**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]](#footnote-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 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.***

**Getting Started**

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* 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.

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| **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.

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| **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.

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| **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.

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| **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 Industry[[2]](#footnote-3)**

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.

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| **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?

**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.

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| **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.

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| **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.

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| **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.

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| **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**

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| 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.  |

1. The following section will need to be amended if non-WBG organizations use this discussion guide [↑](#footnote-ref-2)
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. [↑](#footnote-ref-3)