[Sample] Interview Guide

Youth Savings Industry Experts

**NAME:**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**ORGANIZATION:**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**TITLE: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**LOCATION: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**DATE:** **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

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| **INTRODUCTION** |
| * Introduce each member of the team * Background of institution * Background of program * Goals for interview, for ex: * “We would like to talk to you today because we want to get an expert’s input on youth in [insert country name] – their household and social environment, savings habits and aspirations, experience with financial services, how best to reach them, and recommendations of organizations already working with youth. We would very much like to record these discussions to help us remember them and so that we do not miss any of the issues and ideas you give us. All interviews are confidential. We will just use the information that you give us for our project. Is it okay if we tape record this conversation?” |
| PURPOSE |
| To receive an expert’s input on the landscape of youth in the country, the socioeconomic and cultural contexts, youth aspirations and needs, and recommendations for reaching youth and of organizations with whom to work. |

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| HOUSEHOLD DYNAMICS | |
| 1. Typical family structure | * Household gender dynamics |
| 1. Who manages money in the household? | * Who makes spending decisions? How are responsibilities divided |
| 1. Where are the household income sources? | * Seasonal and predictable sources |
| 1. Attitudes towards youth responsibility and asset control, especially for girls | * Can youth be in control of his/her own account? * How much control should a parent or guardian have, if any? |
| 1. How much mobility do youth have? | * Can they leave their house on their own? If so, starting at what age? * How far can they go? * For what reasons do they leave the house? * Are permissions on mobility different for boys and girls? |
| SAVINGS PATTERNS OF GIRLS, ADOLESCENTS AND YOUTH | |
| 1. How do young people in [*insert country name*] manage their own money? | * Do they save? * If yes:   + How do they save? Where do they save?   + Do they track their money?   + Is it different for girls and boys? |
| 1. When do they have the most/least money? How do they get money? Do they have income-generating opportunities? | * What time of the year? * Does it differ by age group? Children, adolescents, youth? * Income-generating opportunities (part-time, full-time) – where? Starting at what age? |
| 1. What are typical life-long goals and dreams for youth? | * What do youth aspire to do? What do they see as success for their future? |
| 1. What do you think would be important to teach young people in [*insert country name*] about saving? | * What do they need to know to open a savings account? * What barriers would prevent them from opening a savings account? Parents? Legislation? Others? |
| 1. How do young people in [*insert country name*] typically learn how to manage their money? | * In school? Youth Clubs? Friends? Parents? (boys/girls) * What role do other family members play? Which family members? * What role do schools play? What do students learn about money and money management in school? * What role does experience play? What types of experience are most valuable? |
| 1. What are some issues or challenges that girls and young women face? | * What are some barriers that they face in the economic world that may be different than for boys or older women and men? * Social isolation? Early marriage? Economic vulnerabilities? Safety/violence? Social norms? |
| MARKETING STRATEGIES | |
| 1. How can youth be reached? | * Mobile, SMS, internet, school, flyers, TV, etc. * When is the best time to reach them? * Where? (physically or through mass media) |
| 1. What’s popular with youth now? | * Music, TV-shows, Internet sites, comics, etc.? |
| 1. What are popular youth leisure activities? | * Sports, games, contests, etc.? |
| 1. How would you recommend reaching girls especially? | * Are there any cultural issues to be aware of? |
| 1. What are examples of successful youth behavioral change programs or commercial marketing campaigns? |  |
| TRAINING PROGRAMS FOR YOUTH | |
| 1. What are some youth serving organizations in *[insert country name]* engaged in livelihood training for youth? Or with experience implementing training programs through schools? | * What are their main objectives? * What groups of young people do they target? Age? In school? Out of School? Working? Non-working? Socioeconomic status? Geographic region? * Do girls and young women participate? * How do they provide the training? Classroom trainings? Radio programs? Youth clubs? After school groups? * How many youth do they reach? |
| 1. What do you need to know when targeting youth and adolescents through education programs? | * Is it different for girls and boys? * What are the most effective strategies? |
| 1. In your view, which are the best training, or education organizations in *[insert country name]*? | * What has made this organization so successful? What are the characteristics of a successful training or education organization? * How could [*insert your financial institution name*]partner with these organizations? |
| 1. What do you think are effective ways or mediums for youth to learn about financial services? | * Classroom, videos, games, etc.? |
| THANK YOU VERY MUCH FOR YOUR TIME. YOUR INPUTS ARE VERY VALUABLE FOR THE RESEARCH WE ARE CONDUCTING. | |