














Stakeholder interview guide for providers







Interviewee Profile

Name	
Position	
Institution	

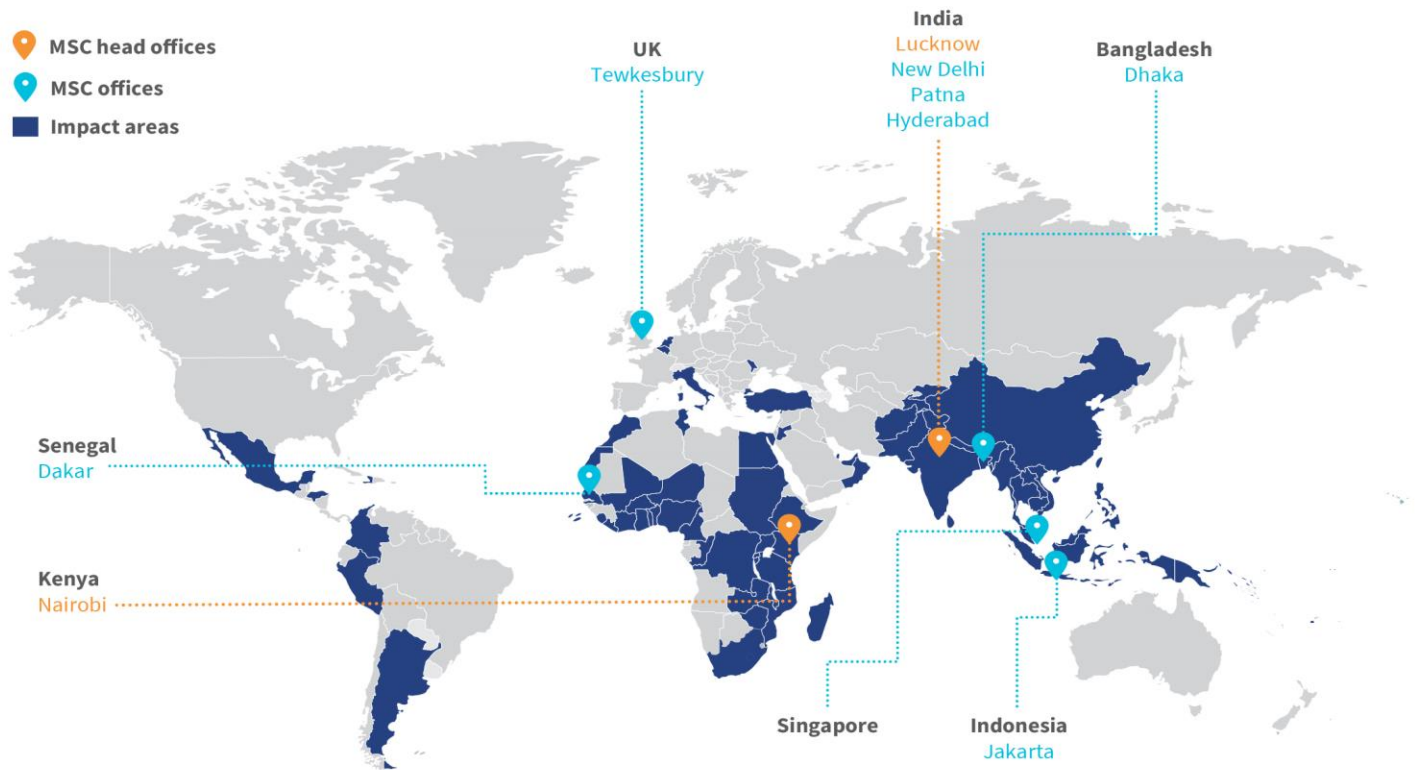
No.	Core Themes	Core questions and probes
1	Target Market	 What is the profile of the customers you serve within the micro-small enterprise segment? <ul style="list-style-type: none"> • Sector • Gender • Age • Other • Location or geographic dispersion
	Eligibility criteria	 What do you look for in MSEs during the assessment of a product or service? (Probe into characteristics, business acumen, business tenure, etc.)  How do you determine the borrowing eligibility of your clients within the MSE segment?
2	Intent and design (To what extent have the FSPs adopted its product design or features, staff hiring, loan policy, incentives, and training to ensure it	 What products do you provide to MSEs, especially women entrepreneurs? (Probe: check if FSPs offer other products, such as savings, investments, payments, money transfers, insurance, and remittances).  What delivery channels do you use to promote and provide financial services to MSEs?  How do your financial products contribute to client needs, satisfaction, and retention? (Probe into the retention rate, satisfaction surveys, and NPS scores)  In your assessment,

	reaches its target client)	<ul style="list-style-type: none"> Do you think your financial products or services are appropriate, well-designed, and well-managed for the MSE segment, especially women entrepreneurs? (Probe and ask why based on the response) Does each financial product or service offered to the MSEs add value to the institution? (Probe for the segment or product performance as an overall contribution to aggregate bank performance) <p> What are the marketing and communication techniques and channels you use to reach out to your customers? (Probe into Below the line marketing (BTL) or Above the line marketing (ATL): social media, radio, billboard, text messages, language, etc.)</p>
3	Enablers and barriers	<p> What are some enablers you consider while financing MSEs? (Probe into credit guarantees, government policies, partnerships, portfolio diversification, and profit dilution)</p> <p> What constraints do you face while financing MSEs, especially women entrepreneurs? (Probe further into the following challenges if the respondent does not mention them)</p> <ul style="list-style-type: none"> Regulation or policy (property ownership, company registration, licenses (business validity)) Competition Customer issues, such as privacy and over-indebtedness Processes and procedures (probe into high-risk profiles, onboarding, delivery channels, documentation, client data availability for scoring, and collateral) <p> How do you address these challenges?</p>
4	Pricing	<p> What does your pricing structure look like for different products within the MSE segment? (Probe further to know if it is based on gender, delivery channel, or if it is tiered on income status)</p> <ul style="list-style-type: none"> How do you determine that the price is within the repayment affordability limits of the target segment? <p> Is the pricing of loan products risk-based?</p>

5	Back-end process	<ul style="list-style-type: none"> What challenges do you face in the provision of financial services to WMSEs, and how do you accommodate some of their “shortfalls” in your processes or procedure manual? Do your processes or systems support gender-disaggregated data? (Probe if: it’s automated, semi-automated, or manual)
6	Consumer protection and privacy	<ul style="list-style-type: none"> What are some key emerging issues and concerns related to consumer protection and privacy in the digital financial space? How do you address issues with consumer protection and data privacy? What are the key emerging issues and concerns for women entrepreneurs in data protection and privacy?
7	Innovation or sustainability	<ul style="list-style-type: none"> What mechanisms do you use to promote innovation, monitor, and supervise the development of MSE products or services? Does your institution require any capacity building or investments to encourage the provision of financial services to your MSE customers? (Probe into the reasons behind this need)
8	Uptake trend or usage	<ul style="list-style-type: none"> What is the trend and momentum in MSEs’ usage (penetration) of DFS, especially among women entrepreneurs? How do you assess or track DFS’s use among MSEs? (Probe: for staff targets, strategies that encourage client DFS usage, impact on the cost-to-income ratio) What are your thoughts on the reasons behind the low use of DFS for WMSEs?
9	Emerging lessons and best practices	<ul style="list-style-type: none"> What do you see as the emerging best practices to encourage DFS usage among women entrepreneurs within the digital financial space? What works well in this segment, and what lessons can you share with other financial service providers? Are there opportunities to build financial and non-financial institutions’ capacity to use digital tools to increase financial inclusion?

10	Regulation	 The CBK (Amendment) Bill of 2021 regulates digital lenders, correct? What are the implications of the new regulations on your lending programs within the MSE segment?
11	Non-financial services	 How do you disseminate financial education to your MSE clients? Which channels do you utilize? (Probe into the delivery tools or infrastructure)  How do you evaluate financial education's effectiveness? (Probe into certification, growth in business = increase in the volume and value of banking transactions)  What is the measurable impact of non-financial products on MSE clients and the institution's profitability? (Probe into how these contribute to the FI's overall services and respond to client demand)

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- MSC offices
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