

Appendix-D. Qualitative Results- NVivo Codebook Analysis

Appendix-D1. KIIs NVivo Codebook Tables (Themes and Sub-Themes)

Table 1: KII-NVivo Analysis – Assessment of MSE Performance Indicators

Code / Node	Sub-code / Sub-node	Definition	Inclusion Criteria	Exclusion Criteria	Quote
Operational Efficiency	Managerial Skills & Planning	Ability to plan, manage, and adapt operations	References to planning, decision-making, or workflow management	General challenges without operational focus	"In my observation, the most significant internal challenge is the lack of formal managerial skills among MSE owners. Many entrepreneurs operate on intuition rather than structured planning." (Government Official – Afambo District, KI-08)
	Managerial Skills & Planning	Ability to plan, manage, and adapt operations	References to planning, decision-making, or workflow management	General challenges without operational focus	"Entrepreneurs frequently adjust operations seasonally, but planning is ad hoc and reactive." (MSE Owner – Mille, KI-18)
	Record-Keeping Practices	Maintaining records for operational control	Mentions of tracking sales, expenses, or compliance	Informal methods without reference to operations	"Record-keeping is minimal, and many small enterprises do not track sales systematically." (Government Official – Afambo, KI-23)
	Record-Keeping Practices	Maintaining records for operational control	Mentions of tracking sales, expenses, or compliance	Informal methods without reference to operations	"Most of our bookkeeping is mental; we rarely maintain written records, which affects operational tracking." (Youth Entrepreneur – Dubti, KI-17)
	Innovation & Adaptability	Implementing new methods or adapting to changes	Examples of diversification or tech use	Traditional practices without innovation	"Local tailoring businesses still rely on traditional methods with limited diversification, making them vulnerable to seasonal demand fluctuations." (Government Official – Afambo, KI-08)
	Innovation & Adaptability	Implementing new methods or adapting to changes	Examples of diversification or tech use	Traditional practices without innovation	"Youth entrepreneurs are more willing to adopt digital tools and diversify services, enhancing operational

					efficiency." (Youth Entrepreneur – Argoba SW, KI-09)
	Infrastructure Impact	Effects of utilities and transport on operations	Comments on how infrastructure affects efficiency	Non-operational infrastructure issues	"Poor road access, lack of electricity, and inconsistent water supply reduce operational efficiency." (Government Official – Abala, KI-07)
	Market & Supply Chain	Access to markets and inputs for operations	Discussions of market access or supply disruptions	Finance-related market issues	"I've seen cases where entrepreneurs spend months without any meaningful market access, leading to business closures." (Government Official – Afambo, KI-23)
	Training & Capacity Building	Role of training in improving operations	References to training implementation for efficiency	Training without operational link	"Hands-on training, coupled with ongoing coaching, seems to yield the best results. Those who implement record-keeping, basic accounting, and business planning improve both operational efficiency and financial stability." (NGO Representative – Afambo, KI-38)
Financial Stability	Finance Access & Constraints	Ability to secure and manage financial resources	References to loans, subsidies, or financial challenges	Non-financial operational issues	"Access to finance is constrained; local banks and microfinance institutions often require collateral that pastoral entrepreneurs cannot provide." (Government Official – Semera, KI-13)
	Risk & Crisis Management	Strategies to mitigate financial shocks	Mentions of seasonal impacts or recovery	Operational disruptions without financial tie	"Many enterprises remain fragile due to internal weaknesses and external constraints." (MSE Owner – Dubti, KI-11)
	Income & Diversification	Generating and sustaining income streams	References to diversification or income stability	Market access without financial outcome	"Diversifying product lines has helped some women entrepreneurs sustain income during off-seasons." (Woman Entrepreneur – Chifra, KI-14)
	Policy & Support Effects	Institutional aids for	Comments on loans, grants, or policy impacts	General support	"Some enterprises have benefited from government-subsidized

		financial resilience		without financial focus	loans, although the uptake is low due to strict eligibility." (Government Official – Afambo, KI-23)
	Training for Financial Literacy	Training's role in financial management	References to financial aspects of training	General training without financial link	"Hands-on training, coupled with ongoing coaching, improves both operational efficiency and financial stability for youth and women entrepreneurs." (NGO Representative – Asayita, KI-30)

Table 2: KII-NVivo Analysis – Internal Determinants of MSE Performance

Code / Node	Sub-code / Sub-node	Definition	Inclusion Criteria	Exclusion Criteria	Illustrative Quote
BMS – Managerial Skills	Leadership & decision-making	The ability of MSE owners to make timely and strategic choices in response to challenges.	Mention of taking quick, informed decisions to address business threats or opportunities.	General discussions about market conditions without reference to decision-making.	"I decide quickly on product sourcing based on market availability; delays cost me customers." (MSE Owner – Sabure, KI-01)
BMS – Managerial Skills	Customer relations & problem-solving	Skills in managing customer interactions and resolving issues to maintain loyalty.	Any reference to dealing with customers effectively, handling complaints, or retaining clients.	Statements focusing solely on suppliers or government officials.	"When customers have complaints, I personally handle them, which helps maintain their trust." (Woman Entrepreneur – Chifra, KI-14)
BMS – Managerial Skills	Adaptability to seasonal shifts	Adjusting operations in response to seasonal or mobility changes in pastoral communities.	Examples of changing product lines, hours, or services during different seasons.	Permanent changes unrelated to seasons.	"During rainy seasons, I change delivery routes and stock to match accessible areas." (Youth Entrepreneur – Dubti, KI-02)

BMS – Managerial Skills	Training uptake & skill transfer	Applying skills learned from training programs to improve business operations.	Mentions of learning from TVET, NGOs, or government training and implementing the skills.	Informal peer-to-peer learning without structured training.	"After the NGO workshop, I reorganized my sales ledger and trained my helpers accordingly." (MSE Owner – Mille, KI-03)
BMS – Managerial Skills	Staff supervision	Ability to allocate, monitor, and evaluate staff tasks.	Evidence of structured task delegation and monitoring.	Statements about family assistance without formal oversight.	"I assign duties daily and monitor completion to ensure smooth operations." (MSE Owner – Sabure, KI-16)
BP – Business Planning	Goal setting & budgeting	Establishing clear objectives and allocating financial resources.	References to planned business goals, budgets, or financial targets.	General aspirations without action plans.	"I set monthly sales targets and allocate budgets to meet these goals." (Youth Entrepreneur – Gewane, KI-05)
BP – Business Planning	Tracking cash flow cycles	Monitoring income and expenses in line with predictable trading patterns.	Any mention of planning stock or sales around known market days.	Random stocking without reference to cash flow timing.	"I track daily income and expenses to ensure I never run out of essential stock." (Woman Entrepreneur – Amibara, KI-06)
BP – Business Planning	Seasonal strategy adjustments	Modifying procurement or sales methods in response to seasonal changes.	Adjusting supply chains, sourcing, or marketing seasonally.	Permanent sourcing from the same suppliers.	"Before the dry season, I stock extra grains as transport becomes difficult." (MSE Owner – Mille, KI-18)
BP – Business Planning	Risk preparation	Preparing for financial or operational disruptions.	Saving, stockpiling, or making contingency plans.	Complaints about risks without preventive actions.	"I reserve a portion of revenue as backup for unexpected shortages or market closures." (Youth Entrepreneur – Dubti, KI-17)
BP – Business Planning	Marketing strategy	Planned promotional activities to increase sales.	Discounts, seasonal offers, or targeted campaigns.	General selling without specific strategies.	"I use flyers and market announcements to boost sales during high-demand days." (Woman Entrepreneur – Chifra, KI-12)

RK – Record Keeping	Sales & expense tracking	Recording daily transactions to monitor business performance.	Clear mention of noting sales or expenses.	Keeping informal mental records only.	"I maintain a ledger for all daily sales and expenses; it guides my decisions." (MSE Owner – Sabure, KI-31)
RK – Record Keeping	Inventory management	Maintaining accurate stock records to avoid shortages.	Mention of tracking incoming/outgoing goods.	Complaints about shortages without tracking.	"I record each item received and sold to prevent stock-outs." (MSE Owner – Dubti, KI-26)
RK – Record Keeping	Loan repayment monitoring	Tracking repayment schedules to avoid penalties.	Evidence of scheduled loan repayment tracking.	Informal repayment without record.	"I mark my loan repayments in the ledger to avoid missing deadlines." (MSE Owner – Mille, KI-33)
RK – Record Keeping	Supplier payment tracking	Monitoring payments made to suppliers for accountability.	Keeping written payment logs.	Verbal agreements without records.	"Payments to suppliers are logged in writing; it avoids disputes." (MSE Owner – Chifra, KI-34)
RK – Record Keeping	Tax compliance	Recording income/expenses to meet tax obligations.	Reference to records helping in tax filing.	General mention of taxes without record-keeping link.	"Keeping proper records helps me submit tax reports without issues." (Government Official – Abala, KI-07)
INN – Innovation	Adoption of new tools	Implementing new technologies or tools to improve business.	Mobile payments, new equipment.	Old tools or no change in operations.	"I started accepting mobile payments which makes transactions faster and safer." (Youth Entrepreneur – Argoba SW, KI-09)
INN – Innovation	Product diversification	Introducing new product lines in response to shortages or demand.	Switching or expanding products seasonally.	Long-term product changes without adaptation motive.	"I added small snack items during market season to meet customer demand." (MSE Owner – Mille, KI-48)
INN – Innovation	Process improvement	Changing how goods/services are presented or delivered.	Reorganizing stalls, improving displays.	General cleanliness without sales motive.	"I rearranged my stall layout to display items better, increasing sales." (Woman

					Entrepreneur – Chifra, KI-44)
INN – Innovation	Marketing creativity	Using unconventional methods to attract customers.	Loudspeakers, street banners, unique promotions.	Word-of-mouth without unique methods.	"I go door-to-door to demonstrate products, attracting more buyers than passive selling." (MSE Owner – Dubti, KI-56)
INN – Innovation	Adapting to technology	Learning and applying digital tools in business.	Smartphone use for supplier/customer contact.	General phone use for personal calls.	"I use a smartphone to coordinate suppliers and notify customers of new stock." (Youth Entrepreneur – Mille, KI-81)

Table 3: KII-NVivo Analysis – External Determinants of MSE Performance

Code / Node	Sub-code / Sub-node	Definition	Inclusion Criteria	Exclusion Criteria	Illustrative Quote
Access to Finance	Loan Availability	Availability and accessibility of formal and informal loans, microcredit, savings groups	References to banks, microfinance, informal groups (iqub, nuwayet), collateral, interest rates	General statements about finance without specifics on loan access	"Local banks often require collateral that pastoral entrepreneurs cannot provide, limiting access to capital." (Government Official – Afambo, KI-07)
Access to Finance	Loan Conditions & Repayment	Terms of loans including interest rates, repayment periods, and flexibility	Discussions about repayment challenges, interest burden, grace periods	Statements not related to loan terms or repayment	"Microfinance loans are available, but high interest rates make repayment difficult for small enterprises." (Woman Entrepreneur – Amibara, KI-21)
Access to Finance	Informal Savings & Support	Use of community savings schemes or social lending for capital	Mentions of iqub, nuwayet, clan-based lending, group savings	Formal banking services without reference to community-based lending	"We rely on clan-based savings groups to fund our seasonal trade when banks are inaccessible." (Youth

					Entrepreneur – Dubti, KI-17)
Infrastructure	Transport Networks	Roads, vehicles, and logistics affecting business operations	References to road conditions, transport costs, delivery challenges	General infrastructure references without transport specifics	"Poor road access increases delivery costs and sometimes prevents products from reaching distant markets." (MSE Owner – Chifra, KI-49)
Infrastructure	Utilities & Workspace	Electricity, water supply, workspace quality, and availability	Comments on power outages, water scarcity, shared or poor working premises	General infrastructure without mention of utilities or workspace	"Frequent power outages disrupt our small processing unit, affecting productivity." (Woman Entrepreneur – Chifra, KI-44)
Infrastructure	Communication Infrastructure	Access to phone networks, internet connectivity	Mentions of mobile network coverage, internet access, tech infrastructure	General ICT comments not linked to business impact	"Network coverage is patchy, making supplier coordination and market information unreliable." (Youth Entrepreneur – Argoba SW, KI-24)
Market Access	Physical Market Access	Accessibility of markets including market days, distances, and customer reach	Discussions of market locations, frequency, seasonal market access	Vague references to markets without specifying access issues	"Markets are often far and inaccessible during the rainy season, reducing sales opportunities." (MSE Owner – Mille, KI-33)
Market Access	Market Facilities & Services	Market infrastructure such as stalls, security, and sanitation	Comments on market buildings, stalls, market hygiene, security for vendors	Market mentions without reference to facilities or services	"Vendors often operate in temporary spaces due to the nomadic lifestyle of our communities." (Woman Entrepreneur – Amibara, KI-36)
Market Access	Demand Fluctuation	Variations in customer demand due to seasonality, migration, or festivals	References to seasonal demand shifts, migration impacts on customers	Demand discussions unrelated to seasonality or pastoral movement	"Customer numbers fluctuate as families move with their herds, making demand unpredictable."

					(Community Elder – Gewane, KI-40)
Technology Access	Digital Payment Systems	Use of mobile money, digital wallets, and electronic transactions	References to M-Pesa, mobile payments, fintech services	Technology use unrelated to payments	"Some youth use mobile money to pay suppliers, but older entrepreneurs rely on cash." (Youth Entrepreneur – Mille, KI-81)
Technology Access	Communication Technology	Use of smartphones, internet for marketing and supplier contact	Comments on smartphone use, social media marketing, SMS communication	General phone usage not linked to business purposes	"I use my smartphone to contact customers and suppliers daily." (Youth Entrepreneur – Dubti, KI-02)
Technology Access	Barriers to Tech Adoption	Challenges in accessing or using technology due to cost, literacy, or infrastructure	Mentions of device affordability, digital illiteracy, poor network	Positive tech use without mention of barriers	"Many traditional businesses cannot afford digital devices or internet, limiting market reach." (MSE Owner – Sabure, KI-31)
Raw Materials Availability	Supply Consistency	Regularity and reliability of raw material supply	References to stockouts, supplier reliability, seasonal availability	General supply chain comments without specifics	"Sometimes I cannot get enough flour for baking, especially during market season." (Woman Entrepreneur – Mille, KI-12)
Raw Materials Availability	Cost Fluctuations	Variations in prices of raw materials and inputs	Discussions of price increases, inflation effects	Price mentions unrelated to raw materials	"The cost of imported materials rises unpredictably, affecting my profit margins." (MSE Owner – Chifra, KI-34)
Raw Materials Availability	Quality of Inputs	Perceived quality and suitability of raw materials	Comments on defective or poor-quality inputs	General quality comments unrelated to raw materials	"Some locally supplied ingredients are of poor quality, which limits product consistency." (Woman Entrepreneur – Chifra, KI-74)
Working Premises	Ownership & Rental	Status of business premises as	References to leasing, renting conditions, ownership disputes	Premises discussion without tenancy or	"Many women operate from temporary premises because

		owned, rented, or informal		ownership issues	formal rental spaces are unaffordable." (Woman Entrepreneur – Dubti, KI-69)
Working Premises	Premises Adequacy	Space size, safety, hygiene, and suitability of premises	Comments on cramped spaces, safety concerns, sanitation problems	Premises mentions without adequacy aspects	"Our small stall is overcrowded, making it difficult to serve customers properly." (MSE Owner – Sabure, KI-61)
Working Premises	Legal Rights & Security	Formal recognition, protection against eviction, and tenure security	Mentions of lease contracts, government support for premises, eviction fears	General legal mentions not tied to premises	"Without official lease agreements, some entrepreneurs fear eviction during market relocation." (NGO Representative – Afambo, KI-08)
Training Availability	Access to Training	Availability and frequency of business, financial, and technical trainings	References to NGO/government workshops, TVET participation	Mentions of informal advice without formal training	"We attend short-term government and NGO workshops to improve business skills." (MSE Owner – Mille, KI-71)
Training Availability	Training Quality & Relevance	Practical usefulness, local language delivery, and applicability of training content	Comments on content applicability, language barriers, trainer competence	Training discussions unrelated to quality or relevance	"Some training is too generic and not adapted to the pastoral context." (Woman Entrepreneur – Chifra, KI-42)
Training Availability	Barriers to Training Access	Financial, geographic, social, or cultural obstacles to accessing training	Discussions on cost, location, timing, gender barriers	Training quality mentions without access issues	"Workshops are irregular and often too expensive for youth entrepreneurs to attend." (Youth Entrepreneur – Gewane, KI-20)

Table 4: KII-NVivo Analysis – Government Support Effect on MSE Performance

Code / Node	Sub-code / Sub-node	Definition	Inclusion Criteria	Exclusion Criteria	Illustrative Quote
GS – Government Support	GS.1 Policy and Regulatory Support	Legal and regulatory measures to improve MSE	Mentions of licensing, tax policy, registration,	Non-governmental regulatory	"Our role includes simplifying registration and guiding small

		operating environment	legal facilitation	references or informal rules	businesses on legal compliance." (Government Official – Semera, KI-43)
GS – Government Support	GS.1.1 Business Licensing and Formalization	Simplified registration and formal business recognition	Comments on registration processes, ease or barriers	General discussions of legal issues not related to MSE formalization	"Getting a license was initially cumbersome, but government support helped us formalize our retail business." (MSE Owner – Sabure, KI-16)
GS – Government Support	GS.1.2 Tax Policy and Incentives	Tax reliefs, payment deferrals, or incentives offered by government	References to tax breaks, exemptions, or adjusted payments	Comments on tax burdens without mention of government reliefs or incentives	"Government tax incentives enabled me to reinvest profits into expanding my food processing business." (Woman Entrepreneur – Chifra, KI-44)
GS – Government Support	GS.1.3 Regulatory Enforcement and Compliance Flexibility	Flexible enforcement or inspections considerate of pastoral contexts	Mentions of adjusted inspections, delayed enforcement	Descriptions of strict or punitive enforcement without flexibility	"Inspections are often adapted to the seasonal movement of pastoral communities, which helps MSEs comply without penalties." (Government Official – Abala, KI-22)
GS – Government Support	GS.2 Financial Access Facilitation	Measures improving MSE access to finance	References to loans, grants, subsidies, collateral support	Informal financial aid or NGO-only support	"Government-subsidized loans are available, though uptake is low due to collateral requirements." (Government Official – Afambo, KI-07)
GS – Government Support	GS.2.1 Loan Guarantees and Collateral Support	Government provision or facilitation of loan guarantees or collateral waivers	Discussions on government-backed loans, collateral easing	Private lender or NGO loan discussions without government role	"Without government-backed collateral support, banks often reject our loan applications." (MSE Owner – Mille, KI-33)
GS – Government Support	GS.2.2 Microfinance Facilitation	Support for microcredit institutions or	References to government partnership with MFIs or	Pure NGO microfinance without	"We were linked to a microfinance institution through a government

		linkage programs	facilitation programs	government linkage	program, which helped start our tailoring business." (Woman Entrepreneur – Mille, KI-42)
GS – Government Support	GS.2.3 Direct Grants or Subsidies	Direct monetary support, grants, or subsidies to MSEs	Explicit mention of grants, startup capital, subsidies	Loans or credit without grant element	"Some enterprises received direct grants to help expand their retail operations." (Youth Entrepreneur – Gewane, KI-50)
GS – Government Support	GS.3 Infrastructure Development and Service Provision	Physical infrastructure and utilities provided or improved by government	Road construction, market buildings, electricity, water supply	Private or NGO infrastructure projects without government involvement	"Government-built market stalls and electrified water points have improved operational efficiency." (NGO Representative – Afambo, KI-23)
GS – Government Support	GS.3.1 Roads and Transport Access	Development or maintenance of roads facilitating market and input access	Discussions on government road projects or transport subsidies	Poor road complaints without mention of government action	"Government-maintained roads help us deliver goods faster to regional markets." (MSE Owner – Chifra, KI-49)
GS – Government Support	GS.3.2 Market Facilities and Premises	Provision of market stalls, sheds, or business premises	Mention of government-built or subsidized business premises	Renting or private premises without government support	"Temporary premises provided by the government allow women and youth entrepreneurs to operate during market days." (Woman Entrepreneur – Amibara, KI-36)
GS – Government Support	GS.3.3 Utility Services (Electricity, Water, Internet)	Provision or improvement of power, water, and communication infrastructure	References to electrification, water access, or internet provision	Private or NGO utilities without government role	"Electrification and water supply by the government have reduced operational disruptions." (MSE Owner – Sabure, KI-61)
GS – Government Support	GS.4 Capacity Building and Training	Training programs aimed at strengthening MSE owner skills	Business skills, financial literacy, digital skills training	Informal advice or non-governmental training	"Government workshops on bookkeeping and management improved our daily operations." (Youth Entrepreneur – Dubti, KI-02)

GS – Government Support	GS.4.1 Entrepreneurship and Managerial Training	Formal training on managing business operations	References to management, leadership, decision-making courses	Informal peer learning or NGO-only trainings	"Leadership and decision-making training organized by the government helped me run my transport business more efficiently." (MSE Owner – Dubti, KI-26)
GS – Government Support	GS.4.2 Financial Literacy Programs	Training on financial management and record keeping	Mention of budgeting, bookkeeping, and cash flow management	General education programs without financial focus	"I learned how to manage cash flow properly through government-supported financial literacy programs." (Woman Entrepreneur – Chifra, KI-74)
GS – Government Support	GS.4.3 Innovation and Technology Adoption Training	Support for digital tools, mobile payments, or innovative business methods	References to mobile money, e-commerce, or technology use training	Technology use without training or government support	"Training on mobile payments enabled youth entrepreneurs to transact without relying on cash." (Youth Entrepreneur – Mille, KI-81)
GS – Government Support	GS.5 Market Linkage and Promotion	Activities linking MSEs to markets and buyers	Trade fairs, government-organized market days, procurement inclusion	Private market initiatives without government involvement	"Government-facilitated trade fairs connected local food processors to regional buyers." (Government Official – Asayita, KI-83)
GS – Government Support	GS.5.1 Trade Fairs and Exhibitions	Government-organized promotional events for MSEs	Mention of fairs, exhibitions, or government marketing support	Non-government trade events	"Attending government exhibitions allowed our retail products to reach new customers." (MSE Owner – Sabure, KI-76)
GS – Government Support	GS.5.2 Public Procurement Inclusion	Inclusion of MSEs in government procurement contracts	References to government contracts or supply opportunities	Private sector procurement only	"Some youth businesses supplied goods to government programs, boosting their sales." (Youth Entrepreneur – Argoba SW, KI-24)
GS – Government Support	GS.5.3 Weekly Market	Support for regular market	Mention of government-managed	Markets organized by community	"Government-managed weekly markets help

	Organization and Promotion	operations and publicity	weekly markets or promotion	without government role	sustain sales during off-peak seasons." (Community Elder – Gewane, KI-55)
GS – Government Support	GS.6 Institutional Coordination and Stakeholder Engagement	Collaboration between government and other stakeholders	Inter-agency meetings, public-private partnerships, NGO coordination	Unilateral government or NGO actions without coordination	"Coordination with NGOs ensures that training and microfinance programs reach remote pastoral communities." (NGO Representative – Asayita, KI-15)
GS – Government Support	GS.6.1 Inter-agency Coordination	Coordination between different government bodies	Joint planning, shared programs	Single agency actions without coordination	"I coordinate with trade, finance, and TVET offices to streamline MSE support." (Government Official – Golina, KI-67)
GS – Government Support	GS.6.2 Public–Private Partnerships	Collaboration between government and private sector	PPP projects, joint ventures	Independent private sector initiatives	"Linking local producers with wholesalers was possible through government-private sector partnerships." (Government Official – Abala, KI-37)
GS – Government Support	GS.6.3 Integration with NGO Programs	Government alignment with NGO activities	References to joint programs or harmonized support	NGO programs without government collaboration	"NGOs support skill development, while government programs complement with market access and formalization." (Government Official – Semera, KI-13)
GS – Government Support	GS.7 Crisis Response and Risk Mitigation	Government support during emergencies affecting MSEs	Drought relief, emergency funds, policy relaxation	Individual coping strategies without government aid	"During drought, government interventions with funds and relaxed policies helped maintain small businesses." (Community Elder – Gewane, KI-10)
GS – Government Support	GS.7.1 Drought Relief and Recovery Support	Direct aid or programs targeting drought-affected MSEs	References to drought assistance programs	General disaster comments without	"Emergency support allowed agro-processors to continue operations despite crop

				government intervention	failures." (MSE Owner – Mille, KI-33)
GS – Government Support	GS.7.2 Emergency Financial Assistance	Short-term financial help in crises	Mention of emergency grants, loans, or subsidies	Regular financial support unrelated to crises	"Emergency government loans helped us overcome temporary cash shortages." (Youth Entrepreneur – Gewane, KI-20)
GS – Government Support	GS.7.3 Policy Adjustments during Crises	Temporary policy changes in response to shocks	Tax deferrals, relaxed regulations	Permanent policy unrelated to crises	"Policies exist on paper but enforcement during crises is inconsistent at the district level." (Government Official – Asayita, KI-83)
GS – Government Support	GS.8 Cultural and Social Context Integration	Government's consideration of local pastoral, clan, gender, and youth realities	Culturally sensitive programming, clan engagement, gender/youth focus	Generic programs without cultural adaptation	"Government programs are tailored to pastoral realities, assisting women and youth in temporary marketplaces." (Government Official – Afambo, KI-07)
GS – Government Support	GS.8.1 Clan-based Engagement Strategies	Use of clan networks and traditional leaders to facilitate MSE support	Engagement with elders, clan authorities	Programs ignoring clan systems	"We engage clan leaders to communicate program benefits effectively." (Community Elder – Gewane, KI-40)
GS – Government Support	GS.8.2 Gender-Sensitive Programs	Initiatives targeting women entrepreneurs	Women-only training, finance, or market access	Gender-neutral programs without targeted focus	"Special workshops empower women entrepreneurs to run food processing businesses." (Woman Entrepreneur – Chifra, KI-14)
GS – Government Support	GS.8.3 Youth-focused Interventions	Support programs addressing youth entrepreneurial needs	Youth skills training, startup funds	General programs without youth focus	"Government startup funds enabled youth to engage in ICT and service enterprises." (Youth Entrepreneur – Dubti, KI-02)

Table 5: KII-NVivo Analysis – NGO Support Effect on MSE Performance

Code / Node	Sub-code / Sub-node	Definition	Inclusion Criteria	Exclusion Criteria	Illustrative Quote
NGO – NGO Support	NGO.1 Capacity Building and Training	NGO-facilitated skill development programs for MSE owners	Business skills, financial literacy, technical training	Informal advice without structured NGO training	"NGOs have been pivotal, particularly in skill development and microfinance access." (Government Official – Afambo, KI-07)
NGO – NGO Support	NGO.1.1 Entrepreneurship and Managerial Skills Training	Training to improve business management, decision-making, and leadership	References to NGO leadership or management courses	Training not linked to NGO delivery	"The entrepreneurship workshops helped me understand business planning and customer management." (Youth Entrepreneur – Dubti, KI-02)
NGO – NGO Support	NGO.1.2 Financial Literacy and Record Keeping	Training on budgeting, cash flow management, and record maintenance	NGO-led financial management programs	General education without NGO involvement	"Through the NGO sessions, I learned how to track my daily sales and expenses properly." (Woman Entrepreneur – Amibara, KI-06)
NGO – NGO Support	NGO.1.3 Innovation and Technology Adoption Training	Introducing digital tools, mobile payments, or new business methods	NGO programs teaching mobile money or tech use	Technology use without NGO training	"The NGO taught us to use mobile payments which improved sales tracking and reduced cash handling risks." (MSE Owner – Mille, KI-03)
NGO – NGO Support	NGO.2 Financial and Material Support	NGO provision of loans, grants, equipment, or materials	Explicit mention of NGO-funded credit, grants, or asset provision	Government or private sector financial aid	"I received startup materials and initial capital support through an NGO program, which allowed me to expand my tailoring business." (Woman Entrepreneur – Mille, KI-12)
NGO – NGO Support	NGO.2.1 Microcredit and Loan Provision	NGO-run credit schemes and loan facilities	References to NGO microfinance or revolving funds	Informal lending without NGO involvement	"Access to NGO microcredit enabled me to buy raw materials without relying on family loans." (MSE Owner – Chifra, KI-04)
NGO – NGO Support	NGO.2.2 Grants and In-kind Support	Non-repayable funds or material support from NGOs	Asset donations, startup grants	Loans or financial aid requiring repayment	"I was given sewing machines and packaging materials by the NGO, which reduced my startup costs significantly." (Woman Entrepreneur – Mille, KI-12)

NGO – NGO Support	NGO.3 Market Linkage and Promotion	NGO initiatives linking MSEs to markets or promoting products	Market access programs, fairs, buyer introductions	Private or government market promotion without NGO participation	"The NGO connected me with buyers in Semera, increasing my customer base beyond my district." (MSE Owner – Sabure, KI-16)
NGO – NGO Support	NGO.3.1 Trade Fairs and Exhibitions	NGO-organized market events for MSEs	References to fairs or exhibitions sponsored or arranged by NGOs	Government or private trade fairs without NGO involvement	"Attending the NGO-led trade fair gave me exposure to new products and suppliers." (Youth Entrepreneur – Gewane, KI-05)
NGO – NGO Support	NGO.3.2 Marketing and Sales Support	Training or assistance on branding, packaging, or sales techniques	NGO workshops on promotion or sales strategies	General marketing without NGO support	"I learned proper packaging and labeling techniques from an NGO workshop, which increased sales." (Woman Entrepreneur – Chifra, KI-14)
NGO – NGO Support	NGO.4 Infrastructure and Equipment Support	Provision or improvement of facilities, equipment, or materials by NGOs	Donations or subsidized tools, workspace improvement	Government or private infrastructure projects without NGO role	"NGO assistance provided a small workshop space, which improved workflow and productivity." (MSE Owner – Dubti, KI-11)
NGO – NGO Support	NGO.4.1 Workshop and Premises Improvement	Facility upgrades or new workspace provision by NGOs	References to NGO-funded premises or renovations	Self-funded or government premises	"Thanks to the NGO, we now have a dedicated space for food processing rather than operating from home." (Woman Entrepreneur – Chifra, KI-44)
NGO – NGO Support	NGO.4.2 Tools and Equipment Provision	Supply of machinery, tools, or tech to MSEs	NGO donations or subsidized asset provision	Equipment purchase without NGO involvement	"The NGO provided sewing machines, which allowed me to take more orders and hire an assistant." (Woman Entrepreneur – Mille, KI-42)
NGO – NGO Support	NGO.5 Institutional Coordination and Networking	NGO collaboration with government, private sector, and community for MSE support	References to partnerships, joint programs, or networking efforts	Isolated NGO programs without collaboration	"Often, support is fragmented, but when NGOs coordinate, MSEs benefit more effectively." (Community Elder – Gewane, KI-40)
NGO – NGO Support	NGO.5.1 Multi-stakeholder Partnerships	Joint NGO-government or NGO-private sector initiatives	Mention of coordinated programs or alliances	NGO working alone without partnerships	"Our NGO partners worked with local authorities to improve market access for small traders." (NGO

					Representative – Asayita, KI-15)
NGO – NGO Support	NGO.5.2 Community Engagement and Social Inclusion	NGO efforts to involve clan elders, women, and youth in programming	Clan involvement, gender or youth-targeted initiatives	Programs without social inclusion focus	"The NGO consulted local elders to ensure programs fit our pastoral lifestyle." (Community Elder – Gewane, KI-25)
NGO – NGO Support	NGO.6 Crisis Response and Resilience Building	NGO support during drought, floods, or emergencies affecting MSEs	Emergency aid, training for risk mitigation	Government-only crisis response	"During the drought, the NGO provided essential materials and guidance to keep our businesses running." (MSE Owner – Mille, KI-71)
NGO – NGO Support	NGO.6.1 Emergency Grants and Material Aid	Short-term aid in crises	References to NGO emergency funding or supplies	Long-term or regular funding without crisis focus	"When floods destroyed my stall, the NGO supplied temporary shelter and working tools." (Woman Entrepreneur – Amibara, KI-21)
NGO – NGO Support	NGO.6.2 Risk Management Training	Training on disaster preparedness or business continuity	NGO workshops on resilience or contingency planning	General training without risk focus	"NGO-led sessions taught us how to prepare for seasonal market disruptions." (Youth Entrepreneur – Argoba SW, KI-09)
NGO – NGO Support	NGO.7 Gender and Youth Focused Support	NGO programs specifically supporting women and youth entrepreneurs	Women-only or youth-targeted trainings, credit, or mentoring	General programs without specific gender or youth focus	"They helped youth like me start ICT services and taught business management." (Youth Entrepreneur – Mille, KI-81)
NGO – NGO Support	NGO.7.1 Women's Entrepreneurship Programs	Targeted support, finance, or training for women-owned MSEs	Women-only sessions, finance schemes, leadership training	Mixed-gender programs without targeted support	"As a woman, I benefited from a program that provided both training and startup support for tailoring." (Woman Entrepreneur – Mille, KI-12)
NGO – NGO Support	NGO.7.2 Youth Entrepreneurship Initiatives	Training, finance, and mentorship programs for young entrepreneurs	Youth business startup support or skills training	General adult programs without youth focus	"Youth-focused mentoring helped me launch my service business in Dubti with minimal risk." (Youth Entrepreneur – Dubti, KI-17)

Table 6: KII-NVivo Analysis –Contextual Factors Effect on MSE Performance

Theme	Coding Category	Illustrative Quote (KII Source)	Interpretation
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Informal Networks and Clan Support	Clan-based financial trust	“Clan relations are strong here. When someone’s business struggles, relatives or elders often help by providing livestock or small cash loans without formal agreements.” (KII–Elder, Chifra, KI–07)	Clan systems act as informal financial safety nets, filling gaps left by weak formal banking systems.
Reciprocity and Collective Support	Community cooperation	“People rely on trust. If one shopkeeper lacks stock, another provides on credit, expecting repayment later.” (KII–Trade Officer, Dubti, KI–03)	Trust-based cooperation sustains MSE operations amid limited liquidity.
Mentorship and Skill Transmission	Intergenerational learning	“Most entrepreneurs here learn from older family members, not from formal training. Knowledge passes through observation.” (KII–Youth Affairs Expert, Yalo, KI–09)	Local mentorship substitutes for formal business education, ensuring continuity of indigenous entrepreneurial practices.
Social Capital as Informal Governance	Norm-based regulation	“Elders mediate disputes between traders. We rarely use courts; the clan system solves it faster.” (KII–Local Administrator, Afedera, KI–05)	Social norms provide governance and conflict resolution mechanisms, enhancing stability in MSE relations.
Climatic Variability	Drought and Flood	Disrupts raw material supply and cash flow	“Drought reduces the availability of livestock products, affecting food processing businesses.” (MSE Owner – Mille, KI-33)
Informal Trade Networks	Local Barter & Credit Systems	Enhances resilience but limits formal market access	“We rely on neighbors to exchange products when cash is scarce, but we miss formal buyers.” (MSE Owner – Awura, KI-41)

Appendix-D2. FGDs NVivo Codebook Tables (Themes and Sub-Themes)

Table 7: FGD-NVivo Analysis – Assessment of MSE Performance Indicators

Theme	Sub-theme / Code	Description	Illustrative FGD Quotes	Related Performance Outcome
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Operational Efficiency	Record Keeping & Financial Management	Practices of documenting sales, expenses, and stock to manage cash flow and plan business operations	“I make a plan every month for my shop. I write down what I sell and what I spend. If I don’t record, I forget, and then I lose money.” (Abida, Male MSE Owner) “I use a notebook. My daughter helps me write since I’m not educated.” (Gela’Alu, Female Entrepreneur)	Improved day-to-day business management; reduced loss; better planning
	Adaptation to Seasonality	Strategies to maintain operations during low-demand periods, droughts, or market disruptions	“When pastoralists migrate, my customers disappear. I sometimes close for weeks until they return.” (Golina, Female Entrepreneur) “I store extra food items before rainy months because roads are blocked.” (Golina, Male MSE Owner)	Continuity of business operations; resilience to seasonal fluctuations
	Market Access & Logistics	Access to markets and managing transport-related constraints	“Weekly markets are important for cohesion, but drought reduces pastoralists’ buying power.” (Dalefage, Community Elder) “Goods arrive late and expensive. Customers complain about high prices. Transport is the main problem.” (Kori, Male Trader)	Increased sales opportunities; reduced operational bottlenecks
	Product & Service Innovation	Adjusting products or services to meet local demand and market conditions	“Some of us adjust products depending on the season. During dry times, I sell water and soft drinks more, while in rainy months, I shift to grains.” (Konaba, MSE Owner) “I try new ways, like using my smartphone to contact suppliers. It saves me trips and transport costs.” (Burimodaytu, Youth Entrepreneur)	Enhanced competitiveness and customer satisfaction; operational flexibility
Financial Stability	Savings & Informal Finance	Use of personal savings, iqub, or clan-based lending to secure capital	“I always try to save some profit from market days. During the dry season, I reduce unnecessary spending.” (Golina, MSE Owner) “My clan helps me with small loans. Also, during festivals, we share customers by organizing stalls together.” (Gela’Alu, Female Entrepreneur)	Sustained liquidity; ability to maintain stock and operations
	Access to Credit & Formal Finance	Challenges and strategies for obtaining loans from banks, microfinance, or NGOs	“I tried to get a loan from the bank, but they asked for collateral. I don’t have land titles. So I depend on clan contributions when I need bigger money.” (Yalo, MSE Owner) “Microfinance requires us to form groups and give guarantees. Many youth don’t qualify.” (Mabaye, Youth Entrepreneur)	Expansion capacity; reduced dependency on informal sources

	Community & Clan Support	Social capital and mutual aid to buffer financial shocks	“Clan networks are important. If someone has no money, relatives lend without interest. But there is also pressure to give goods on credit.” (Yalo, Community Elder) “Clan elders mediate disputes and sometimes help pool money.” (Unda’Fo, Male Trader)	Financial resilience; risk-sharing; improved trust and repayment support
	Government & NGO Support	Training, equipment, or infrastructure support influencing financial stability	“NGOs trained us on saving and record keeping. I started writing sales in a notebook after that. It really helped.” (Golina, Female Entrepreneur) “Government provided us a stall in the new market shed. That reduced my rent.” (Abida, Male MSE Owner)	Improved financial literacy; lower operational costs; access to resources

Table 8: FGD-NVivo Analysis – Internal Determinants of MSE Performance

Theme / Code	Sub-Theme	Description / Influence on MSE Performance	Illustrative FGD Quote
Managerial Skills	Savings Practices	Regular saving from profits or iqub participation enhances financial stability during low sales periods or dry seasons.	“For me, I always try to save some profit from market days. During the dry season, I reduce unnecessary spending. This way, even when sales drop, I still manage to keep the business running.” (Participant 1, Golina)
	Budgeting & Planning	Planning monthly expenditures and tracking sales ensures operational continuity and reduces losses.	“I make a plan every month for my shop. I write down what I sell and what I spend. If I don’t record, I forget, and then I lose money.” (Participant 1, Abida)
	Credit & Borrowing	Informal borrowing from clan networks or iqub allows businesses to access emergency capital, supporting survival and growth.	“We depend on clan contributions when we need bigger money.” (Participant 5, Yalo)
Record Keeping	Documentation Practices	Maintaining notebooks, using Excel or smartphones for tracking improves decision-making and helps monitor cash flow.	“I use my phone calculator to track daily sales. But I don’t save the information—once the phone battery dies, it is gone.” (Participant 12, Telalek)
	Financial Literacy	Training by NGOs in bookkeeping and record keeping strengthens managers’ ability to monitor performance.	“NGOs trained us on bookkeeping. Before that, I had no idea how to track sales.” (Participant 6, Burimodaytu)
Business Planning & Adaptation	Flexibility in Operations	Adjusting products or services based on seasonal demand or customer migration ensures continuity.	“When pastoralists migrate, my customers disappear. I sometimes close for weeks until they return.” (Participant 4, Golina)

	Product/Service Diversification	Shifting focus to alternative products or markets mitigates risk from low demand periods.	“During dry times, I sell water and soft drinks more, while in rainy months, I shift to grains.” (Participant 7, Konaba)
Innovation Practices	Technology Use	Using mobile phones or digital tools to contact suppliers or track sales reduces costs and increases efficiency.	“I use my smartphone to contact suppliers. It helps me buy cheaper products and save transport costs.” (Participant 6, Konaba)
	Problem-Solving & Creativity	Small innovations, like offering discounts or participating in local fairs, improve customer retention and revenue.	“We try small innovations—like giving discounts during holidays—but without finance and stable infrastructure, growth is limited.” (Participant 8, Wasema)
Community & Social Capital	Clan Networks & Trust	Leveraging community support for loans, mediation, and customer loyalty strengthens business resilience.	“Clan networks are important. If someone has no money, relatives lend without interest. But there is also pressure to give goods on credit, which is risky.” (Participant 9, Yalo)
	Mentorship & Knowledge Sharing	Learning business skills from family or experienced community members helps youth entrepreneurs start and sustain businesses.	“Most of us learn from family. Sons learn from fathers. There is no formal business training.” (Participant 4, Kori)

Table 9: FGD-NVivo Analysis – External Determinants of MSE Performance

Main Theme	Sub-Theme	Influence on MSE Performance	Illustrative FGD Quote
Access to Finance	Formal Credit (Banks, Microfinance)	Limited access constrains start-up, expansion, and stability; collateral requirements exclude pastoral MSEs	“I tried to get a loan from the bank, but they asked for collateral. I don’t have land titles.” (Participant 5, Yalo)
	Informal Credit (Clan, Family, Iqub)	Provides flexible liquidity but small, irregular, and dependent on trust	“Sometimes clan members lend me money. But it’s not always reliable.” (Male Youth, Gela’Alu)
	NGO Grants & Emergency Support	Offers lifelines during crises, but irregular and unsustainable	“During drought, one NGO brought water tanks. That allowed us to keep running small shops.” (Participant 12, Awura)
Infrastructure Availability	Transportation & Roads	Poor or insecure roads raise costs, limit supply, and reduce profitability	“The road linking us to Semera is not reliable, and it delays bringing goods. Costs are very high.” (Participant 1, Afedera)
	Electricity & Power Supply	Frequent outages hinder productivity, especially for women-led tailoring, food, and ICT businesses	“For us women working in tailoring, our challenge is electricity. Power cuts are frequent, and sewing machines stop.” (Participant 2, Afedera)
	ICT & Connectivity	Weak network undermines youth ICT services, online trade, and supplier coordination	“I run a small internet café. The network here is very unstable. Many young people want digital services, but poor connectivity limits us.” (Youth Entrepreneur, Afedera)

Technology Adoption	Digital & Mobile Solutions	Adoption of smartphones saves transport costs and expands access to suppliers	"I try new ways, like using my smartphone to contact suppliers. It saves me trips and transport costs." (Youth Entrepreneur, Burimodaytu)
	Production & Processing Equipment	NGO-provided machines (e.g., tailoring, milling) support innovation, but sustainability suffers when they break down	"An NGO gave us tailoring machines. But when they broke, no one helped us repair them, and many women left." (Female Entrepreneur, Wasema)
Market Access	Weekly Markets	Enhance trade and social networks, but unstable due to drought, insecurity, or migration	"Weekly markets are critical, but droughts and poor roads mean fewer people attend these days." (Community Leader, Samurobi)
	Market Facilities (Sheds, Storage, Water)	Lack of cold storage, shade, and sheds causes spoilage and reduces customer comfort	"Without cold storage or warehouses, goods spoil quickly. Milk and meat cannot last." (Community Leader, Erabti)
	Distance to Major Markets	Long distances and high transport costs cut profit margins and isolate businesses	"Even transporting a small load from Semera to Teru doubles the cost, so profits are low." (MSE Owner, Teru)
Working Premises Availability	Government-Provided Premises	Market sheds reduce rent burden but are few, incomplete, or poorly located	"Government gave us a stall in the new market shed. That reduced my rent. But loans are still difficult." (MSE Owner, Abida)
	Inadequate Business Spaces	Operating in open sun or without secure premises lowers sales and product quality	"The government promised market sheds, but construction is incomplete. Traders are left in the sun." (MSE Owner, Berahele)
Raw Materials Availability	Rising Input Costs	Scarcity and rising prices of construction items, salt, or food inputs limit productivity	"The rising cost of raw materials is the biggest challenge. Cement and iron are not always available locally." (MSE Owner, Dulesa)
	Supply Chain Dependence	Reliance on distant urban centers creates delays and increases risks of shortages	"Trucks avoid coming because of bad roads. Even when we produce something, it doesn't reach wider markets." (Youth Entrepreneur, Erabti)
	Lack of Processing Facilities	Forces sale of raw products at low prices, reducing value addition	"Our district is known for salt. But lack of machinery makes it hard to process. We sell raw salt at low prices." (MSE Owner, Bidu)
Training Opportunity	Government Trainings	Business planning, record keeping, and cooperative formation improve skills but suffer weak follow-up	"Government officers gave us training on bookkeeping, which was useful. But loans were too complicated." (Youth Entrepreneur, Golina)
	NGO Trainings	Focus on savings, food processing, hygiene, and packaging, which enhance competitiveness	"An NGO taught us food hygiene and packaging for milk products. This helped me sell butter at a better price." (Female Entrepreneur, Samurobi)
	Vocational & Skills Development	Sporadic and donor-dependent; stop when projects end	"NGOs sometimes bring vocational trainers, which helps the youth, but such projects stop when funding

			ends.” (Community Leader, Awash Fentale)
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Table 10: FGD-NVivo Analysis – Government Support Effect on MSE Performance

Theme	Sub-Theme	Influence on MSE Performance	Illustrative FGD Quote
Government Support	Training & Capacity Building	Strengthens managerial skills and business planning; improves record keeping	“Government officers gave us training on bookkeeping, which was useful. But when we asked for a loan scheme, it was complicated.” (Youth Entrepreneur, Golina)
	Access to Finance & Loans	Limited financial support; complicated procedures reduce capital availability	“I tried to get a loan from the bank, but they asked for collateral. I don’t have land titles. So I depend on clan contributions.” (MSE Owner, Yalo)
	Licensing & Regulatory Facilitation	Partial facilitation; delays and bureaucratic challenges hinder smooth operations	“Getting a business license was not easy. It took many months. Officials sometimes ask for payment to speed the process.” (MSE Owner, Awura)
	Market Infrastructure & Premises	Provision of stalls and market sheds enhances trading environment; limited coverage reduces impact in remote areas	“Government provided us a stall in the new market shed. That reduced my rent. But loans from government banks are still difficult.” (MSE Owner, Abida)
	Outreach & Accessibility	Uneven support in remote districts; limited visibility reduces influence on MSE resilience	“Government tries, but they don’t reach remote areas well. Market sheds built in the town are helpful, but villages far from the road still lack facilities.” (Community Elder, Yalo)
	Follow-up & Continuity	Lack of continuous engagement limits long-term benefits; inconsistent support affects performance	“Government provides training, but follow-up is missing. We learn ideas but lack capital to apply them.” (MSE Owner, Konaba)
	Infrastructure Development	Roads, electricity, and water projects influence MSE viability; slow delivery reduces potential gains	“Infrastructure is our biggest issue. Government talks about roads and electricity, but delivery is slow. That limits business growth.” (MSE Owner, Teru)
	Policy & Program Implementation	Promises of revolving funds or tender opportunities exist but are unevenly applied	“For women, there are promises of revolving funds, but access is selective.” (Female Entrepreneur, Afedera)
	Training & Capacity Building	Improves bookkeeping, planning, and business knowledge	“Government officers gave us training on bookkeeping, which was useful.” (Participant 7, Golina)
	Regulatory Facilitation (Licensing, Market Sheds)	Infrastructure support can enhance market access; bureaucratic delays impede growth	“Getting a business license was not easy. It took many months.” (Participant 8, Awura)
	Financial Schemes	Limited reach and complexity reduce impact on growth	“Government promised revolving funds, but access is selective.” (Participant 2, Afedera)

Table 11: FGD-NVivo Analysis – NGO Support Effect on MSE Performance

Dimension	Sub-Dimension	Influence on MSE Performance	Illustrative FGD Quote
NGO Support	Capacity Building & Training	Enhances managerial and business skills, leading to better record keeping, planning, and decision-making	“NGOs gave us training on saving and record keeping. I started writing sales in a notebook after that. It really helped.” (Women Entrepreneur – Golina)
	Entrepreneurship & Skill Development	Strengthens adaptability and innovative practices in product/service delivery	“An NGO brought sewing machines. That helped some women start tailoring.” (Youth Entrepreneur – Gela’Alu)
	Market Linkages & Exposure	Expands market access and networking opportunities beyond local areas	“NGOs sometimes bring fairs. That helps to connect with bigger buyers outside Afar.” (Youth Entrepreneur – Yalo)
	Resource Provision & Equipment	Provides essential tools and infrastructure, reducing operational disruptions	“During drought, one NGO brought water tanks. That allowed us to keep running small shops.” (MSE Owner – Awura)
	Financial Literacy & Savings Support	Encourages disciplined financial management through structured saving practices	“Women often join saving groups supported by NGOs. That is our main financial source.” (Female Entrepreneur – Yangudi)
	Continuity & Sustainability	Intermittent support reduces long-term impact; consistent programs enhance MSE resilience	“Short-term NGO projects come and go. Consistent support would help businesses mature.” (Community Elder – Teru)
	Innovation & Technology Adoption	Facilitates adoption of simple technology for tracking, communication, and business improvement	“I try to use Excel on my phone for expenses, but data entry is time-consuming, so I don’t always update.” (Youth Entrepreneur – Awash Fentale)
	Risk Mitigation During Shocks	Provides support in crises (drought, conflict) that stabilizes business operations	“An NGO gave us training and some equipment, but there is no continuous financial help. Mostly we depend on family or iqub.” (Women Entrepreneur – Awura)
	Training & Skills Development	Enhances record-keeping, financial literacy, and market linkages	“They gave us training on saving and record keeping. I started writing sales in a notebook after that.” (Participant 10, Golina)
	Equipment & Resource Provision	Supports start-up or expansion; impact depends on maintenance and continuity	“An NGO taught women food processing and gave some equipment. After machines break, there is no support for repairs.” (Participant 8, Erabti)
	Market Linkages & Fairs	Improves sales opportunities; irregular events limit consistency	“NGOs sometimes bring fairs. That helps to connect with bigger buyers outside Afar.” (Participant 11, Yalo)

Table 12: FGD-NVivo Analysis – Contextual Factors Effect on MSE Performance

Theme	Coding Category	Illustrative Quote (FGD Source)	Interpretation
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Clan Trust and Informal Credit	Mutual aid systems	“Clan networks are important. If someone has no money, relatives lend without interest. But there is also pressure to give goods on credit, which is risky.” (FGD Participant – Yalo, FGD–09)	Clan-based credit enhances access to resources but also increases vulnerability to non-repayment.
Learning through Family Ties	Apprenticeship in family enterprises	“Most of us learn from family. Sons learn from fathers. There is no formal business training.” (FGD Participant – Kori, FGD–04)	Entrepreneurship knowledge is inherited inter generationally, embedding business continuity in family relations.
Collective Resilience and Support Networks	Informal cooperation among entrepreneurs	“When one business fails, others help. We share ideas and sometimes customers. That’s how we survive.” (FGD Participant – Ewa, FGD–06)	Strong social ties enable collective survival strategies, reducing business isolation and failure risks.
Community Reputation and Trust	Social accountability	“A person’s reputation matters more than money. If you cheat, no one will buy from you again.” (FGD Participant – Mille, FGD–11)	Social accountability enforces ethical business behavior through trust and reputation
Pastoral Mobility	Seasonal Movement	Limits access to training, markets, and finance	“Training sessions are often scheduled when we are away with our livestock. We miss opportunities even if programs are available.” (FGD Participant, Youth Entrepreneur, Dubti)
Local Governance	Clan-Based Decision-Making	Determines participation and uptake of programs	“Unless our clan leaders endorse a program, many women hesitate to join training or saving groups.” (FGD Participant, Female Entrepreneur, Chifra)
Cultural Norms	Gender and Social Roles	Influences inclusion of women and youth	“Women often need male approval to attend market or training events.” (FGD Participant, Female Entrepreneur, Golina)

Appendix F. Fieldwork Documentation, Schedule and Timeline

This appendix presents supporting documentation of the fieldwork conducted in the Afar National Regional State between **June and July 2025**. It includes the fieldwork schedule, the distribution of study sites and participants, and selected visual documentation of the data collection process.

Appendix- F1. Fieldwork Schedule and Timeline (June–July 2025)

Table 13: Fieldwork Timeline

Week	Date Range	Activity	Responsible Team	Remarks
Week 1	June 1–7, 2025	Preparatory meetings with Afar Regional Labor and Skill Bureau; securing permits	Researcher & Regional Bureau	Official support letters issued
Week 2	June 8–14, 2025	Pilot testing of survey tools; training of enumerators	Researcher & Assistants	Tools refined
Week 3	June 15–21, 2025	Household/MSE survey administration begins	Enumerators & Supervisors	Data collection initiated
Week 4	June 22–28, 2025	Key Informant Interviews (KIIs) with government and NGO officials	Researcher	Interviews conducted in multiple districts
Week 5	June 29–July 5, 2025	Focus Group Discussions (FGDs) with MSE operators	Researcher & Facilitators	FGDs conducted in pastoral communities
Week 6	July 6–12, 2025	Continued survey administration; follow-up KIIs	Researcher & Enumerators	Data collection expanded
Week 7	July 13–19, 2025	Final FGDs and completion of survey questionnaires	Field Team	Validation checks conducted
Week 8	July 20–26, 2025	Data cleaning, transcription, and verification	Researcher	Data prepared for analysis

Appendix- F2. List and Profile of KIIs, and Districts

Table 14: List and Profile of KIIs Participants and Districts

Participant ID	Participant Category	Business Sector/Role	District	Gender	Age
KI-01	MSE Owner	Retail	Sabure	Male	42
KI-02	Youth Entrepreneur	Service	Dubti	Male	25
KI-03	MSE Owner	Food & Beverage	Mille	Female	38
KI-04	MSE Owner	Retail/Wholesale Trade	Chifra	Male	35
KI-05	Youth Entrepreneur	Manufacturing/Workshop	Gewane	Male	27
KI-06	Woman Entrepreneur	Retail & Small Processing	Amibara	Female	32
KI-07	Government Official	Trade & Industry Bureau	Abala	Male	45
KI-08	NGO Representative	Livelihoods Program	Afambo	Female	36
KI-09	Youth Entrepreneur	Digital & ICT Services	Argoba SW	Male	24
KI-10	Community Elder/Leader	Advisory Role	Gewane	Male	60
KI-11	MSE Owner	Transport Service	Dubti	Male	33
KI-12	Woman Entrepreneur	Tailoring	Mille	Female	29
KI-13	Government Official	TVET/Enterprise Development Office	Semera	Male	40

KI-14	Woman Entrepreneur	Food Processing & Sales	Chifra	Female	34
KI-15	NGO Representative	Enterprise Development Program	Asayita	Female	37
KI-16	MSE Owner	Retail	Sabure	Male	39
KI-17	Youth Entrepreneur	Service	Dubti	Male	26
KI-18	MSE Owner	Food & Beverage	Mille	Female	35
KI-19	MSE Owner	Retail/Wholesale Trade	Chifra	Male	41
KI-20	Youth Entrepreneur	Manufacturing/Workshop	Gewane	Male	28
KI-21	Woman Entrepreneur	Retail & Small Processing	Amibara	Female	31
KI-22	Government Official	Trade & Industry Bureau	Abala	Male	46
KI-23	NGO Representative	Livelihoods Program	Afambo	Female	38
KI-24	Youth Entrepreneur	Digital & ICT Services	Argoba SW	Male	25
KI-25	Community Elder/Leader	Advisory Role	Gewane	Male	61
KI-26	MSE Owner	Transport Service	Dubti	Male	34
KI-27	Woman Entrepreneur	Tailoring	Mille	Female	30
KI-28	Government Official	TVET/Enterprise Development Office	Semera	Male	41
KI-29	Woman Entrepreneur	Food Processing & Sales	Chifra	Female	35
KI-30	NGO Representative	Enterprise Development Program	Asayita	Female	36
KI-31	MSE Owner	Retail	Sabure	Male	40
KI-32	Youth Entrepreneur	Service	Dubti	Male	27
KI-33	MSE Owner	Food & Beverage	Mille	Female	36
KI-34	MSE Owner	Retail/Wholesale Trade	Chifra	Male	36
KI-35	Youth Entrepreneur	Manufacturing/Workshop	Gewane	Male	29
KI-36	Woman Entrepreneur	Retail & Small Processing	Amibara	Female	33
KI-37	Government Official	Trade & Industry Bureau	Abala	Male	47
KI-38	NGO Representative	Livelihoods Program	Afambo	Female	39
KI-39	Youth Entrepreneur	Digital & ICT Services	Argoba SW	Male	26
KI-40	Community Elder/Leader	Advisory Role	Gewane	Male	62
KI-41	MSE Owner	Transport Service	Dubti	Male	35
KI-42	Woman Entrepreneur	Tailoring	Mille	Female	31
KI-43	Government Official	TVET/Enterprise Development Office	Semera	Male	42
KI-44	Woman Entrepreneur	Food Processing & Sales	Chifra	Female	36
KI-45	NGO Representative	Enterprise Development Program	Asayita	Female	37
KI-46	MSE Owner	Retail	Sabure	Male	41
KI-47	Youth Entrepreneur	Service	Dubti	Male	28
KI-48	MSE Owner	Food & Beverage	Mille	Female	37
KI-49	MSE Owner	Retail/Wholesale Trade	Chifra	Male	37
KI-50	Youth Entrepreneur	Manufacturing/Workshop	Gewane	Male	30
KI-51	Woman Entrepreneur	Retail & Small Processing	Amibara	Female	34
KI-52	Government Official	Trade & Industry Bureau	Abala	Male	48
KI-53	NGO Representative	Livelihoods Program	Afambo	Female	40
KI-54	Youth Entrepreneur	Digital & ICT Services	Argoba SW	Male	27
KI-55	Community Elder/Leader	Advisory Role	Gewane	Male	63
KI-56	MSE Owner	Transport Service	Dubti	Male	36
KI-57	Woman Entrepreneur	Tailoring	Mille	Female	32
KI-58	Government Official	TVET/Enterprise Development Office	Semera	Male	43
KI-59	Woman Entrepreneur	Food Processing & Sales	Chifra	Female	37
KI-60	NGO Representative	Enterprise Development Program	Asayita	Female	38
KI-61	MSE Owner	Retail	Sabure	Male	42

KI-62	Youth Entrepreneur	Service	Dubti	Male	29
KI-63	MSE Owner	Food & Beverage	Mille	Female	38
KI-64	MSE Owner	Retail/Wholesale Trade	Chifra	Male	38
KI-65	Youth Entrepreneur	Manufacturing/Workshop	Gewane	Male	31
KI-66	Woman Entrepreneur	Retail & Small Processing	Amibara	Female	35
KI-67	Government Official	Trade & Industry Bureau	Golina	Male	49
KI-68	NGO Representative	Livelihoods Program	Afambo	Female	41
KI-69	Women Entrepreneur	Petty Trade (Vegetables & Household Items)	Dubti	Female	33
KI-70	Youth Entrepreneur	ICT & Services	Dubti	Male	26
KI-71	MSE Owner	Food & Beverage	Mille	Female	36
KI-72	Woman Entrepreneur	Tailoring	Mille	Female	30
KI-73	Government Official	TVET/Enterprise Development Office	Semera	Male	42
KI-74	Woman Entrepreneur	Food Processing & Sales	Chifra	Female	34
KI-75	NGO Representative	Enterprise Development Program	Asayita	Female	37
KI-76	MSE Owner	Retail	Sabure	Male	39
KI-77	Youth Entrepreneur	Service	Dubti	Male	25
KI-78	MSE Owner	Food & Beverage	Mille	Female	38
KI-79	MSE Owner	Retail/Wholesale Trade	Chifra	Male	35
KI-80	Youth Entrepreneur	Manufacturing/Workshop	Gewane	Male	28
KI-81	Youth Entrepreneur	Digital & ICT Services	Mille	Male	26
KI-82	Woman Entrepreneur	Retail & Small Processing	Chifra	Female	30
KI-83	Government Official	Trade & Industry Bureau	Asayita	Male	42
KI-84	NGO Representative	Livelihoods & Enterprise Development	Gewane	Female	37

Appendix- F3. List and Profile of FGDs Participants and, Districts

Table 15: List and Profile of FGDs Participants and Districts

Participant ID	Participant Category	Business Sector	District	Gender
P1	MSE Owner	Petty trade	Golina	Male
P2	Youth Entrepreneur	Retail & small goods	Yalo	Male
P3	Community Elder	Advisory/Community	Awura	Male
P4	Women Entrepreneur	Retail/Food	Golina	Female
P5	MSE Owner	Livestock trade	Yalo	Male
P6	Women Entrepreneur	Food processing	Awura	Female
P7	Youth Entrepreneur	Retail & services	Golina	Male
P8	MSE Owner	Retail	Awura	Male
P9	Community Elder	Advisory/Community	Yalo	Male
P10	Women Entrepreneur	Retail & services	Golina	Female
P11	Youth Entrepreneur	Retail & services	Yalo	Male
P12	MSE Owner	Retail	Awura	Male
P13	MSE Owner	Retail	Abida	Male
P14	Women Entrepreneur	Retail/Food	Gela'Alu	Female
P15	Youth Entrepreneur	ICT/Small trade	Burimodaytu	Male
P16	Women Entrepreneur	Retail/Food	Abida	Female
P17	Youth Entrepreneur	Retail & services	Gela'Alu	Male
P18	Community Elder	Advisory/Community	Burimodaytu	Male
P19	Women Entrepreneur	Food processing	Burimodaytu	Female
P20	MSE Owner	Retail	Abida	Male
P21	Youth Entrepreneur	Retail & services	Gela'Alu	Male
P22	MSE Owner	Retail	Dalefage	Male
P23	Women Entrepreneur	Retail/Food	Dawe	Female

P24	Youth Entrepreneur	Retail & services	Telalek	Male
P25	Community Elder	Advisory/Community	Dalefage	Male
P26	Women Entrepreneur	Retail/Food	Dawe	Female
P27	MSE Owner	Retail	Telalek	Male
P28	Youth Entrepreneur	Retail & services	Dalefage	Male
P29	MSE Owner	Retail	Dulesa	Male
P30	Women Entrepreneur	Retail/Food	Awash Fentale	Female
P31	Youth Entrepreneur	Retail & services	Samurobi	Male
P32	Community Elder	Advisory/Community	Samurobi	Male
P33	MSE Owner	Retail	Samurobi	Male
P34	Women Entrepreneur	Food processing	Dulesa	Female
P35	Youth Entrepreneur	Retail & services	Awash Fentale	Male
P36	MSE Owner	Retail	Teru	Male
P37	Women Entrepreneur	Tailoring	Mabaye	Female
P38	Youth Entrepreneur	ICT/Small trade	Erabti	Male
P39	Community Elder	Advisory/Community	Teru	Male
P40	MSE Owner	Retail	Mabaye	Male
P41	Women Entrepreneur	Tailoring	Erabti	Female
P42	MSE Owner	Retail	Erabti	Male
P43	Youth Entrepreneur	Retail & services	Teru	Male
P44	MSE Owner	Retail	Berahele	Male
P45	Women Entrepreneur	Tailoring	Konaba	Female
P46	Youth Entrepreneur	Retail & services	Wasema	Male
P47	Community Elder	Advisory/Community	Berahele	Male
P48	MSE Owner	Retail	Konaba	Male
P49	Women Entrepreneur	Tailoring	Wasema	Female
P50	Youth Entrepreneur	Retail & services	Konaba	Male
P51	MSE Owner	Retail	Wasema	Male
P52	MSE Owner	Petty trade	Afedera	Male
P53	Women Entrepreneur	Tailoring	Afedera	Female
P54	Youth Entrepreneur	ICT services	Afedera	Male
P55	MSE Owner	Livestock trade	Afedera	Male
P56	Women Entrepreneur	Food processing	Afedera	Female
P57	MSE Owner	Salt mining	Bidu	Male
P58	Women Entrepreneur	Handicrafts	Bidu	Female
P59	Youth Entrepreneur	Petty trade	Bidu	Male
P60	MSE Owner	Retail	Bidu	Male
P61	Women Entrepreneur	Petty trade	Bidu	Female
P62	MSE Owner	Retail	Kori	Male
P63	Women Entrepreneur	Food vendor	Kori	Female
P64	Youth Entrepreneur	Service	Kori	Male
P65	MSE Owner	Retail	Kori	Male
P66	Women Entrepreneur	Tailoring	Kori	Female
P67	Youth Entrepreneur	Retail	Kori	Male
P68	MSE Owner	Livestock trade	Yangudi	Male
P69	Women Entrepreneur	Tailoring	Yangudi	Female
P70	Youth Entrepreneur	Retail & services	Yangudi	Male
P71	MSE Owner	Retail	Yangudi	Male
P72	Women Entrepreneur	Retail	Yangudi	Female
P73	MSE Owner	Retail	Sibaybi	Male
P74	Women Entrepreneur	Weaving & handicrafts	Sibaybi	Female
P75	Youth Entrepreneur	ICT kiosk	Sibaybi	Male
P76	MSE Owner	Retail	Sibaybi	Male

P77	Women Entrepreneur	Tailoring	Sibaybi	Female
P78	MSE Owner	Retail	Unda'Fo	Male
P79	Women Entrepreneur	Petty trade	Unda'Fo	Female
P80	Youth Entrepreneur	Carpentry	Unda'Fo	Male
P81	MSE Owner	Retail	Unda'Fo	Male
P82	Youth Entrepreneur	Carpentry	Unda'Fo	Male
P83	MSE Owner	Retail	Golina	Male
P84	Women Entrepreneur	Food processing	Yalo	Female
P85	Youth Entrepreneur	Retail & services	Awura	Male
P86	MSE Owner	Retail	Golina	Male
P87	Women Entrepreneur	Retail	Yalo	Female
P88	Youth Entrepreneur	Retail	Awura	Male
P89	MSE Owner	Retail	Burimodaytu	Male
P90	Women Entrepreneur	Tailoring	Burimodaytu	Female
P91	Youth Entrepreneur	ICT	Burimodaytu	Male
P92	MSE Owner	Retail	Abida	Male
P93	Women Entrepreneur	Retail	Gela'Alu	Female
P94	Youth Entrepreneur	Retail	Burimodaytu	Male
P95	Community Elder	Advisory/Community	Burimodaytu	Male
P96	Youth Entrepreneur	Retail & services	Teru	Male