**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[[1]](#footnote-2)**

* 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.

**Introduction**

* **Welcome and thank participants.**
* **Introduce yourself and the purpose of the focus group**.**[[2]](#footnote-3)**
* 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.***

**Getting Started**

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

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| --- | --- | --- | --- | --- | --- |
| *Name* | *Sector* | *Products* | *# of Years in Business* | *# of Employees / Size* | *Do You Export? Yes/No* |
| *…* | *…* | *…* | *…* | *….* |  |

Ask the following overarching general question to start the discussion.

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| **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.

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| **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?

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| **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?

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| **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?

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| **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.

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| **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**

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| **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**

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| **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.

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

**Legal Rights to Assets**

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| **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 Credit[[3]](#footnote-4)**

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***

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| **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

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| **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?

Savings

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| **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

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| **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

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| **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***

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| **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

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| **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

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| **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

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| **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**

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| **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**

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| **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?

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| **How could technology help you run your business?** |

**Closing**

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| 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. |

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.”](https://id4d.worldbank.org/qualitative-research) [↑](#footnote-ref-2)
2. The following section will need to be amended if non-WBG organizations use this discussion guide [↑](#footnote-ref-3)
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. [↑](#footnote-ref-4)