

FDGs guide for WMSEs



Instructions

1. We want to get a record of each woman's voice, including the facilitator. So we will get that at the start of the FGD when each woman gives her information. First, the facilitator speaks into the phone and tells her name. She will mention that she is the facilitator, whether she is married and has children (she can mention her children's names and ages if she wants,) her age, and her profession (do not state her education level—see below).
2. The facilitator passes the device to the next

Note: As each woman speaks into the device, try not to talk with each other.

3. Each woman will record the following information into the devices:
 - a. Name;
 - b. Age;
 - c. Whether she is married and has children (she can speak about them if she wants, to break the ice);
 - d. What she does for a business—she should speak freely about what she does and how she runs her business; she can answer it however she wants to. What was the motivation for starting the business? Probes (Probe to understand whether the WMSEs are a necessity—driven or driven by opportunities, her share of income in the total family income, treatment of women's business income—is it earmarked for a specific purpose, or is it added to the household pool.)






Do not ask about education—it will emphasize the differences between the women, and it is not as critical for this exercise.








As each woman speaks, she may need to be reminded of the questions she should answer. The facilitator should ask the question and then be silent while she responds. Try not to talk over the respondent.






Then the phone is placed in the middle of the circle. Note: The sound quality must be good. Try to place the device close to the woman so it can pick up the speaker's voice. Try to use a quiet place inside. Play the audio after the FGD. If the quality is not good enough, you can adjust it before the next FGD.






The facilitator starts asking questions. Ask the questions, and do not prompt. Do not talk over the respondent. Wait until someone speaks. If they ask, "What do you mean," tell them you want to hear however they wish to address the question. Do not speak over the respondent. Let them go one at a time. When someone does not speak, you have heard their name, so you can call them by their names and ask what they think.



Main discussion (approximately 45-60 minutes)





Questions	Probes
What are some of the key businesses in this market area?	 You each spoke about your businesses. Tell me, is this a type of business that other women in the market or area do? Is it a good business? For cross-border traders:  Is cross-border trading a good business?  Do you sell goods in the other country, buy goods from the other country to sell at home, or do you do both?
What was the biggest challenge to get your business started?	 What was your biggest challenge to get your business started? Probes: <ol style="list-style-type: none"> Financial barriers (seed capital, lending policies, collateral requirement and ownership, investment climate, enterprise mortality, and customized financial products and services); Non-financial barriers (family support or lack thereof, sociocultural environment, social networks, harassment, control over finances, decision-making, and dealing with authorities).
Access to technology and its use	 What types of phones do you have? What do you do with your phones? Probes: <ol style="list-style-type: none"> Interaction with digital devices and interfaces; Ownership, ability, and experience using a mobile phone, type of phone used, whether her device or is a shared asset in the family, and the type of airtime and data plans; Digital use, what are the typical use cases for the phone—calls, texts, WhatsApp, or apps; Acceptance of digital financial services or digital business advisory services;

	<p>e. Language or literacy barriers. Perceived or real cost—airtime, subscription fees, and other costs;</p> <p>f. Do you ever use social media to sell to your customers? How does that work?</p>
Who are your primary customers?	<ul style="list-style-type: none">  Who are the customers, which segments do they belong to, what do they buy, how much do they spend, how often do they buy, do you have regular customers, and how is the product delivered?  How do they pay? (Modes—online, digital, cash-based, frequency, challenges in receiving payment, etc.)  Do you give credit to your customers? How do you keep track of credit?  Do you ever use social media to sell to your customers? How does that work?
Who are your key suppliers, and why?	<ul style="list-style-type: none">  Tell me about your suppliers—how many suppliers do you have? Do you like them? Why or why not? <p>Probe: vintage—duration of the relationship and is it important?</p> <p>What are the reasons that drive the choice of suppliers, such as trust, credit period, previous experiences, quality of supplies, forward linkages, advisory, trust, and vintage of the supplier?</p> <ul style="list-style-type: none">  About your suppliers—How do you tell them when you need supplies? How do you pay them? <p>Probes: Mobile money, payment using till number, online or cash-based mode, frequency, credit period or immediate, payment (technical) glitches, payment cycle issues, and challenges with payment</p> <ul style="list-style-type: none">  What are your main challenges as you procure supplies for your business, especially as a women entrepreneur? <p>Probe: Price fluctuations, seasonality, inconsistent supplies—quantity and timeliness, financial terms, and the supply volume</p>

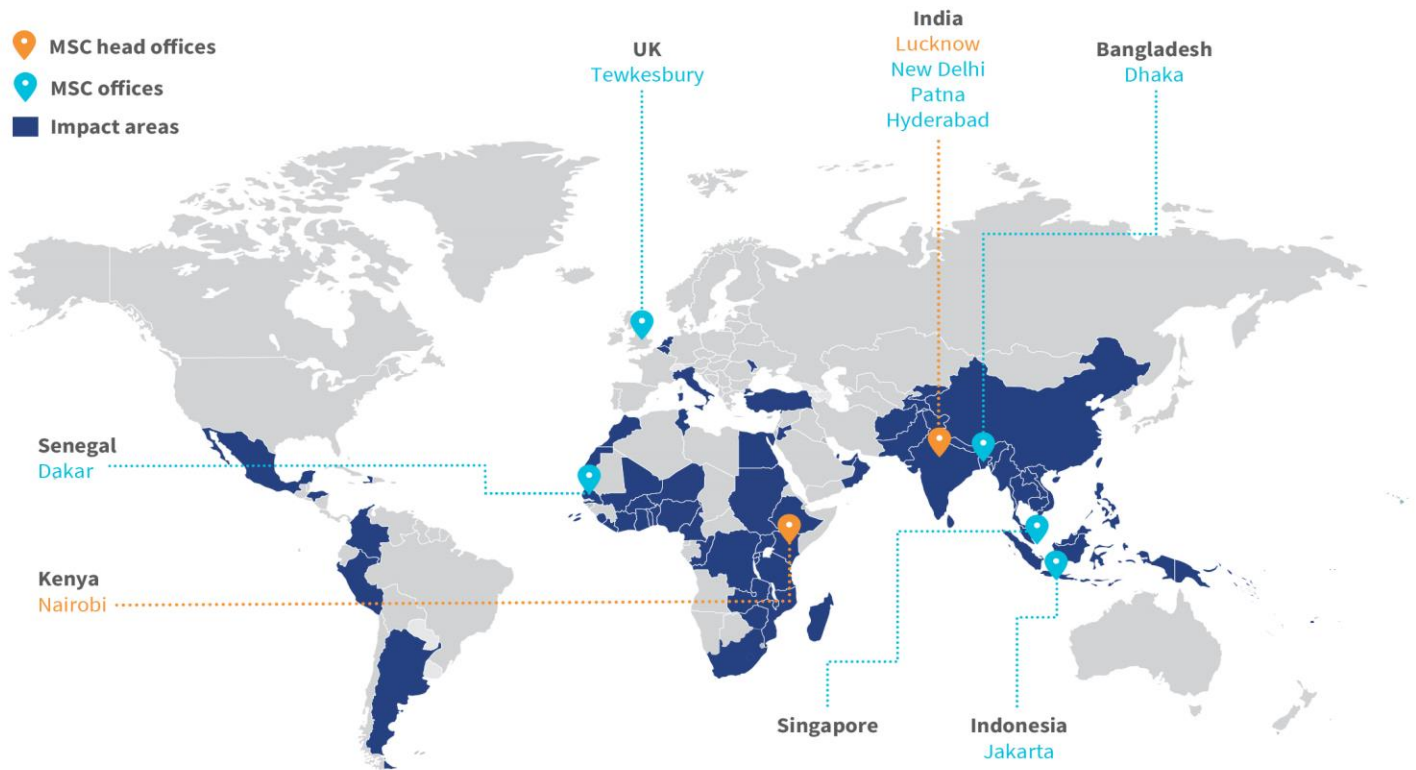
	 How often do you switch your suppliers? What are the main reasons behind the switch?
<p>Understanding the need of WMSEs for financial services (issues of access, convenience, data privacy)</p>	 What do you do about borrowing or saving—what options do you use? Do you wish you had other options? Probes: <ol style="list-style-type: none"> Purpose, frequency, quantum, tenure, interest rate, operational support, customer service, and past experience; Credit <ul style="list-style-type: none"> Probe into the credit needs of businesses and the primary sources used to access credit (buying assets and supplies, payment of salaries, recurring expenses, such as rent, utility payments, and others); How do they meet these expenses currently? Probe into the dependence on social networks, non-finance sources, informal group-based financial services, and financial service providers and their use (SACCOs, money lenders, digital lenders, MFIs, and commercial banks); Gather information on preferences—loan size, interest rate, tenure, collateral requirement, eligibility conditions, Turn Around Time (TAT), documentation, etc. Probe for other use cases, such as payments, remittances, etc.  Do you feel valued as a customer while you deal with financial service providers? What are the pain points? For cross-border traders  How do you handle foreign exchange—do you go to the same forex dealer every time? Is it very competitive—do you get reasonable rates?
<p>Challenges in running the business now</p>	 What are the biggest challenges you face now with your business?

	<p>Probes:</p> <ul style="list-style-type: none"> a. Financial barriers (working capital, lending policies, collateral requirement and ownership, investment climate, enterprise mortality, and customized financial products and services); b. Non-financial barriers (family support or lack thereof, sociocultural environment, social networks, harassment, control over finances, decision-making, and dealing with authorities).
Understand the challenges of operating from an open-air market or as cross-border traders (as per the group profile).	<ul style="list-style-type: none">  What are the main reasons behind the choice of your business location?  What type of outlets do you operate from?  What main challenges do you face as you operate from open-air markets (safety, security, hygiene, sanitation, quality of stock, harassment, etc.)?  What main challenges do you face while you deal with cross-border trade (safety, security, hygiene and sanitation, harassment, quality of stock, etc.)?
What is the ambition of the entrepreneur?	<ul style="list-style-type: none">  Where do you hope to be with your business in two years? <p>Probes:</p> <ul style="list-style-type: none"> a. Goals of the women and their families; b. Aspirations of women entrepreneurs (business expansion plan, diversification, revenue growth, geographical expansion, etc.)
What are the significant challenges that constrain the growth of your enterprise?	<p>Probe into:</p> <ul style="list-style-type: none"> a. Access to finance; b. Ease of doing business; c. Operational issues; d. Market linkages; e. Staff-related issues; f. Supply chain partnerships; g. Regulations;

	<ul style="list-style-type: none"> h. Price fluctuation; i. Seasonality; j. Mentoring or business advisory support etc.
What support could help you achieve your business growth and expansion plans?	<p> Who helps you the most with your business? (As is)</p> <p>Probes:</p> <ul style="list-style-type: none"> a. Advisory support; b. Compliance with regulations and business laws; c. Networking; d. Land or property ownership; e. Training and capacity building; f. Credit guarantee; g. Market linkages; h. Taxation; i. Asset creation; j. Skilling around assets or machinery; k. New business idea generation;
Mentoring and business advisory support	<p>Probes:</p> <ul style="list-style-type: none"> a. Access to business training or advisory services; b. What kind of support do you need to support the growth of the business (financial management, HR management, client management, business networking, market linkages, etc.)? c. How much time you can commit, frequency, willingness to pay, the preferred mode of training (manual or digital), etc.; d. If digital, how much of a limitation is data cost?
Do you have a membership with any business clusters, associations, etc.?	<p> Which associations are you a member of (names)?</p> <p>Probes: Purpose, engagement mode, experience, benefits; is anyone involved in mentoring? What is the scope?</p>

-  It was popularized in the 1960s with the release of sheets containing Lorem Ipsum passages.
-  More recently with desktop publishing software like Aldus PageMaker including versions of Lorem Ipsum, when an unknown printer took a galley of type.
-  Scrambled it to make a type specimen book. It has survived not only five centuries, but also the leap into electronic typesetting, remaining essentially unchanged.
-  It was popularized in the release.

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