

Annex 1: Interview questions for local institutions

1. Name of institution _____ (please note the name of your institution will not be published in any report. We are only asking for the details here should there be a need to revert back later for clarity on any of your answers).
2. Type of institution
 - a. Community-based organisation
 - b. Non-governmental organisation
 - c. Government agency
 - d. Multilateral or bilateral development agency
 - e. Financial institution
 - i. Development bank
 - ii. Commercial bank
 - iii. Microfinance institution
 - iv. Cooperative/credit union
 - v. Other (specify)
3. In what way does your organisation support small-scale entrepreneurs?
 - a. Can you describe any specific programs or products your organisation offers?
4. Can you please tell me about some of the constraints and opportunities faced by small-scale entrepreneurs in [country]?
 - a. Do you think people interested in starting their own business have adequate support to know how to do it?
 - b. Do established small-scale entrepreneurs have access to the support they need to grow and develop their businesses?
 - c. What would you describe as the biggest challenge for a small-scale entrepreneur who wants to grow their business?
 - d. What sort of intervention, or interventions, would have the biggest impact on helping small-scale enterprises grow?
5. What are the primary motivations for small business owners/entrepreneurs to start their business (for example, is it because they see a good opportunity to make money, lack of other options, family pressure, etc.)?
 - a. For established small-scale entrepreneurs who have a desire to grow their business, what do you think is the main factor, or factors, driving their motivation?
6. How would you say entrepreneurship is taught in [country]?
 - a. Do you think formal institutions such as schools or government programs play a major role compared to informal teaching such as through family or friends?
7. The expansion of technology is changing the way businesses operate. For example, expanding outreach and promotion through social media, providing online delivery of mentoring, training or advisory services, or acceptance of payments or disbursement of funds through digital channels.
 - a. In your view, what impact is technology having on small-scale entrepreneurs in [country]?
 - b. How would you describe the ability of small-scale entrepreneurs in [country] to utilise technology effectively to support the growth and development of their businesses?
 - c. Do you think there is an opportunity for technology to play a bigger role in supporting small-scale entrepreneurs with their growth and development? How – please explain.
8. How would you describe the level of innovation in [country]?
 - a. What type of innovation do you see among small-scale entrepreneurs and business owners?
 - b. Are there programs, like business incubators and accelerators, which help potential and established entrepreneurs generate innovative products, services and use of technology to become more competitive?
9. Can you specify any programs currently in your country designed to support the growth and development of small-scale enterprises and start-ups? For example, business development, financial literacy training, entrepreneurial training, financial relief schemes, digital literacy, management training, etc. – delivered by local NGOs, Government agencies, community groups, etc. (Please include name of program, name of implementing institution and description of objectives).

Additional questions for financial institutions

10. If your institution offers a specific loan product for small-scale entrepreneurs
 - a. Describe the product's main features
 - i. Minimum and maximum loan size
 - ii. Minimum and maximum term (months)
 - iii. Interest rate (annualised)
 - iv. Eligibility requirements (e.g., collateral, business plan, etc.)
 - b. Describe your loan portfolio
 - i. Number of borrowers
 - ii. Total amount lent
 - iii. Portfolio performance (PAR or NPL rate)
 - c. Describe the challenges you encounter with lending to small-scale entrepreneurs
 - i. Lack of a credible business plan
 - ii. Lack of collateral
 - iii. Lack of entrepreneurial mindset
 - iv. Poor management systems
 - v. The poor business environment for small-scale entrepreneurs
 - vi. Other (specify)
 - d. What do you think could be done to overcome these challenges?
 - i. Change government policy/regulations
 - ii. Deliver training to financial institutions (specify)
 - iii. Deliver training to customers (specify)
 - iv. Other (specify)

11. Do you see any value in partnering with a local organisation (NGO, community-based organisation, government agency, etc.) to deliver your clients training and technical support on business or enterprise development? (Y/N)
 - a. If yes, please describe how you envision such a partnership working
 - i. Relationship between your institution and the local organisation
 - ii. Content of support to small-scale entrepreneur clients
 - iii. Expected results
 - iv. Financing arrangements
 - v. Other (specify)