

## FGD GUIDE QUESTIONS

### **I. AWARENESS ON MICROFINANCE, ISSUES & CONCERNS IN ACCESSING MICROFINANCE SERVICES**

- 1) What is your understanding about microfinance in general?
- 2) Are you aware of any MF services being offered in your area? (credit, saving, insurance, remittance, transfers)

#### **Probe Questions: *If (YES)***

- 3) How did you learn about it?
- 4) Do you see any action that can be taken so that access to microfinance services in your area can be improved? What are these?

### **II. INCOME SOURCES**

- 5) Can you please, tell us what are the income sources in your specific area?

### **III. MICROENTERPRISE ACTIVITIES**

- 6) Do you operate a microenterprise?

#### **Probe Questions: *If (YES)*,**

- 7) Describe the type of microenterprise (product, how produced, consumers, etc.) you own and how you operate it. please describe the kind of microenterprise you operate.
- 8) Where do you sell your products?
- 9) How many years/months/weeks have you been operating the microenterprise?
- 10) How many individuals do you employ in your microenterprise?
- 11) How many are: women?, men?
- 12) What are the problems or constraints you encountered in operating your microenterprise?

#### ***If (NO)*,**

- 13) What are the reasons why you are not engaged in microenterprise activities?

### **IV. SOURCES OF LOAN**

- 14) In your area, what do you see as sources of loans by local residents or microentrepreneurs?

#### **Probe Questions:**

- 15) What do you see as the reasons for borrowing? What are the purposes of the loan?
- 16) Have you tried borrowing from formal sources of loans like a bank?

#### **Probe Questions: *If (NO)*,**

- 17) Please tell us the reasons why you have not accessed loan from formal sources?
- 18) In your area, what specific types of loans are provided by informal moneylender?

**Probe Questions:**

- 19) Can you give us an estimate of the average loan amount provided by informal money lenders for each type of loan?
- 20) What is the loan term?
- 21) How much is the interest rate?
- 22) What type of collateral?

**V. TYPES OF SAVINGS**

- 23) Do you have savings?
- 24) Where do you keep it?
- 25) What are the reasons for not keeping savings in formal institutions?

**VI. NEW BUSINESS OPPORTUNITIES AND TRAINING NEEDS**

- 26) Are there other business opportunities in your area?
- 27) What are these business opportunities?
- 28) Do you plan to put up a new business based on these opportunities?
- 29) Do you need training on these?
- 30) What trainings would you need?
- 31) Aside from training, please enumerate the support services you need and the expected provider of such services (national government, local government, private sector, etc.)