

I. FOCUS GROUP DISCUSSION GUIDE: WOMEN ENTREPRENEURS

How to Use This guide

The purpose of this discussion is to help collect on-the-ground qualitative information to provide context for and validation of desk-top data findings. As such, to probe the topics most relevant to the country and context, the menu of questions presented below should be tailored based on the preceding data analysis.

Specifically, the main questions — marked in bold — will likely need to be asked in each discussion. Questions marked “Further detail,” however, should be curated according to the context. It is not necessary in a qualitative interview to follow the questions in a prescribed order. Do take notes, however, and try to capture important phrasing verbatim.

These focus groups and interviews are intended to be structured conversations rather than formal surveys. “Yes” or “no” answers are virtually useless in qualitative research, so it will be important to build trust and to try to get more elaborate, candid answers. Encourage a fluid conversation and look for segues into the next topic, as opposed to following a stilted question-answer-question-answer pattern. Ask probing questions, such as “Would you explain further?”, “Can you provide an example” or “Could you please clarify your answer?”

To make the best use of the available time and to get the most out of the discussions, be vigilant about staying on topic and attentive to participants who take the discussion away from the research questions to discuss unrelated topics of interest to them. In these situations, moderators should remind the group of the research topic and return participants’ attention to the questions.

Helpful Tips for the Moderator

- Tailor focus group discussion times and locations to fit entrepreneurs' needs.
- Keep the size of focus groups to seven to ten participants and limit the discussion time to no more than two hours¹,
- Make sure participants are identifiable by their full names. Name tags should be used for in-person gatherings, and online accounts should require full names for registration. For virtual meetings, be sure to assess beforehand whether each participant has reliable access to the online meeting platform to be used.
- When beginning each focus group, discuss confidentiality and consent.
- Explain all ground rules. Examples include: "Only one person speaks at a time. There are no wrong or right answers. Participants may address each other directly. Turn off your phone or put it on vibrate."
- Ensure that focus groups are homogeneous; for example, group participants whose businesses or backgrounds are uniformly rural, urban, small, micro, indigenous, etc.
- For the most part, the focus group questions in this discussion guide are intended for women running formal businesses. Some questions may therefore not be relevant to or understood by entrepreneurs with informal, subsistence-level businesses.
- Create an open and friendly atmosphere that sets participants at ease.
- Observe group dynamics and encourage discussion by drawing in participants. Respond to speakers and direct the discussion to other participants. For example: "Thank you. What do other people think? Does anyone else have a different thought or strategy?" Point out contradictions and ask other participants for their opinions.

¹ If discussions seem to be stagnating or losing participant momentum, consider breaking for interactive exercises such as those described in "[Understanding People's Perspective on Identification: A Qualitative Research Toolkit.](#)"

Introduction

- Welcome and thank participants.
- Introduce yourself and the purpose of the focus group.²

- I am [leader of a project team] at the World Bank. My team is collecting information on the situation for women entrepreneurs in [country] for a report that will guide policy and project design in the future, around the world but also specifically in [country]. Information collected during our discussion today will remain confidential and will not be attributed to you personally, but it will be used by project teams for further action.
- This effort is being carried out because economic analyses of national GDP have consistently shown that enterprises led by women can contribute substantially to country income but that they are often underdeveloped because they face barriers that businesses owned by men do not confront. Also, multinational and some regional companies have discovered that they can reap positive business results from diversifying their supplier base from a gender perspective. So, from both a public and a private sector viewpoint, this topic has taken on increasing importance.
- I will be exploring with you your experience in starting and operating a business. We are trying to identify barriers as well as to help formulate potential programs that might facilitate success.
- It is very important that you do not discuss anything that takes place during the discussion with anyone once you leave here. This means that you should not tell anyone outside of this group who was here or what they said. This will protect
- everyone's right to confidentiality.
- During this discussion I would request you to please respect each other and each other's opinions expressed here. This means that, while you are free to disagree with each other, please don't single out anyone in the group for criticism or negative comments about their opinions. If either of us feels that any behavior is disrespectful or disruptive, we may interrupt the discussion.
- Do you agree to participate, with the understanding that our discussion will be audio-recorded? Even if you say yes now, if at any point during the discussion you are uncomfortable with being recorded, you can let me know and we will stop. There will be no negative consequences for you or for anyone else.
- ***Now I will ask questions by topic in a specific order. It would be very helpful if your responses remained within the topic area of the question being asked.***

² The following section will need to be amended if non-WBG organizations use this discussion guide

Getting Started

- All participants should introduce themselves and their businesses.
- Write their answers on a flip chart.



<i>Name</i>	<i>Sector</i>	<i>Products</i>	<i># of Years in Business</i>	<i># of Employees / Size</i>	<i>Do You Export? Yes/No</i>
...	

Ask the following overarching general question to start the discussion.

Opening the Discussion

In your country's economy, do you think there is room for women to start and grow businesses?

Be sure to suggest and enforce a time limit.

Business Environment for Entrepreneurs

Introduction

There are many reasons why entrepreneurs go into business. We'd like to better understand what motivated you to start your business and get a sense of your country's business environment.

Let's talk about your business. How did you start it?

Further detail

- Why did you start your business? Saw a market opportunity? Need for income generation? Other?
- What were your biggest obstacles in starting a business?
- How did you determine the sector in which your business would operate? Were there any sectors that you were discouraged from entering?
- Are there any sectors or industries you want to move your business into but are prevented from entering because of lack of knowledge, legal limitations, or for some other reason?

With whom do you consult when making business decisions?

Further detail

- How do you make business decisions on topics such as inputs, labor, pricing, and credit?
- From whom do you seek advice? Husband? Family members? Mentors? Others?
- Can you independently sign contracts to buy inputs and/or sell the products and services that your business produces? If not, who needs to co-sign?

Are there a lot of women business owners in your community, or are you a minority?

Further detail

- Are you the only entrepreneur in your household?
- Do you personally know and interact with other women business owners in your community?
- To what do you attribute the current level of entrepreneurship in your community?

Were you able to grow your business over the past three years? If you want to grow your business further, but haven't been able to, why do you think that is?

Further detail

- Are there business associations or chambers of commerce in your community?
- Do you belong to any business associations, chambers of commerce, or boards of directors?
- If so, which one(s)?
- If so, why did you join?
- Are business owners expected to give something of value (such as money) or to do favors for public officials to facilitate registrations, obtaining licenses, making business transactions, etc.?
- Are you asked to pay higher prices than male business owners do for goods related to your business?

Social Norms: Voice and Agency

Introduction

Expectations for individuals can vary by country based on social norms and cultural factors. We'd like to better understand how these dynamics have impacted you as a businesswoman.

What made you decide to open your own business?

Further detail

- Did anyone encourage or support you to start your own business? If yes, who?
- Do you feel supported in making decisions and/or taking risks related your business/enterprise?
- Can you operate your business without interference from others, including your family and husband?
- Can you spend income generated by your business without interference, including on household necessities?
- Are you free to articulate business-related concerns or ideas and communicate them within the broader business community?

Time Management

How do you balance your home responsibilities with running a business?

Further detail

- What are your household responsibilities and family duties?
- If you have children, how have they affected your ability to run your business?
- Who takes care of children and elders while you work in your business or attend meetings or trainings?
- Who takes care of household tasks while you work?

Freedom of Movement and Transportation

How do you feel about your ability to move freely to conduct your business?

Further detail

- Is it safe for you to travel alone outside your home?
- Is it socially acceptable for you to travel alone outside your home?
- Do you have access to safe and affordable means of transportation?
- Do you need to travel for your business?

Legal and Regulatory Environment

Introduction

Laws and regulations can significantly influence the ease of doing business in a country. Laws may favor men and disadvantage women, or they may be gender-neutral but still lead to gender inequality in practice. We'd like to explore how laws and regulations impact your business.

Generally, do you think the law protects you in your home and in your business? Why or why not?

Legal Rights to Assets

Do women have equal control over family property, such as land and housing? If not, why? And if so, do you think that is because of the law?

Further detail

- Do women in your community own property? If so, how does that ownership generally come about? Through family inheritance or by purchasing directly? Or both?
- Do you or other women you know own land or any other assets jointly with their husbands or another family member?
- If a woman is married and something were to happen to her husband, would she be able to inherit family assets?

Finance and Credit³

Introduction

Women often spend, save, and invest money in different ways than men do. In addition, women generally have less access than men to formal financial services, and women participate less frequently in formal credit and savings programs. All of this may impact a business owner, and we'd like to understand how it has affected your business.

For Micro, Rural, and Indigenous Entrepreneurs

Do you have the identification necessary to access financial services?

Do you need permission from a male family member to engage in activity with a financial institution, either in person or over the phone?

Do you feel you have sufficient income to warrant use of financial services?

Bank accounts

What is the process to open a bank account? Is it easy and straightforward? Has the process stopped you from doing business with banks? If so, explain what problems you encountered.

Further detail

- Do you have a bank account? If yes, is it registered in your name?
- Are physical (brick & mortar) banks and/or financial institutions accessible and/or close to you? Please estimate the distance from your home and/or business.
- Do you have a separate financial account for your business that is under your name?
- Do others have access to your business financial account(s)? If so, who?

³ For some topics, this section contains separate sets of questions for urban SMEs and for micro & rural entrepreneurs. Please see text marked in red.

Savings

Do you save money that you use for your business?

Further detail

- Are you able to save from the money generated by your business?
- What is your biggest obstacle to saving money?

For Urban SMEs

- Do you use savings to finance purchases for your business or to grow your business instead of borrowing money?
- Do you have a savings account at a local financial institution that is in your name?
- Do you ever use a debit card to withdraw money from a bank or savings account?

Credit

Are you able to borrow money if you want to? If so, from whom?

Further detail

- Do you feel that limited access to credit is an obstacle to growing your business? If so, what are the factors that limit your access to credit?
- If you were to obtain a business loan, how would you use it?
- Have you been able to obtain funds for your business through any programs or grants? If so, which programs/grants?

For Micro, Rural, and Indigenous Entrepreneurs

- Do you belong to a savings club? Do women in the savings club borrow money from the club for their businesses?

For Urban SMEs

- If you haven't borrowed money from a financial institution, why not?
- Do you have a credit card? If so, do you use it to charge purchases for your business?
- When your business requires financing, how do you go about accessing it?
- Are there any other sources of funding, such as private investment or public grants, to which you have access?

Access to Markets

Introduction

The most important factor in business growth and success is finding customers. This can be done by enlarging your client base domestically, by exporting, or by conducting business-to-business sales. We'd like to explore your experience and the ease with which you have been able to create new business.

Country context

Do you feel you can reach new customers, clients, suppliers, and business opportunities for your products/services? If not, what do you think are the biggest obstacles?

Further detail

- How do you find new customers?
- How do you communicate with buyers and sellers? In person or via phone, SMS, etc.?
- Is it difficult for you to get inputs, such as materials, machinery, etc., for your business?
- Do you feel that roads and transportation are adequate to move your products or access necessary inputs?
- Is electricity reliable in your community?
- Do you feel that the infrastructure in your community (e.g., ICT, roads, trucks, and electric power) is adequate for you to operate and/or grow your business?
- Are instability, strikes or frequent changes in political parties a challenge for your business?
- Do you ever do business with other businesses? If so, how did you find them? Are any of those businesses also owned and/or operated by women?

For Urban SMEs

Are you aware of or have you participated in any program in the public or private sector that supports buying goods and services from women-owned businesses?

Innovation

Have you introduced new products or services to your customers or clients? If not, why not?

Further detail

- How many new products or services have you introduced in the last 12 months?
- How did you market or inform your customers about the new product(s) or service(s)?
- Have you introduced any products or services that, as far as you know, no one else in your sector or community is offering? How did you market the new product(s) or service(s)?

For Urban SMEs

International trade

Have you ever thought about exporting your goods? What are or would be the biggest challenges to doing so?

Further detail

- Do you buy any inputs for your business from outside the country? If so, why? How did you find the foreign supplier?
- If you are exporting, are you able to complete the customs paperwork online? Or are business owners required to interact directly with the government?
- Have you ever been asked to pay government officials an unofficial fee or to provide anything of value to facilitate access to items you are importing or exporting?
- Do you feel you are asked to pay more than male business owners to move supplies or goods?

Access to Technology

Introduction

In recent years, advances in technology have allowed businesses to become more efficient and to improve their access to information, new financial services, and new customers. We'd like to better understand if and how you have been able to leverage technology for your business.

Social norms

Do you have access to and use technology such as a mobile phone, a smart phone, a computer, the Internet, etc.? If not, why not?

Further detail

For Micro, Rural, and Indigenous Entrepreneurs

- If you have access to a mobile phone, does it belong to you?

For Urban SMEs

- Do you use a computer or tablet to help you run your business?
- Do you use the Internet for your business (for example, for accounting, marketing, banking, etc.)? Please elaborate.

Banking and Technology

What technology, if any, do you use to access financial services and send and receive funds?

Further detail

- Do you use a mobile phone or computer to access your bank account? If not, why not?
- Do you use a mobile money account to send or receive digital money payments and transfers? If so, with whom (B2B, B2C, G2C)? If not, why?
- Do you do anything else with digital money that helps you save time or gives you easier access to funds for your business, such as using services like Western Union or others?

For Urban SMEs

- How do you withdraw money from your account? Do you use your mobile phone or other technology to do this?
- How do you pay employees and vendors? Why do you use that method?

Innovation and Technology in Accessing Markets

Do you have sufficient access to technology (mobile phone, smart phone, computer, tablet, etc.) to support your business? If not, what do you think are the biggest barriers to obtaining it (accessibility, affordability, reliability, other)?

For Urban SMEs

Further detail

- Do you have a website? If so, does the website have e-commerce capabilities? If you don't have a website or engage in e-commerce, why not?
- Do you engage in social-media-based marketing? If so, which channels do you use?
- Do you use email to communicate with buyers and sellers? Have you tried to find customers on the Internet and communicate with them remotely?
- Do you use any technologies to improve your business operations (such as accounting software, inventory, etc.) and/or production processes?

How could technology help you run your business?

Closing

Thank participants for their time. Ask whether they have any questions at this point about next steps or the use of the information you are gathering. Summarize and record any follow-ups that were discussed during the session.

II. INTERVIEW GUIDE: GOVERNMENT OFFICIALS

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Specifically, the main questions — in bold — likely need to be asked in each discussion. Questions marked “Further detail,” however, should be curated according to the context. It is not necessary in a qualitative interview to follow the questions in a prescribed order. Do take notes, however, and try to capture important phrasing verbatim.

These focus groups and interviews are intended to be structured conversations rather than formal surveys. “Yes” or “no” answers are virtually useless in qualitative research, so it will be important to build trust and to try to get more elaborate, candid answers. Encourage a fluid conversation and look for segues into the next topic, as opposed to following a stilted question-answer-question-answer sequence. Ask probing questions, such as “Would you explain further?”, “Can you provide an example?”, and “Could you please clarify your answer?”

To make the best use of the available time and to get the most out of the discussions, be vigilant about staying on topic and attentive to participants who take the discussion away from the research questions to discuss unrelated topics of interest to them. In these situations, moderators should remind the group of the research topic and return participants’ attention to the questions.

Helpful Tips for the Moderator

- The quality of information gathered will heavily depend on identifying the right counterparts within the relevant ministries. Engage primarily with the ministry staff dealing with entrepreneurship; this might include Industry, Commerce, Production, and, potentially, Gender or Women's Affairs. If rural and/or indigenous populations in the selected country experience distinct barriers, include the Ministry of Agriculture in the list of interviewees.
- Ministries in charge of topics related to entrepreneurship may not have female entrepreneurs as part of their remit. If that is the case, try to find out why that entity is not engaged in supporting women in business. It may just be a matter of allocating functions among departments, but attitudes displayed may also be indicative of ideological barriers.
- When possible, seek to obtain a balance of men and women interviewees from the selected ministries, as women may be more sensitive to or aware of gender issues relating to the topics and questions presented.
- It is important that interviewees be properly briefed in advance on topics to be covered or the nature of information to be sought, as well as the type of questions to be asked, so they can be adequately prepared and can invite the relevant staff to join the meeting.
- In advance, look for any announcement of programs or reforms to support women entrepreneurs and for other public information or reports, including those that provide sex-disaggregated data, on the topics referenced below. This information can help streamline the conversation and build rapport, as well as form a basis for assessing the credibility of the answers given.
- It may be helpful to think of this interview as a stepping-stone. The ultimate goal is not just to discover details about the government's activities; it should also lead to introductions to the officials most involved in executing programs for female business owners.
- Seek to limit the interview time to 90 minutes.
- If the official does not know the answer to a question or does not work within the scope of the question, ask that individual to introduce you to someone who could better answer the question(s).

Introduction

- Thank the official for agreeing to the meeting.
- Introduce yourself and the purpose of the meeting.¹

- I am [leader of a project team] at the World Bank. My team is collecting information on the situation for women entrepreneurs in [country] for a report that will guide international economic policies in the future, around the world but also specifically in [country]. All of the reports will be forwarded to the World Bank in Washington, DC, and our findings will subsequently be shared with country authorities for further action.
- This effort is being carried out because economic analyses of national GDP have consistently shown that enterprises led by women can contribute substantially to country income, but that they are often underdeveloped because they face barriers that businesses owned by men do not confront. We are trying to identify barriers as well as to formulate potential programs that might facilitate success. We are particularly interested in financial and technological access.
- We are also having similar discussions with
- Do you agree to participate, with the understanding that our discussion will be audio-recorded? Even if you say yes now, if at any point during the discussion you are uncomfortable with being recorded, you can let me know and we will stop.

Now I will ask questions by topic in a specific order. It would be very helpful if your responses remained within the topic area of the question being asked.

Getting Started

Ask the following overarching general question to start the discussion.

Opening the Discussion

**What do you think is the role of female entrepreneurs in your country's economy?
(time limit: 5–6 minutes)**

¹ The following section will need to be amended if non-WBG organizations use this discussion guide

Gender Issues

Introduction

Globally, the well-being and advancement of women and girls has become a major focus. We know that gender is a complex issue that can affect the implementation of programs, policies, and laws.

Is there a national strategy/program to address gender-related issues in [country]? If there is, who is championing this strategy? Does the strategy to address gender-related issues include collaboration between the ministry responsible for women's affairs and other government ministries?

Do any government ministries specifically evaluate the results of their work through a gender lens and work to incorporate gender awareness into their programs and activities? If so, what actions have they taken?

Has the top leadership of the government prioritized improving women's economic participation in [country], especially their ability to open and grow their own firms?

Does the government provide gender sensitivity training² to the officials, clerks, and inspectors responsible for carrying out the national strategy to address gender issues or who interact with women in the normal course of their duties?

Women's Economic Opportunities

Introduction

The process of connecting women with economic opportunities often requires a multidimensional approach, including interventions that target women, their communities, and the larger society, to create economic impact and true empowerment.

Does [country government] have any programs or policies designed to support women's economic participation? If so, can you describe some of the programs?

² Gender sensitivity training refers to an initial effort to demonstrate how gender shapes the roles of women and men in society, including their roles in economic development, and how it affects relations between them.

Further detail

- In what part of the government do these programs reside? Can you introduce me to the people who run these programs?
- Are mechanisms/systems in place to monitor the results of these programs?
- Have monitoring reports been written? If so, may I have a copy?
- Are reports available on the situation for female entrepreneurs in [country] — for instance, how many women run businesses, how many people they employ, and so on. If “yes,” please supply a copy.



Note

At some point in this line of questioning, the official may refer to another person or group as being better qualified to answer than he/she is. If that happens, be sure to obtain contact details for that person or group and then skip to the section on infrastructure (highlighted in red).

Focus of Government Programs for Female Entrepreneurs

Introduction

Women-owned businesses have the potential to be among the fastest-growing segments of almost any country’s small business community, but women continue to face challenges, including access to skills and information, credit, and markets, as well as lack of opportunities to grow.

Are there programs in [country] targeted at entrepreneurs broadly? Are specific programs targeted at women entrepreneurs? If so, what do they focus on?

Are social norms a factor in determining the types of programs carried out by the government? If so, please elaborate.



Note

After determining the nature of the programs already in place, select the appropriate questions from the options outlined below, up to the section titled **Technology Use: Government Services Delivered Digitally**. Since it is not necessary to discuss areas in which the government has no programs, not all topics need to be covered.

Skills and Training Programs

Does the government offer specific learning opportunities for women related to starting and/or growing a business? If so, please describe them.

Further detail

- Are these learning opportunities only for women or are they delivered to both women and men?
- Do any of these courses focus on finance and financial management?
- Do any of the courses focus on accessing new, distant markets (i.e., exporting)?
- Is technical training (i.e., about manufacturing) offered?
- What evidence led the government to invest in training (as opposed to other kinds of efforts) to stimulate enterprise among women?
- How are these programs marketed?
- Do a variety of women (i.e., those with large businesses, SMEs, rural and urban) participate in these programs?
- What led to the success of programs that yielded strong results?
- Are efforts being made to highlight successful women in business, especially entrepreneurs, as role models for younger women?
- Do the courses offered in a series have strong female attendance?
- Are any courses held in remote rural communities? If so, how are the courses delivered?
- Are any of the relevant courses available online?
- Does the government try to provide services to women and women-owned SMEs related to expanding their understanding and use of technology? For example, are information sessions, trainings, and financial support offered? If so, what has been the impact?
- Does the government perceive women as sufficiently trained or educated to be entrepreneurs and to leverage digital technology in their businesses?

Incubators and Accelerators

Is the government involved in any business incubators, accelerators, or other resources for entrepreneurs? If so, how? Financially? Program management? In other ways?

Further detail

- How are entrepreneurs recruited for these incubators/accelerators?
- How do entrepreneurs apply for a place in one of these incubators or accelerators?
- On what basis are the entrepreneurs chosen for inclusion?
- What percentage of these firms are owned by women? If few, why are women sparsely represented?

Finance and Credit

On what aspects of financial inclusion do the government programs for women entrepreneurs focus? For example, access to transaction accounts, handling digital payments, or credit or financial capability training?

Further detail

- Please describe efforts by the government that support women's digital financial inclusion, both for women business owners and for women consumers. Examples include:
 - Leveraging government payments and social transfers for financial inclusion by depositing these funds into digital accounts
 - Government-funded lines of credit or guarantee programs to facilitate access to finance
 - Requiring sex-disaggregated data to be reported by financial service providers
- Are there specific targets or goals for women's financial inclusion, either for women consumers or individuals or for WSMEs? For example, is there a goal that a certain percentage of women have accounts, increase their savings, or enroll in pension schemes?
- Are any market segments or population groups the focus of government efforts to increase women's or WSMEs' financial inclusion? For example, certain industries, geographic regions, ethnic groups, etc.?
- Does the government offer grants or subsidies to finance seed or working capital specifically for women entrepreneurs? If so, what is the format of these initiatives? Is digital application possible? Are payments made using digital channels?
- If similar efforts are open to both women and men, does the government track the percentage awarded by sex? If so, what is that percentage?

Accessing Markets

What has been one of the government's most successful programs for helping SMEs and WSMEs access new customers or new markets? Why was it so successful?

Public Procurement

Is the government procurement process transparent, centralized, and/or online? Does the government have supplier diversity objectives in its procurement activities? If so, what are they?

Further detail

- Are there programs in place to assist women in winning public procurement contracts?
- Do available programs include training women entrepreneurs to navigate the public procurement process? Who delivers those?
- What are the topics covered? Are the ins and outs of getting and fulfilling these contracts the focus of training or does it merely cover general business skills?
- Do the programs include assistance in or access to online procurement systems?
- Does the government measure its efforts to increase supplier diversity? If so, what is the track record?
- Have women-owned businesses been able to fulfill public contracts? If not, why not?
- Is data collected to enable analysis and monitoring of WSME access to public procurement?

Private Procurement

Does the government have any programs to support the private sector in sourcing from WSMEs?

Further detail

- Does the government have any incentives in place for larger companies to include WSMEs as suppliers and to support the WSMEs in preparing their bids?
- Are networking or vendor events held by the government to match female entrepreneurs with large private buyers? Are these also open to men?
- Does the government host networking or vendor events to match WSMEs with government buyers? If yes, does this focus on sectors?
- What level of cooperation do you get from private sector firms in this area?
- Is there any difference between local and foreign businesses in their level of cooperation or enthusiasm? What is that difference?
- Have women won any larger private procurement contracts? Have they been able to fulfill them? If not, why not?

Technology Use: Government Services Delivered Digitally

Introduction

When technology drives improved connectivity between SMEs and governments through greater transparency and access, it can have a positive impact on a country's economic, social, and cultural development.

What digital technologies does the [country] government use to promote commerce?

Further detail

- What, if any, G2B digital platforms does the government have? For example, has it established online platforms to facilitate business formalization and closure, business licenses, tax payments, etc.?
- Does the government track how many businesspeople use these resources? How many are using them and how often?
- Are there plans to expand government services accessed or delivered digitally in the future?
- If the government does not offer any G2B services through digital platforms, why has it not done so?

Government Interaction with Private Sector

Introduction

Public sector opinion of the business community and of entrepreneurs specifically varies. Some think that businesspeople are mostly interested in promoting their own personal interests; others think that businesspeople are valuable and crucial for a country's overall progress.

What is the most prevalent opinion within this government toward the private sector?

Does the government have any formally established channels to engage with the private sector? Examples include public-private dialogue, task forces, presidential commissions, government-business roundtables, etc.

- **If so, have there been any challenges or obstacles in setting up and maintaining these groups?**
- **What results have been achieved via PPD, such as, for example, legislative reform or setting up more permanent biz-to-gov feedback channels?**

Further detail

- Have the initiatives ever been fully or partially delivered digitally?
- What does the government do, if anything, to ensure that women business owners are adequately represented in dialogues with the government?
- What industries does the government currently prioritize? Does it organize, or is it planning to organize, dialogues between key business leaders in those sectors and government officials?
- Does the government's industry focus include sectors dominated by women, either as owners or employees?

Women's Support Organizations

Introduction

In many countries, organizations of women entrepreneurs or other women's support groups assist women in developing their businesses, accessing information, improving their skills, and networking.

Do you know of any in [country]? [Make a list.] What kinds of entrepreneurship programs have international development organizations or charities registered with the government? Some examples include USAID and FCDO³ or CARE and Oxfam.

Further detail

- Do these organizations report their results only to funders, or do they also report to the government?
- From the government's perspective, which of these programs have been the most successful? Why?
- Has the government worked with any of these organizations to implement programs?
- Where were most of these efforts focused? Rural areas? Poor urban areas?
- Do you know of any organizations that support the private sector in sourcing from WSMEs? If so, which ones?
- Do you know whether any digital technologies — such as video training programs or mobile banking accounts — were used to implement these programs?

Closing

Thank the official for his/her time. Ask whether the official has any questions at this point about next steps or the use of the information being gathered. Summarize and record any follow-up activities that have been agreed on during the interview, especially introductions to other officials and reports to be collected.

³ The UK's Foreign, Commonwealth & Development Office (formerly Dfid).

III. FOCUS GROUP GUIDE: SUPPORT ORGANIZATIONS¹

How to Use This guide

The purpose of this discussion is to help collect on-the-ground qualitative information to provide context for and validation of desk-top data findings. As such, to probe the topics most relevant to the country and context, the menu of questions presented below should be tailored based on the preceding data analysis.

Specifically, the main questions — in bold — likely need to be asked in each discussion. Questions marked “Further detail,” however, should be curated according to the context. It is not necessary in a qualitative interview to follow the questions in a prescribed order. Do take notes, however, and try to capture important phrasing verbatim.

These focus groups and interviews are intended to be structured conversations rather than formal surveys. “Yes” or “no” answers are virtually useless in qualitative research, so it will be important to build trust and to try to get more elaborate, candid answers. Encourage a fluid conversation and look for segues into the next topic, as opposed to following a stilted question-answer-question-answer sequence. Ask probing questions, such as “Would you explain further?”, “Can you provide an example?”, and “Could you please clarify your answer?”

To make the best use of the available time and to get the most out of the discussions, be vigilant about staying on topic and attentive to participants who take the discussion away from the research questions to discuss unrelated topics of interest them. In these situations, moderators should remind the group of the research topic and return participants’ attention to the questions.

Helpful Tips for the Moderator

- At the outset, discuss confidentiality and consent.
- Seek to obtain a balance between men and women interviewees, as women may be more sensitive to or aware of gender issues related to the topics and questions presented.
- Make sure participants are identifiable by their full names. Name tags should be used for in-person gatherings, and online accounts should require full names for registration. For virtual meetings, be sure to assess beforehand whether each organization has reliable access to the online meeting platform to be used.
- If the interview involves multiple participants, observe group dynamics. Try to balance the input so that all participants are included in the discussion.

¹ Considering the close proximity of these organizations to potential project beneficiaries, separating male and female staff might provide more in-depth insights into matters relating to social norms.

Introduction

- Welcome and thank participant(s).
- Introduce yourself and the purpose of the discussion.²

- I am [leader of a project team] at the World Bank. My team is collecting information on the situation for women entrepreneurs in [country] for a report that will guide international economic policies in the future, around the world but also specifically in [country]. Information collected during our discussion today will remain confidential and will not be attributed to you personally, but it will be forwarded to the World Bank in Washington, DC, for further action.
- This effort is being carried out because economic analyses of national GDP have consistently shown that enterprises led by women can contribute substantially to country income, but that they are often underdeveloped because they face barriers that businesses owned by men do not confront. Also, multinational and some regional companies have discovered that they can reap positive business results from diversifying their supplier base from a gender perspective. So, from both a public and a private sector viewpoint, this topic has taken on increasing importance. We are trying to identify barriers, as well as formulate potential programs that might facilitate success.
- It is very important that you do not discuss anything that takes place during the discussion with anyone once you leave here. This means that you should not tell anyone outside of this group who was here or what they said. This will protect everyone's right to confidentiality.
- During this discussion I would request you to please respect each other and each other's opinions expressed here. This means that, while you are free to disagree with each other, please don't single out anyone in the group for criticism or negative comments about their opinions. If either of us feels that any behavior is disrespectful or disruptive, we may interrupt the discussion.
- Do you agree to participate, with the understanding that our discussion will be audio-recorded? Even if you say yes now, if at any point during the discussion you are uncomfortable with being recorded, you can let me know and we will stop. There will be no negative consequences for you or for anyone else.

Now I will ask questions by topic in a specific order. It would be very helpful if your responses remained within the topic area of the question being asked.

² The following section will need to be amended if non-WBG organizations use this discussion guide.

Getting Started

- Ask each support group representative to introduce themselves (name, support organization name, and title/role within that support group).
- Support organization details: Ask participants to answer five questions about their organization and write down the answers in a prepared table on a flip chart.

<i>Organization Name</i>	<i>Purpose/ Goal/ Mission</i>	<i>Beneficiary Groups</i>	<i># of Members/ Clients</i>
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Engagement with Women Entrepreneurs

Introduction

There are many ways, both face-to-face and virtual, to communicate with women entrepreneurs and to implement programs that support them.

Prior to the COVID pandemic, what was the most successful way you used for engaging women entrepreneurs in your programs? Today, taking the pandemic into consideration, what is the most successful way in which you engage women entrepreneurs in your programs?

Further detail

- How do you market your programs to local female entrepreneurs?
- What digital or technology-enabled outreach channels are you able to access?
- Which of those channels are most successful in strategically communicating your programs?
- Given the type of services you provide, what are the main delivery mechanisms? Face-to-face? Virtual? For face-to-face communication, is gender considered when selecting the implementing staff? Does that choice differ in urban versus rural settings?
- What types of technology (SMS text messages, remote video conferencing, social media, etc.) do you use to communicate with women entrepreneurs?
- Do you use technology-enabled services, such as online business planning tools or market information updates, in your programs?
- If you do not use technology, what is the main reason?
 - Lack of or low connectivity
 - Women lack access to the technology
 - Equipment owned/controlled by husbands or other males
 - Too expensive
 - Equipment/technology vulnerable to scam/fraud
 - Providers do not have expertise to deliver services using technology
 - Other

Do you think that social norms affect your ability to implement your activities? If so, how?

Further detail

- Which factors would you say most affect women's ability to benefit from your programs? Examples include time available to participate; care responsibilities; restricted mobility; family support; or safety concerns.

Activities to Improve the Legal and Regulatory Environment

Introduction

Advocacy efforts and open dialogue with government are key to changing laws that treat women differently from men. We'd like to better understand whether you engage in advocacy and how closely you work with the local and regional governments as part of implementing your programs.

Do you think any business-related laws or resulting practices make it more difficult for women to start or grow a business?

Further detail

- Which legal or regulatory stipulations regarding female entrepreneurs do you think could be improved? How can they be reformed?
- Are you involved in any advocacy activities that aim to improve these legal or regulatory stipulations? If so, please describe them.
- Do you work with the local, regional, and/or national governments?
 - If yes, please elaborate about the nature of your collaboration.
 - If no, do you see a need for doing so? What opportunities might allow you to engage with the government? What are the main reasons this does not occur?
- Are NGOs such as yours required to register with the government?
- Do you engage in roundtable dialogues about policies that prioritize certain sectors, collaborative design of future programs that benefit entrepreneurs, or other similar efforts? If so, with what frequency? What are the outcomes of these meetings, and how do you track and measure their results?
- Do you use technology to communicate with the government or for any advocacy activities? Examples include virtual roundtable discussions, feedback loops through web portals mobile applications, etc.

Activities to Support Access to Finance

Introduction

As many of you probably know, women entrepreneurs' inability to access sufficient financial services and credit can be a significant barrier to business growth.

Do you think that women entrepreneurs can access financial services in the same way as their male counterparts do? If not, why?

Further detail

- Does your organization provide services to women to help them access financial services?
- Do you have existing partnerships with financial institutions, including banks, credit unions, and microfinance organizations?
 - If yes, please elaborate on the nature of your collaboration.
 - If no, do you see a need for doing so? What opportunities might allow you to engage with the government? What are the main reasons this does not occur?
- Do you have relationships with angel investors and other early-stage funding mechanisms, such as crowd-funding platforms?
 - If yes, can you elaborate? If no, do you see a need for such relationships or opportunities to establish them?
- Have you held discussions with financial institutions on loan programs or bank or savings accounts that could constitute alternatives for collateralized assets to facilitate access to finance? If yes, how have these discussions gone; what were the results?
- What new loan products or programs have resulted from these dialogues?
- Have you discussed new technology with financial institutions that could be used by women entrepreneurs to access finance?

Activities to Support Access to Training, Skills, and Information

Introduction

Women entrepreneurs typically have smaller, more informal networks than do their male counterparts, and they may have access to fewer mentors and role models.

What are the skills or capabilities that you have observed women entrepreneurs often lack?

Further detail

- What types of training and capabilities programs do you offer to WSMEs to improve women's skills and capabilities?
- Do you host events for women to network among themselves or with other businesses in their sector? Have they been successful? What has been the most challenging aspect of these events? If you don't convene such events, are you aware of other organizations that might do so?

What other opportunities exist for women to gather critical business information? Examples include online/phone-enabled resources, informal social or business channels, etc.

- Do you reach out to women role models or women who could potentially serve as role models or mentors for younger women?

Have you been able to arrange virtual meetings such as through Zoom or WhatsApp video or cell phone calls?

What do you consider the most important factor for a mutually beneficial relationship between a female mentor and her female entrepreneur mentee?

- Are any of your training, skills, and information programs delivered using technology, such as through an e-learning platform? If so, what types of technology have you used? Which formats were the most successful?
- If your training and skills delivery options do not include technology, why not? What are the main obstacles?

Activities to Support Access to Markets

Introduction

Women entrepreneurs typically have more difficulty accessing markets, both to supply inputs to their businesses and to sell goods and services to customers.

What is the single most important action that could be taken to support women in increasing their access to markets?

Further detail

- Do your members find it difficult to sell their goods and services beyond the location in which they operate?
- What programs do you offer that help women access inputs or find new customers? For example, what programs assist them in conducting market research to understand demand? What other market access programs have you pursued?
- Have you implemented programs to help women entrepreneurs to market and sell their goods online through e-commerce platforms? If so, please describe them.
- Do you track how or if women beneficiaries in your programs found new customers or completed new sales?
 - If yes, have the new customers or sales contributed substantially to the women's business growth?
- Do any of your programs support women in conducting business-to-business sales? If yes, please describe them.
- Do any of the WSMEs participating in your programs export or import? Are any ready to do so? If so, how are you assisting them in this process?
- Have you included study tours or trade missions in any of your programs? If so, did these activities result in increased sales, either domestically or internationally? If these initiatives were not successful, why not?
- Do you support women in selling their goods and services to the government (public procurement)? If so, please describe this effort.
- If the government has a digital platform for public procurement, have you assisted women business owners to access and bid through the digital platform? If so, please describe how.

Closing

Thank participants for their time. Ask whether they have any questions at this point about next steps or the use of the information you are gathering. Summarize and record any follow-ups that were discussed during the session.

IV. FOCUS GROUP GUIDE: PRIVATE SECTOR

How to Use This guide

The purpose of this discussion is to help collect on-the-ground qualitative information to provide context for and validation of desk-top data findings. As such, to probe the topics most relevant to the country and context, the menu of questions presented below should be tailored based on the preceding data analysis.

Specifically, the main questions — in bold — likely need to be asked in each discussion. Questions marked “Further detail,” however, should be curated according to the context. It is not necessary in a qualitative interview to follow the questions in a prescribed order. Do take notes, however, and try to capture important phrasing verbatim.

These focus groups and interviews are intended to be structured conversations rather than formal surveys. “Yes” or “no” answers are virtually useless in qualitative research, so it will be important to build trust and to try to get more elaborate, candid answers. Encourage a fluid conversation and look for segues into the next topic, as opposed to following a stilted question-answer-question-answer sequence. Ask probing questions such as “Would you explain further?”, “Can you provide an example?”, and “Could you please clarify your answer?”

To make the best use of the available time and to get the most out of the discussions, be vigilant about staying on topic and attentive to participants who take the discussion away from the research questions to discuss unrelated topics of interest them. In these situations, moderators should remind the group of the research topic and return participants’ attention to the questions.

Helpful Tips for the Moderator

- At the outset, discuss confidentiality and consent.
- Make sure participants are identifiable by their full names. Name tags should be used for in-person group gatherings, and online accounts should require full names for registration. For virtual meetings, be sure to assess beforehand whether each firm has reliable access to the online meeting platform to be used.
- If the interview involves multiple participants, observe group dynamics. Try to balance the input so that all participants are included in the discussion.
- In advance of the gathering, look for any recent public announcement on programs or reforms that support women entrepreneurs, as well as information or reports on the topics referenced below. This information can help streamline the conversation and build rapport, as well as form a basis for assessing the credibility of the answers given.
- It will be helpful to group private sector participants by industry and similar levels of seniority. Focus groups are fine for junior-level employees, but when meeting with senior executives, individual (1:1) interviews are strongly recommended.
- If possible, include social impact companies or fair-trade-certified businesses to incorporate their perspective on doing business with WSMEs.
- It would be beneficial to balance male and female interviewees, as women may be more sensitive to or aware of gender issues related to the topics and questions presented.
- Be vigilant about staying on topic and attentive to participants who take the discussion away from the research questions to discuss unrelated topics of interest to them. In these situations, remind the group of the research topic and return their attention to the questions.

Introduction

- Welcome and thank participant(s).
- Introduce yourself and the purpose of the discussion.¹

- I am [leader of a project team] at the World Bank. My team is collecting information on the situation for women entrepreneurs in [country] for a report that will guide international economic policies in the future, around the world but also specifically in [country]. Information collected during our discussion today will remain confidential and will not be attributed to you personally, but it will be forwarded to the World Bank in Washington, DC, for further action.
- This effort is being carried out because economic analyses of national GDP have consistently shown that women-owned enterprises can contribute substantially to country income, but that they are often underdeveloped because they face barriers that businesses owned by men do not confront. Also, multinational and some regional companies have discovered that they can reap positive business results from diversifying their supplier base from a gender perspective. So, from both a public and a private sector viewpoint, this topic has taken on increasing importance.
- I will be exploring with you your own firm's practices doing business with women-owned enterprises. We are trying to identify barriers as well as to formulate potential programs that might facilitate success.
- It is very important that you do not discuss anything that takes place during the discussion with anyone once you leave here. This means that you should not tell anyone outside of this group who was here or what they said. This will protect everyone's right to confidentiality.
- Do you agree to participate, with the understanding that our discussion will be audio-recorded? Even if you say yes now, if at any point during the discussion you are uncomfortable with being recorded, you can let me know and we will stop. There will be no negative consequences for you or for anyone else.

Now I will ask questions by topic in a specific order. It would be very helpful if your responses remained within the topic area of the question being asked.

¹ The following section will need to be amended if non-WBG organizations use this discussion guide

Getting Started

- Ask all private sector representatives to introduce themselves (name, business name, title/role).
- Private sector details: ask participants to talk briefly about their businesses and who their customers are.
- Ask about the ratio of female to male employees in each firm.
- Ask whether any managers or persons with significant responsibilities in the firm are women.



Opening the Discussion

What do you think of the role of women-owned businesses in the broader private sector?

NOTE: Be sure to suggest and enforce a time limit for these introductions.

Data Disaggregation

Introduction

To do or increase business with female entrepreneurs, firms need ways to track sex-disaggregated data about their suppliers.

Does your company collect data on whether or not supplier businesses are owned by males or females?

Further detail

- If yes, what percentage of your supplier firms is owned by females?
- If no, why not? Has doing so been considered?
- Are your company's data systems digital or manual?

Doing Business with Women-Owned Firms: Barriers

Introduction

We'd like to ask you some questions related to opportunities and challenges that companies around the world have encountered when conducting business with female entrepreneurs.

Do you do business with women-owned companies?

Further detail

- Do you go to any trade association meetings or networking events where you might meet representatives from women-owned supply firms?
- Have you held or sponsored any such events?
- How do you find suppliers for your business?
- Do men or women tend to represent your business in negotiations with suppliers? Why is this the case?
- What would you say are the basic requirements suppliers must meet before your firm will buy from them? Does this vary by the type of item you are buying? Are women-owned and men-owned businesses equally able to meet these requirements?
- Is there a difference between men-owned supplier businesses and women-owned supplier businesses when it comes to meeting volume, time, and quality requirements? If so, what are the differences?
- How do you determine with whom to conduct business if men-owned and women-owned supplier businesses offer the same price in a bidding process?
- Do you find that women-owned firms are limited in doing business with you by financial constraints? If yes, elaborate.
- Do women-owned businesses have more difficulty than men-owned businesses getting the materials they need?
- Do you find that women-owned businesses and male-owned businesses fail at about the same rates? Why or why not, and what are the reasons for failure?
- Are there any policies or procedures in [country] that make it difficult for women-owned businesses to supply to you? Examples include audits or meeting health, safety, and environmental standards.

Special Programs for Female Entrepreneurs

Introduction

Some private firms have created special programs to help female entrepreneurs, fintechs, and start-ups, ranging from business skills training to supplier entry programs. In particular, we are interested in any programs, practices, or ideas involving the use of digital technology.

Does your firm have any such programs or support other organizations' efforts in this area? If yes, please describe the program or support offered.

Further detail

- **Role Models:** Have you done any matchmaking between female business leaders and earlier stage and/or younger women entrepreneurs? Why or why not? What was the biggest challenge?
- **Networking:** Do you host networking events with women entrepreneurs? Have you invited them to roundtable discussions, conferences, or meetings in your sector?
- **In-house incubators/accelerators.** Do you have any in-house financing or training mechanisms?
- **Fintechs and start-ups:** Do you do business with any fintechs, start-ups, or earlier-stage businesses? If so, what percentage of these are WSMEs? When these businesses conduct negotiations with your firm, do the representatives tend to be male or female?

Women in Industry²

Introduction

While it is common in some parts of the world for private firms to have diversity objectives, particularly for their supplier base, it is uncommon in most countries.

Does your company have targets or policies for achieving diversity, both among your employees and among your suppliers? Why or why not?

Further detail

- What human resources programs do you have to encourage women to apply for jobs in your business?
- What programs do you have to accommodate the needs of women, such as assistance with childcare costs or transportation to work?
- Does the government in [country] have policies that emphasize gender diversity in your supply chain?

² Note: Some of these issues may come up in the course of the ongoing discussion. If so, direct questions on the topic can be skipped.

Female Customers – B2B

Introduction

Companies that sell their services or the materials they produce to other businesses sometimes have different experiences with female-owned B2B customers than with male-owned B2B customers.

Do you sell to women-owned firms as B2B customers?

Further detail

- Does your company keep records on how many customers are women-owned firms? If yes, what percentage of your customers are women-owned firms?
- If you do sell to female-owned retailers, do they purchase as much as men-owned retailers? Do you have any indications of why or why not?
- Does your company generally give the same sales terms to women-owned firms as to men-owned firms?

Female Customers: Retail

Introduction

Companies that sell the items they produce through retailers sometimes have different experiences with female-owned shops than with male-owned shops. We want to ask a few questions about that, too.

Do you sell to women-owned retailers who then sell to consumers?

Further detail

- If yes, does your company keep records on what percentage of these retailers are women-owned firms?
- If the percentage of women-owned retailers in your type of business is generally low, why do you think that is?
- Does your company generally give the same sales terms to women-owned retailers as to men-owned retailers?

Private Sector Engagement with Local/Regional Government

Introduction

I'd like to better understand how closely you work with the local and regional governments to help facilitate the operations of your business.

Do you engage in roundtable dialogues about policies that affect your sector and your operations?

Further detail

- If so, with what frequency? What has been the outcome of these meetings?
- What feedback have you provided to the local or regional government on policies, laws, etc., that affect the private sector and directly impact your business?

Private Sector Engagement with Financial Services Providers

Introduction

Generally, smaller firms encounter more obstacles when trying to access credit. One remedy to this is for companies and financial services providers to develop supplier finance products, such as purchase order receipts.

Describe your relationship with local or regional financial services providers. Has it been generally positive, or are there aspects of the relationship that you would like to change?

Further detail

- Are the majority of your financial relationships with commercial banks, credit unions and credit cooperatives, or other types of financial services providers, such as a mobile money provider?
- Do you have a mobile money account?
- If you work in retail, do most customers pay with cash or use electronic or digital payments, such as cards or mobile money through cell phones, direct deposits to bank accounts, etc.?
- Have any financial products or services tailored to the needs of small firms or women been especially valuable, convenient, or useful for you?

Closing

Thank the participant for his or her time. Ask whether the participant has any questions at this point about next steps or the use of the information you are gathering. Summarize and record any follow-ups that were discussed during the session.