

## **DESIGN FOR FOCUSED GROUP DISCUSSION (FGD)**

The focused group discussions (FDG) will be conducted with non-clients (from the basic sectors) to be identified through the NAPC networks in the frontier areas.

To make the FGD participative and manageable at the same time, there will be up to a maximum of fifteen participants per workshop.

NAPC shall assign a discussion leader for each FGD. Consultants will assist in the FGD implementation. NAPC staff shall handle the FGD sessions generally but as far as practicable, a discussion leader from the basic sectors may be assigned to lead the discussion. The NAPC will document the FGDs.

### **I. PURPOSE**

This FGD is intended to elicit:

- (a) information on non-clients' experience in accessing microfinance and
- (b) their views about training needs in accessing microfinance and operating micro-enterprises.

### **II. SPECIFIC OBJECTIVES**

By the end of the FGD session, the participants will be able to:

1. Discuss their understanding of Microfinance;
2. Identify specific issues and concerns, problems in accessing of microfinance services
3. Discuss the requirements of the Basic sectors in so far as Business Development Services(BDS) is concerned
4. Recommend possible interventions to address needs/concerns and problems in expanding microfinance service delivery to the Basic Sectors

### **III. DISCUSSION COVERAGE**

The FGD workshop shall cover the following discussion points:

1. understanding and awareness about microfinance.
2. issues and concerns in accessing microfinance services.
3. different income sources in the area; major source or sources of income
4. if operating micro-enterprises, general profile of the kind of microenterprises they operate.
5. problems encountered in operating or running the microenterprise
6. source or sources of loans by local residents or microentrepreneurs
7. experience in accessing loans from formal institutions (rural bank, credit union, cooperative bank); different problems encountered in accessing formal loans
8. specific types of loans provided by informal moneylenders and the terms of the loan (interest rate, maturity, collateral if any; other requirements)
9. common forms of savings of people/microenterprises in the area, including 'paluwagan' or rotating savings and loan associations (ROSCAs)

10. existing and potential business opportunities present in the area
11. area of business and training needs for the new business/businesses
12. support services needed by microenterprises and expected provider (national government, local government, private sector, etc.)

#### **IV. PARTICIPANTS**

Participants to the FGD shall be the Basic Sectors representatives. As a requirement, each participant should not be a client of any MFI.

A. The following Basic Sectors shall be represented in the FGD:

Sector

1. Farmers & Landless Rural Workers
2. Artisanal Fisherfolks
3. Urban Poor
4. Indigenous Cultural Communities
5. Workers in the formal sector & Migrant workers
6. Workers in the Informal Sector
7. Women
8. Youth & Students
9. Persons with Disabilities
10. Victims of Disasters & Calamities
11. Senior Citizens
12. Non government organizations
13. Cooperatives

B. Geographic Origin of Basic Sectors Participants

- Luzon
- Visayas
- Mindanao

#### **V. VENUE and LOCATION**

The FGD shall be held to coincide with the Basic Sectors' 3<sup>rd</sup> quarterly meeting in Manila. A series of meetings to be attended by sectoral representatives will be conducted intermittently from 25 October to 26 November. This activity will allow the FGD activity to be able to draw a nationwide participation and thus improve the scope and quality of results. There shall be four FGD workshops as shown below:

Schedule	Basic Sector	No. Participants
Oct. 25	Workers in the Informal Sector	3
	Workers in the Formal Sector & Migrant Workers	3
	Victims of Disasters & Calamities	3
	Artisanal Fisherfolks	3
Nov. 8	Persons with Disability	5
	Indigenous Cultural Communities	5
	Senior Citizens	5
Nov. 15	Urban Poor	5
	Non-Government Organization	5
	Farmers & Landless Rural Workers	5
Nov. 22	Women	5

	Cooperatives	5
	Youth and Students	5
<b>TOTAL</b>		<b>57</b>

## **VI. PROCESS/METHODOLOGIES**

### **A. Overall Mechanics: A series of FGD workshops shall be done.**

- Each FGD workshop will have a maximum of 15 individual participants
- Each identified sector shall be represented whenever possible
- A Facilitator shall be responsible for administering the workshop proper
- Visualization using Metaplan shall be done to facilitate documentation of responses
- After each main discussion topic the FGD facilitator will present an summary of the results
- Reaction and open forum discussions (i.e. clarification, question & answer, provision of additional input by participants, etc.) follow after each presentation of the results
- Time limit for the FGD discussion point, presentation and open forum shall be set
- Reminders prior to the workshop discussions:
  - Guide questions should be presented and briefly explained by the facilitator; the participants will also be given a copy of the questions
  - Time limit should be set, e.g. 1 hour for group discussions and responding to questions
  - Clear instructions be given to the participants

### **B. Discussion Methodologies**

The following are options (depending on the style or preference of facilitators)

Option 1: Use of metaplanning cards for participants responses and take off for discussion

Option 2: Use of matrixed chart for responses and take off for discussion

Option 3: Use of Manila Paper for responses and discussion

Option 4: Combination of options 1, 2, & 3

## **VII. IMPLEMENTATION MECHANISM**

- A series half-day FGD/Workshop will be conducted in 3 strategic sites accessible to the clients. (location and venues as indicated previously)
- Each FGD/Consultation Workshop will be attended by participants from the basic sectors(based on sectoral configuration) in each of the identified areas---cluster of provinces for each island group covered by the survey)
- Facilitators for FGDs will be from NAPC MFU staff and whenever available the senior survey enumerators; the TA consultants shall provide the necessary support to the facilitators when necessary.
- Since the FGD is scheduled for 4 hrs. and the participants invest their time and effort in providing input to the team's job, it is *appropriate* and "*culturally correct*" to provide them with meals and accommodation and reimbursement of their transportation cost.

## **VIII. RESOURCE REQUIREMENTS**

### Metapanning Cards

- 540 cards in 5 colors (i.e. 90 for each color: white, green, yellow, light blue and pink)
- Masking tape – 10 rolls
- Marking pens – 180 (based on no. of participants in 3 sites)
- Camera
- Budget for board, lodging & transportation

## **FGD PROCESS FLOW & PROCEDURES**

### **A. PRELIMINARIES**

*5 mins.*

**1. Invocation - Participants Representative**

**2. Philippine National Anthem**

*5 mins*

**3. Introduction of Participants and Consultants**

- Facilitator presents each participants by reading each name and Basic Sector represented from the registration sheet; while participants stands up as his/her name is read.
- Similar process is done for the consultants

### **B. FGD PROPER**

*5 mins*

**4. Clarification of FGD purpose - NAPC MFU Director**

*5 mins*

**5. Overview of the FGD by facilitator - Lead Facilitator**

- 5.1. Clarifying objectives/expected outputs
- 5.2. Clarifying process and time frame
- 5.3. Present guide questions
- 5.4. Assign tasks/give instructions

*2 hrs.*

**6. FDG Proper(Group Discussion)**

Discussion in big group guided by the facilitator

**7. Discussion Methodologies**

**Option A:** Use of metapanning cards for participants responses

**Option B:** Use of matrixed chart

**Option C:** Summary of responses on a manila paper

**Option D:** Combination of metapanning cards and matrixed chart or manila paper (whichever suits the questions)

## 8. Procedure

### 8.1 Generating responses per discussion point - minutes

**Option A :** Closed-questioning Method- Facilitator ask lead question and allow participants to write responses simultaneously in cards. Upon completing their response facilitator collects cards and post in front. Responses are processed and clustered or put in a matrix. Facilitator summarizes responses and proceed to ask probing questions if appropriate. Facilitator proceed to next lead question whenever appropriate. Some rules to observe:

- One response , one card
- No more than 7 words per card
- Write “BIG” using marking pens
  - the participants write responses in cards
  - facilitator consolidate card responses only after all of the participants have completed writing their responses based on concerns

**Option B:** Open-questioning Method-Facilitator ask lead question and allow each participant to take turn one after the other to respond. Responses shall be written in cards and immediately posted in front or organized using a matrix. After exhausting responses, facilitator process responses and proceeds to summarize. Probing should be done if necessary. Facilitator proceed to the next discussion point.

- Participants take turn to respond to each discussion point by writing responses in card which is then posted in front.
- Facilitator discuss and process responses with participants
- Group makes summary of responses in cards

### 8.3 Reaction and Open Forum: minutes

- clarifications / questions made
- additional input may be given by others
- other comments

### 8.4 Synthesis : minutes

- Wrap up salient points of discussions
- Points out commonalities of responses and perspectives
- Highlights significant points for reinforcement

### 8.5 Closure and bridging to the next discussion point: minutes

- Facilitator concludes results of the discussion and appropriately introduce the next discussion point.