younger, I didn't even think about mental health. You just worked hard, took care of your family, that was it. Now, seeing friends have heart attacks from stress, seeing young people talk openly about anxiety and depression... I realize mental health matters. But realizing it and being able to act on it are different things.

Q3: How do people in your community view those who seek mental health help?

P: In my generation, going to a therapist is seen as shameful. It means you can't handle your problems, you're weak, you're not man enough. *[voice drops]* I've thought about seeing someone—there was a time last year when the stress was unbearable—but I didn't, because what would people think? What would my wife think?

I: What do you personally think about seeking such help?

P: Personally, I think it's smart. If you're sick, you see a doctor. If your mind is struggling, why shouldn't you see a professional? But there's a gap between what I think and what I can actually do. The stigma is real, and at my age, you care what people think.

I: Have you or anyone close to you ever sought this kind of help?**

P: One of my colleagues went to see a psychiatrist for depression. He told me in confidence. He said it helped, but he had to lie to his family—told them he was going for "regular medical checkups." That's sad, right? That

he had to hide something that was helping him. I haven't sought help myself, but sometimes I wonder if I should.

Q4: What do you currently do to take care of your mental health?

P: *[laughs]* I try to pray regularly—that gives me some peace. I go for walks sometimes, early morning before work. I talk to my wife about lighter things, not the heavy stuff because I don't want to burden her more. I watch cricket when I have time—that's my escape. And I take vitamins. *[laughs]* I know vitamins aren't for mental health, but it feels like I'm doing something.

I: How often do you engage in these activities?

P: Prayer, daily. Walking, maybe 3-4 times a week when I'm not too exhausted. Cricket, whenever there's a match. Talking to my wife, every day, but real, deep conversations? Rarely. We're both too tired.

I: Can you describe a recent specific time when you did something intentionally for your mental wellbeing?

P: Last Friday evening, I told my wife I needed an hour alone. I went to a park, sat on a bench, and just... did nothing. Watched people, watched the sunset, didn't check my phone. When I came back, I felt lighter. My wife was a bit annoyed—she had to handle the kids alone—but I needed that break. I should do it more often.

Q5: When you're feeling stressed, anxious, or emotionally low, what do you typically do?

P: Honestly? I internalize it. I go quiet, withdraw. My wife knows something's wrong but I don't always explain because I don't want to worry her. Sometimes I work more—throw myself into tasks to avoid thinking about the stress. That's probably not healthy, but it's how I cope.

I: Who do you turn to for support during such times?

P: Rarely anyone. Maybe a close friend occasionally—we'll meet for tea and I'll hint at things, but I won't fully open up. Men of my generation don't really talk about feelings. We joke, we distract, but we don't talk. It's lonely, actually.

I: How does this practice impact your mood?

P: It doesn't really help. Bottling things up makes it worse in the long run. I know that. But I don't know another way. If I start talking about my stress, I feel like I'm complaining, and nobody wants to hear that. So I just... carry it.

Q6: What does financial wellbeing mean to you personally?

P: Being able to meet all my family's needs without constant worry. Having enough saved for emergencies—medical expenses, kids' education, house repairs. Being able to retire someday without being a burden on my children. That's financial wellbeing.

I: How do you know when someone is doing well financially?

P: They're not stressed about money. They can afford good healthcare, good education for their kids. They have savings and investments. They can handle unexpected expenses without panic. They're not living paycheck to paycheck like so many of us are.

I: What are the key components of financial health beyond income?

P: Security is key—insurance, savings, investments. Also, managing debt well—only taking loans you can afford. Financial literacy—knowing how to grow your money, not just earn it. And honestly, having backup plans. What if I lose my job tomorrow? Do I have six months of expenses saved? That's financial health.

Q7: How confident do you feel about your current financial situation and your financial future?

P: *[long pause]* Current situation is... stable but fragile. I earn decent money, but expenses are high. My daughter starts university next year—that's going to be expensive. My mother needs regular medication. House rent keeps increasing. I'm managing, but there's no cushion. Future? I'm not confident. I should have more savings by now. I should have invested better. Retirement feels impossible.

I: What specific things give you confidence or cause you worry?

P: What gives confidence: I have a stable job, my wife contributes too—she's a teacher. We're both healthy so far. My kids are doing well in school. What causes worry: inflation. Medical costs. What if one of us gets seriously ill? I have minimal insurance. What if my company downsizes and I lose my job at 48? Who'll hire me then? These thoughts keep me up at night.

I: How does your financial situation affect your mental health, relationships, life choices?**

P: It's the main source of my stress. 70% of my anxiety is about money. It affects my marriage—my wife and I argue about expenses sometimes. It affects my relationship with my kids—I feel guilty when I can't afford things they want. It affects my health—the stress is probably why my blood pressure is high. And it limits choices—I can't switch to a lower-stress job even if I want to, because I need this salary.

Q8: How do you manage your finances day-to-day?

P: I have a mental budget—not written down, but I know roughly what goes where. Fixed expenses: rent, utilities, groceries, kids' school fees, mother's medicines. I try to save 10-15% but that doesn't always happen. My wife manages household spending, I handle big expenses and savings. We use bKash and bank accounts. Everything is tracked, but sometimes expenses exceed budget and we have to adjust.

I: Can you walk me through an important financial decision you made recently?

P: Last month we decided to enroll my son in a coaching center for SSC prep. It's 10,000 taka per month—expensive. We sat down, looked at our finances. Can we afford it? Technically yes, but it means cutting back on other things. We decided it's an investment in his future, so we'll manage. But it means no eating out for the next few months, and I postponed buying a new phone I needed.

I: Where did you learn these financial management practices?

P: Mostly from my father—he was very careful with money. Also trial and error. Early in my career I made mistakes—bought a car on loan that I couldn't really afford, and it stressed me for years. I learned from that. Now I'm more cautious. I wish I'd learned proper financial planning earlier though. I could have done better.

Q9: Describe your financial goals or plans for the future.

P: Short-term: get both kids through university without taking huge loans. Medium-term: pay off our small home loan by the time I'm 55. Long-term: have enough saved to retire at 60 and not depend on my kids. Also, perform Hajj with my wife before we're too old. That's a financial and spiritual goal.

I: What steps are you taking to work toward these goals?

P: Trying to save regularly, though it's inconsistent. I have a DPS (Deposit Pension Scheme) with a bank—that's for retirement. I put money into Sanchayapatra (government savings certificates) occasionally. I'm trying to increase income too—looking for promotion opportunities, though at my age and position, growth is limited. Mainly just being disciplined with spending.

I: What obstacles stand in the way?

P: Rising costs. Everything is getting more expensive—education, healthcare, daily necessities. My salary increase doesn't match inflation. Unexpected expenses—last year my mother had a health emergency that ate into our savings. Limited financial knowledge—I don't understand stock markets or mutual funds, so I stick to safer but lower-return options. And honestly, exhaustion—sometimes I'm too tired to think about financial planning.

Q10: What are your biggest financial challenges or stresses right now?

P: Managing competing priorities with limited resources. My daughter's university fees, my son's coaching, my mother's healthcare, house rent, daily expenses—it all adds up. And I'm not saving enough for retirement. That terrifies me. What will I do at 60 when I can't work anymore? I'll be dependent on my kids, and I don't want that.

I: How do these financial challenges impact your daily wellbeing?

P: Constant worry. I'm thinking about money all the time. It affects my sleep—I wake up at 3 AM calculating expenses in my head. It makes me irritable at home. I snap at my kids for small things because the underlying stress is always there. It's affecting my physical health too—blood pressure, acid reflux from stress. I feel like I'm aging faster than I should.

I: Have you sought advice, help, or support for these challenges?

P: I talk to a friend who's in banking—he gives me basic financial advice. But professional financial planning services are expensive, and I haven't prioritized that. Government support? I don't even know what's available for middle-class families like us. We're in this weird middle ground—not poor enough for assistance, not rich enough to be comfortable. We just figure it out ourselves.

AGE-SPECIFIC QUESTIONS (14 minutes)

Q11: At your life stage, juggling work, family responsibilities, and possibly caring for both children and aging parents, what are the biggest mental health challenges you face?

P: *[exhales deeply]* The constant pressure from all sides. At work, I'm expected to perform, lead my team, hit targets. At home, my kids need guidance, my wife needs support, my mother needs care. I feel like I'm being pulled in ten directions at once, and there's never enough time, energy, or patience for everything.

I: How does this balancing act affect your energy levels and emotional state?

P: I'm exhausted. Physically and emotionally drained. By evening I have nothing left—I just want to lie down, but I can't because there's always something more to do. I'm irritable because I'm running on empty. I feel guilty constantly—guilty when I'm at work because I'm not with family, guilty when I'm with family because I'm thinking about work. It's a no-win situation.

I: What support is available for people in your situation? What would help?

P: Honestly, there's no support. People my age are expected to just handle it. Society says "you're a man, you're the head of household, figure it out." What would help? Workplace flexibility—if I could work from home sometimes, that would reduce commute stress. Affordable elder care services for my mother. Better work-life balance policies. Mental health support that doesn't cost a fortune. But these things don't exist for middle-class working people.

Q12: How do you balance taking care of your own mental health while meeting all your responsibilities to family and work?

P: I don't balance it well, honestly. My own needs always come last. If there's time left after everything else, maybe I'll do something for myself. But there's rarely time left.

I: Tell me about having time or permission to prioritize your own wellbeing.**

P: Time? There isn't any. Permission? From whom? *[laughs bitterly]* I don't need permission, but I need time and energy, and I don't have those. When I try to take time for myself—like that park visit I mentioned—I feel selfish. Like I'm neglecting my duties. That guilt makes it hard to truly relax even when I try.

I: What would need to change for you to better care for your mental health?

P: Honestly, the whole system needs to change. Work culture needs to value employees' wellbeing, not just productivity. Families need to share responsibilities more equally—my wife does so much, but I could help more if work wasn't so demanding. Society needs to stop glorifying sacrifice and let people have boundaries. And I personally need to let go of this idea that asking for help is weakness.

Q13: At this stage of life, what are your primary financial pressures?

P: Children's education is number one. University fees are astronomical. My daughter wants to study engineering—good for her, but expensive. Household expenses keep rising. My mother's medical needs—she has diabetes and blood pressure, monthly medicine costs add up. And I should be saving for retirement but I can't save enough because current expenses eat everything.

I: How do you manage competing financial priorities when you can't afford everything?

P: We prioritize. Kids' education cannot be compromised—that's their future. Mother's health cannot be ignored. So we cut back on ourselves—delay buying things we need, don't travel, eat out less. Sometimes we have to choose: pay tuition fully or keep some savings for emergency? Usually tuition wins. It's stressful decision-making constantly.

I: How does financial stress from these obligations affect your overall wellbeing and family relationships?

P: It creates tension. My wife and I argue about money more than anything else. She thinks I'm too stressed about it, I think she doesn't understand the pressure I'm under. My kids sometimes make requests I have to refuse, and I feel like a bad father. The stress affects my mood—I'm less patient, less present. It's like this dark cloud over everything.

Q14: How do you approach saving for your own future while meeting current family obligations?

P: *[sighs]* I try, but it's hard. I have that DPS I mentioned—it automatically deducts from my salary, so at least something gets saved. But the amount is small. I should be putting away 20-30% for retirement, but realistically I can only manage 5-10%, and some months even that gets used for unexpected expenses.

I: What trade-offs do you make? What gets sacrificed?

P: My own needs get sacrificed constantly. I wear clothes until they're worn out. I don't buy things I want. We don't vacation. My health checkups get delayed—I should have annual checkups at my age, but I haven't had

one in two years because it costs money and time. Basically, anything that's just for me gets postponed or cancelled.

I: Tell me about your retirement or financial security plan—what obstacles prevent planning ahead?

P: My "plan" is to work till 60, hope the DPS and Sanchayapatra give decent returns, and maybe rely partially on my kids. It's not a great plan. Obstacles? I don't have surplus money to invest properly. I don't understand complex financial instruments. I'm focused on surviving today, so planning for 12 years from now feels abstract. And honestly, I'm fatalistic—I think "Allah will provide" because feeling too much control over my limited options is depressing.

Q15: If you could recommend ONE specific policy or program to support the wellbeing of middle-aged adults managing work-family-caregiving responsibilities, what would it be?

P: Workplace mental health and flexibility policies. Mandate that companies above a certain size provide: flexible working hours, work-from-home options, paid caregiver leave, and access to free or subsidized counseling. Middle-aged workers are the backbone of the economy, but we're burning out. If companies invested in our wellbeing, we'd be more productive, more loyal, healthier. It's good for us and good for them.

I: Who should provide this support?

P: It should be a partnership. Government sets the policy framework and regulations. Companies implement them—and they should, because healthy workers are better workers. Maybe NGOs or health organizations could provide the counseling services at subsidized rates. Make it systemic, not optional.

I: How would this concretely improve life for people like you?

P: If I could work from home two days a week, I'd save 3-4 hours of commute, reduce stress, see my family more. If I had access to free counseling, I could actually talk to someone about this constant pressure without worrying about cost. If I could take caregiver leave when my mother is unwell without using my annual leave, I could care for her properly without sacrificing rest. These changes would make me healthier, happier, and honestly, a better employee and father.

CLOSING (2 minutes)

I: Thank you so much for your time, uncle. I know you have a meeting soon.

P: No problem. I hope this helps your research. It's good that someone is asking these questions. We middle-aged people, we just keep going, but nobody asks if we're okay. So thank you for asking.

I: Is there anything else you'd like to add?

P: Just that... society needs to recognize that caregivers need care too. We're taking care of everyone, but nobody's taking care of us. We're burning out, and when we burn out, families suffer, companies suffer, everyone suffers. So investing in our wellbeing isn't charity—it's smart policy.

[Recording ends]

INTERVIEW 3: ELDERLY ADULT (EA-01)

Participant: Female, 71 years old, retired schoolteacher, widow, lives with daughter's family

Location: Participant's home

Date: December 24, 2025

Duration: 48 minutes

OPENING & CONSENT (5 minutes)

[Interviewer brings a box of sweets, culturally appropriate gesture]

I: Assalamu Alaikum, Khala. Thank you so much for agreeing to talk with me.

P: Walaikum Assalam, beta. Come, come. You brought sweets—you shouldn't have! Sit, sit. Would you like tea?

I: Only if you're having some. I don't want to trouble you.

P: No trouble at all. My daughter-in-law made fresh singara this morning. Let me bring some.

[Small talk for 5 minutes about family, weather, health]

I: Khala, before we start the formal interview, let me explain what this is about. *[Reads consent script slowly and clearly]* Do you have any questions? Are you comfortable with me recording our conversation?

P: Yes, beta. I understand. You can record. I'm an old woman—what do I have to hide? *[laughs]* Ask whatever you need.

[Recording starts]

COMMON QUESTIONS (29 minutes)

Q1: What does mental or emotional wellbeing mean to you personally?

P: Mental wellbeing... *[thinks]* it means having peace in your heart. Not worrying too much about things you cannot change. Accepting what Allah has given you and finding contentment. At my age, it also means feeling

useful, not like a burden. Keeping your mind active so you don't lose yourself.

I: Can you give examples of what good mental health looks like in daily life?

P: Waking up and feeling grateful to be alive for another day. Enjoying simple things—morning prayer, a good cup of tea, conversation with family. Having something to look forward to, even small things like a TV show or a visit from a friend. Not feeling lonely even when you're alone. That's good mental health.

I: How is this different from physical health in your understanding?

P: Physical health is what hurts—my knees, my back. *[laughs]* I know when my body is in pain. Mental health is more... subtle? You can feel empty inside even if your body is fine. And unlike physical pain, there's no painkiller for loneliness or sadness. You have to find your own way to cope.

Q2: How important is mental and emotional wellbeing compared to other aspects of your life?

P: At my age, it's very important. Maybe the most important. My working days are over. My children are grown. What I have now is my mind, my memories, my inner peace. If I lose that, what's left? Physical health matters, but mental peace matters more. What good is a healthy body if your mind is troubled?

I: Why do you prioritize it this way?

P: Because I've seen what happens when old people lose their mental peace. They become bitter, difficult, always complaining. I don't want to be that person. I want to be someone my grandchildren want to visit, not someone they avoid. So I try to maintain my mental wellbeing, even when life is hard.

I: Has your view changed over time?

P: Oh yes. When I was younger, I didn't think about these things. I was busy—teaching, raising children, managing household. Mental health wasn't even a term we used. Now that I have time to reflect, I realize how important it is. Especially after my husband passed away five years ago. That grief taught me that mental health needs attention just like physical health.

Q3: How do people in your community view those who seek mental health help?

P: *[lowers voice]* In our generation, people think if you go to a "mental doctor," you're pagol. Crazy. There's so much shame around it. Old people suffer in silence because they don't want family to think they're losing their mind. It's very sad.

I: What do you personally think about seeking such help?

P: I think it's good. If your mind is troubled, why not talk to someone who can help? But it's not easy for our generation. We grew up believing you handle problems yourself, you don't air your troubles to strangers. But I'm learning—slowly—that maybe that's not always the best way.

I: Have you or anyone close to you ever sought this kind of help?**

P: After my husband died, I was very depressed. Couldn't eat, couldn't sleep. My daughter wanted to take me to a counselor, but I refused. I was embarrassed. What would people say? But I had a friend, another widow, who went to one. She told me it helped her process her grief. I wish I had gone too, now that I think about it. Instead, I just struggled alone for months.

Q4: What do you currently do to take care of your mental health?

P: I pray five times a day—that gives me structure and peace. I read Quran in the morning. I talk to my old colleagues on the phone—we taught together for 30 years, so we have that bond. I spend time with my grandchildren—they make me laugh. I watch natok (TV dramas) in the evening—that's my entertainment. *[smiles]* And I try to keep my hands busy—knitting, sometimes cooking if my knees cooperate.

I: How often do you engage in these activities?

P: Prayer is daily, obviously. Phone calls with friends maybe twice a week—we all have health issues, so sometimes we don't feel up to talking. Grandchildren come and go—they're busy with school. TV every evening. Knitting whenever I can. The routine helps. Without routine, days just blend together and you feel lost.

I: Can you describe a recent specific time when you did something intentionally for your mental wellbeing?**

P: Last week I was feeling very down—missing my husband, feeling like nobody has time for me. So I called my old friend Rashida, and we talked for an hour. Just talking about old times, laughing about students we used to teach. After that call, I felt lighter. It reminded me that I have a history, I have friendships, I'm not just "old khala living in daughter's house." I matter to someone.

Q5: When you're feeling stressed, anxious, or emotionally low, what do you typically do?

P: I pray. Sometimes I cry—crying releases the pressure, you know? I look at old photographs of my husband, my children when they were young. That makes me feel connected to my life, to my purpose. Sometimes I just sit quietly and do dhikr (remembrance of Allah). That calms my heart.

I: Who do you turn to for support during such times?

P: Allah first. Then my daughters—I have two daughters, both married. But I don't want to burden them too much. They have their own problems. So I tell them some things, but not everything. My friend Rashida understands because she's also a widow. We support each other. But honestly, a lot of the time, you're alone with your feelings.

I: How does this practice impact your mood?

P: Prayer and dhikr definitely help—they give perspective. My problems feel smaller when I remember Allah's wisdom. Talking to friends helps because we understand each other. But the loneliness doesn't fully go away.

You manage it, but it's always there. At this age, you learn to coexist with sadness.

Q6: What does financial wellbeing mean to you personally?

P: Having enough money so you're not dependent on others for every small thing. Being able to buy medicine when you need it, buy a gift for your grandchild's birthday, give sadaqah at the mosque. Not feeling like a burden on your children who already have so many expenses. That's financial wellbeing.

I: How do you know when someone is doing well financially at your age?

P: They can afford good healthcare—they don't delay treatment because of cost. They have their own savings, they're not constantly asking children for money. They can live with dignity—have decent clothes, good food. They're not stressed about every expense.

I: What are the key components beyond income?

P: Security. Knowing you have enough to last. Having children who are financially stable so you don't have to worry about them. Having some savings for emergencies. And independence—even if you live with family, being able to contribute financially makes you feel less like a burden.

Q7: How confident do you feel about your current financial situation and your financial future?

P: *[pauses]* Not very confident, honestly. I have a small government pension from my teaching job—around 15,000 taka per month. It used to be enough, but now with inflation? It barely covers my medicines. I live with my daughter, so I don't pay rent, but I feel guilty. I have a little savings, but if I get seriously ill, that will disappear quickly.

I: What specific things give you confidence or cause you worry?

P: What gives confidence: I have two daughters who won't let me starve or be homeless. Alhamdulillah, they're both good to me. My pension, small as it is, is regular. What worries me: healthcare costs. If I need surgery or long hospitalization, I don't have insurance. My savings are maybe 3 lakh taka—that sounds like a lot, but one major health crisis and it's gone. Then what? I become completely dependent. That terrifies me.

I: How does your financial situation affect your mental health, relationships, life choices?**

P: The dependency affects my mental health a lot. I feel like I'm a burden, even though my daughter says I'm not. Every time I ask for money for something, I feel small. It affects relationships—I don't want to ask for too much, so I don't tell them everything I need. I skip doctor visits sometimes because I don't want to cost them money. That's not good for my health, but what choice do I have?

Q8: How do you manage your finances day-to-day?

P: My pension goes to my daughter—she manages the household budget. She gives me back some cash for my personal expenses—maybe 3,000 taka per month. I use that very carefully. Medicine takes most of it. If I want to buy something extra, I have to dip into my savings, and I hate doing that because that money needs to last.

I: Can you walk me through an important financial decision you made recently?**

P: Last month my granddaughter's birthday was coming. I wanted to buy her a nice gift—she's 10 now, becoming a young lady. The gift I wanted cost 2,500 taka. I looked at my remaining cash for the month—I had 1,200. I could ask my daughter for money, but I didn't want to. So I took 1,500 from my savings. It made me happy to see my granddaughter's face, but I also felt guilty. That 1,500 is gone from my emergency fund.

I: Where did you learn these financial management practices?**

P: From necessity. My husband handled most finances when he was alive, but I always kept some savings secretly. *[laughs]* Women of my generation, we learned to hide a little money for emergencies because you never know. After he died, I had to manage everything. I learned by doing. I wish I'd learned more about investments and such—maybe my savings could grow. But at my age, I just try to preserve what I have.

Q9: Describe your financial goals or plans for the future.

P: *[sighs]* At 71, I don't have big goals. I just want my savings to last until I die so I don't become a complete burden. I want to be able to give my grandchildren some Eid money, do some charity. Maybe perform Umrah if Allah wills—I went for Hajj with my husband 15 years ago, that was our dream. Umrah would be nice, but it's expensive. Mostly I just want financial stability until my last day.

I: What steps are you taking to work toward these goals?**

P: I'm very careful with spending. I don't buy unnecessary things. I don't eat out, don't spend on entertainment that costs money. If something breaks, I try to repair instead of replace. I'm trying to preserve my savings. That's all I can do at this stage. I can't work anymore—my health doesn't allow it.

I: What obstacles stand in the way of achieving these goals?**

P: Rising costs. My medicine expenses go up every year. Unpredictable health issues—if something major happens, all plans go out the window. Inflation eating away at the value of my savings. And honestly, living longer than expected—that sounds dark, but the longer you live, the more expenses accumulate. I don't want to outlive my money.

Q10: What are your biggest financial challenges or stresses right now?

P: Healthcare costs, definitely. I have diabetes, high blood pressure, arthritis. Medicine is expensive. Doctor visits add up. I need new glasses but they're 5,000 taka—I'm putting it off. And the fear of becoming completely

dependent. Right now I contribute something from my pension. But if that's not enough, if I need more help, I'll be entirely at my children's mercy. That loss of independence is frightening.

I: How do these financial challenges impact your daily wellbeing?**

P: I worry constantly. I ration my medicine sometimes—take one pill when I should take two, just to make it last longer. That's bad for my health, I know. I feel guilty for living with my daughter, eating her food, using her electricity. I try to help with household work, but my knees hurt. I can't contribute much. That feeling of uselessness because of financial dependence—it's depressing.

I: Have you sought advice, help, or support for these challenges?**

P: I get the Old Age Allowance from government—2,500 taka every three months. It helps a little. But the process to get it was humiliating—standing in lines, proving I'm poor enough to qualify. I haven't sought other help because I don't know what's available. My daughter handles interactions with banks and offices—I find it confusing. At my age, you just accept your situation and pray.

AGE-SPECIFIC QUESTIONS (14 minutes)

Q11: Since retiring, what changes have you noticed in your mental or emotional wellbeing?

P: *[takes a deep breath]* Retirement was hard. I taught for 35 years—that was my identity. Suddenly I'm nobody. No students calling me "ma'am," no colleagues, no schedule. At first I felt lost. Empty. And lonely—so lonely. My husband was still alive then, so we had each other. But after he died, the loneliness became overwhelming.

I: Tell me about loneliness, loss of purpose, or other challenges. How do you cope?**

P: Loneliness is the hardest part. My daughters visit, but they're busy. My grandchildren come but they're always on their phones. *[smiles sadly]* Sometimes I sit in my room and nobody talks to me for hours. I talk to myself sometimes. I cope by... staying busy. Reading, praying, watching TV. But there's this underlying sadness that doesn't go away. Loss of purpose—yes. I used to shape young minds. Now my purpose is just... existing. Not being a burden. That's not much of a purpose.

I: What kinds of mental health or social support would help elderly people like you?**

P: Community centers where elderly people can gather, socialize, do activities together. Not fancy things—just a place to sit, chat, maybe do some crafts or exercise together. Free or cheap counseling for grief and adjustment. Home visit programs where someone just comes to talk to lonely old people. We need connection. We need to feel we still have value.

Q12: How do you stay mentally active and socially connected?

P: I read a lot—newspapers, books, religious texts. That keeps my mind active. I solve crossword puzzles sometimes. For social connection, I call friends when I can, attend family gatherings when invited, go to mosque for Jumma prayer when my daughter can take me. I try to help my grandchildren with their studies—that makes me feel useful.

I: What activities give you purpose and satisfaction?**

P: Teaching my granddaughter how to cook traditional recipes—I feel like I'm passing something down. Reading Quran and doing dua for my family—that gives me spiritual purpose. When my daughter asks my advice about something, that makes me feel valued. Small things, but they matter.

I: What barriers make engagement difficult?**

P: Health problems—my knees hurt, so I can't go out much. I need someone to accompany me, but everyone is busy. Transport is difficult—climbing in and out of rickshaws is painful. Financial constraints—many social activities cost money. And honestly, my friend circle is shrinking. Old friends are dying or too sick to socialize. That's the reality of aging—your world gets smaller.

Q13: What are your biggest financial worries living on pension, savings, or family support?

P: Whether my money will last. Whether I'll become a burden. Healthcare costs draining my savings. What happens if I outlive my savings—will my children resent having to support me fully? These worries keep me up at night.

I: How do rising costs affect your financial security?**

P: Everything is more expensive now. My medicine used to cost 2,000 taka monthly, now it's 3,500. Electricity, gas, food—all rising. My pension is fixed—it doesn't increase with inflation. So effectively, I'm getting poorer every year. It's scary.

I: Tell me about income sufficiency and unexpected expenses.**

P: My pension covers maybe 60% of my needs now. The rest comes from savings or my daughter. Unexpected expenses terrify me. Last year I fell and needed an X-ray—3,000 taka. That came from savings. If something bigger happens—surgery, hospitalization—I don't know how we'll manage. That uncertainty is stressful.

Q14: How adequate do you feel the current pension or old-age support system is for elderly people?

P: *[laughs bitterly]* Not adequate at all. My government pension is 15,000 taka—that used to be reasonable in 2015, but in 2025 it's nothing. The Old Age Allowance is 2,500 taka per quarter—that's about 830 taka per month. What can you even buy with that? One doctor's visit? It's an insult.

I: How far does government support go in meeting your actual needs?**

P: Maybe 20-30% of needs. The rest you have to figure out yourself. There's no healthcare support for elderly—no insurance, no subsidized treatment. The pension system doesn't adjust for inflation. There are no facilities—no old-age homes that are affordable and decent, no community centers. The government talks about respecting elders, but there's no real support system.

I: What family support do you receive? How comfortable is that?**

P: My daughter gives me housing, food, and sometimes money when I need it. Her husband is okay with it, but I sense tension sometimes. I'm an extra expense for them. I try to help where I can—cooking, watching grandchildren—but I know I'm not paying my way. It's uncomfortable. I'm grateful, but I also feel ashamed. No parent wants to be dependent on their children.

Q15: If you could recommend ONE thing to improve elderly wellbeing in Bangladesh, what would it be?

P: Create a comprehensive elderly support system. Monthly allowance that's actually enough to live on—at least 15,000-20,000 taka. Free or heavily subsidized healthcare for seniors—medicine, doctor visits, hospital treatment. Community centers in every area where elderly can socialize, exercise, learn new things. Home visit programs for isolated elderly. Basically, recognize that we exist and have needs.

I: Would this be about healthcare, finances, social activities, or something else?**

P: All of it. They're connected. If you're financially secure, you're less stressed. If you have healthcare, you're physically better. If you have social connection, you're mentally healthier. You can't address one without the others. Elderly wellbeing is holistic.

I: Who should be responsible for providing this?**

P: Government has primary responsibility—they need to have policies and funding. But community has a role too—mosques, clubs, NGOs can run programs. Families need support to care for elderly members—maybe tax breaks if you're supporting aging parents? And society needs to change attitudes—stop seeing elderly as burdens and remember we contributed to building this country. We deserve dignity in our old age.

CLOSING (3 minutes)

I: Khala, thank you so much for sharing so openly with me. This has been very valuable.

P: I hope it helps, beta. Young people like you, you'll also grow old one day. *[smiles]* Maybe by then things will be better. At least you're asking questions—that's a start.

I: Is there anything else you'd like to add?**

P: Just... don't forget about us. Old people, we're often invisible. Our problems seem small compared to poverty or unemployment. But we're human beings with needs and feelings. We want to live with dignity, not just

survive. We want to contribute, not just be cared for. If your research can help make life a little better for elderly people, that would be wonderful.

I: Thank you, Khala. [*Hands resource sheet*] Here are some numbers—helplines and services for seniors in Dhaka. And please, keep my number. If you ever need anything, let me know.

P: You're very kind, beta. May Allah bless you. Would you like to take some singara home?

[Recording ends]

WORD COUNT: ~12,000 words for all three complete interview scripts

These scripts demonstrate: **Authentic voice** per age group

- Rich qualitative data** with depth and nuance
- Clear KAP+N structure** evident in responses
- Cross-community variation** showing age-specific patterns
- Culturally appropriate language** and interactions
- Realistic probing** and natural conversation flow
- Policy-relevant insights** embedded throughout

Use these as models for your actual interviews or for creating practice materials for your Progress Report.