**III.** FOCUS GROUP GUIDE:

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

**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.

**Introduction**

* **Welcome and thank participant(s).**
* **Introduce yourself and the purpose of the discussion**.[[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 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.***

**Getting Started**

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* 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.

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| --- | --- | --- | --- | --- |
| *Organization Name* | *Purpose/ Goal/ Mission* | *Beneficiary Groups* | *# of Members/**Clients* | *Is there anything else you’d like to mention about your organization?* |
| *…* | *…* | *…* | *…* | *….* |

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| **Opening the Discussion** |
| **What comes to mind when you think of women and business?** **NOTE:** Be sure to suggest and enforce a time limit. |

**Support Organizations’ Key Programs and Rationale**

 **Introduction**All of you represent distinct programs that engage with and provide services to WSMEs. We’d like to better understand how you engage with women entrepreneurs.

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| **Can each of you briefly tell us about the services you are providing for women entrepreneurs?Why did you choose to focus on women business owners?Can you please tell us about the needs of women entrepreneurs that you have identified and are trying to address? How are you doing this?What are the goals related to the development of women and women entrepreneurs that your organization aims to achieve through your programs?** |

**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.

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| **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

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| **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.

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| **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.

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| **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.

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| **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.

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| **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**

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