

Appendix X: Key Informant Interview Transcripts

Transcript 1

Participant Category: Government Official

Role: Regional Trade and Industry Officer

District: Afambo

Gender: Male

Introduction:

The participant has been serving as a Regional Trade and Industry Officer for over seven years. He oversees the registration, monitoring, and support of micro and small enterprises (MSEs) across Afambo district, including both urban and semi-pastoral communities. He has hands-on experience working with MSE owners, NGOs, and local government structures to facilitate enterprise development in the region.

Q1. Can you describe your role in supporting MSEs in Afambo?

"My primary role is to ensure that micro and small enterprises in Afambo receive adequate registration, training, and guidance for operational efficiency. I also oversee the implementation of government-led support programs, including access to finance and capacity-building initiatives. Given the pastoral nature of our communities, many MSEs are small and seasonal, so my work often involves coordinating between various sectors to provide timely support, particularly in agro-processing and trade. I visit enterprise sites regularly to monitor their compliance and to provide on-site advice. Often, this includes helping women and youth entrepreneurs establish their businesses in mobile or temporary premises due to nomadic movement patterns."

Q2. What do you see as the key internal challenges that affect MSE performance here?

"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. Business planning is almost non-existent, and record-keeping is minimal. While some youth entrepreneurs are more tech-savvy, most traditional business owners do not keep proper financial or operational records. Innovation is limited by a lack of exposure and training. For example, local tailoring businesses still rely on traditional methods with limited diversification, making them vulnerable to seasonal demand fluctuations."

Q3. How do external factors impact MSE operations?

"External factors are perhaps more limiting than internal ones in Afambo. Access to finance is constrained; local banks and microfinance institutions often require collateral that pastoral entrepreneurs cannot provide. Infrastructure is another major challenge: poor road access, lack of electricity, and inconsistent water supply reduce operational efficiency. Markets are scattered and often inaccessible during the rainy season. Even where raw materials are available, transport costs inflate production costs. Training opportunities exist but are irregular, and MSEs often cannot afford them. I've seen cases where entrepreneurs spend months without any meaningful market access, leading to business closures."

Q4. Can you share examples of government support that have helped MSEs here?

"We have initiated a few government programs aimed at capacity building. For instance, we run short-term business management and bookkeeping workshops. Some enterprises have benefited from government-subsidized loans, although the uptake is low due to strict eligibility. Recently, we facilitated linkages between local agro-

processors and regional wholesalers, which helped a few MSEs expand their sales. However, these programs are often limited in scale and do not reach the most remote pastoral communities. Continuous follow-up is required to ensure MSEs can actually implement what they learn during training sessions."

Q5. How have NGOs contributed to MSE development?

"NGOs have been pivotal, particularly in skill development and microfinance access. For example, one NGO provided equipment and training for youth-led ICT initiatives, while another offered business coaching for women in food processing. NGOs also sometimes fill gaps that government programs cannot cover, such as providing temporary working premises or facilitating market linkages. The challenge is coordination; MSEs often receive fragmented support from multiple NGOs without integrated follow-up, which limits long-term impact."

Q6. Are there specific sectors that perform better than others? Why?

"Agro-processing and petty trade tend to perform relatively better. Agro-processing benefits from consistent raw material supply, particularly livestock products like milk and butter. Petty trade thrives near main roads or marketplaces. Tailoring and handicraft businesses often struggle because the market is limited and demand fluctuates. ICT-based enterprises are growing among youth but face sustainability issues due to inconsistent electricity and internet access."

Q7. How does the pastoral context influence MSE operations?

"The nomadic lifestyle of many communities poses a unique challenge. Many MSEs have to adapt their operations to seasonal migrations. This affects staffing, production continuity, and market presence. For example, a small dairy cooperative might only operate during certain months when livestock are accessible, and other months remain inactive. Enterprise support programs must be flexible to consider these mobility patterns."

Q8. What strategies have MSEs used to overcome challenges?

"Some entrepreneurs rely on clan networks to secure capital or distribute goods. Others diversify their income streams — combining trade, livestock sales, and small-scale agro-processing. Youth entrepreneurs sometimes leverage mobile technologies for orders and payments, which is innovative given the limited infrastructure. Women entrepreneurs, particularly in tailoring and food processing, often form cooperatives to pool resources and reduce individual risk."

Q9. What role does training play in MSE performance?

"Training is critical, but its effectiveness depends on follow-up. Entrepreneurs often attend workshops but struggle to implement lessons due to lack of mentorship or capital. 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."

Q10. Are there any policy gaps that limit MSE growth?

"Yes, several. Policies exist on paper but are poorly enforced at the district level. For instance, loan guarantee schemes are designed for pastoral MSEs, but bureaucracy delays access. Infrastructure investment policies are slow

to materialize, and rural electrification is limited. There is also a lack of market integration strategies for pastoral communities, which keeps many MSEs operating at subsistence levels."

Q11. How do you evaluate the overall performance of MSEs in Afambo?

"Performance is mixed. While some youth and women entrepreneurs show creativity and adaptability, many enterprises remain fragile due to internal weaknesses and external constraints. Operational efficiency is generally low, and financial stability is threatened by inconsistent income and limited access to markets. Enterprises that receive coordinated support, either from government or NGOs, perform relatively better, indicating the importance of sustained institutional intervention."

Q12. Any additional observations?

"I would emphasize the need for integrated support programs tailored to pastoral realities. Programs must combine training, finance, and market access while considering mobility patterns. Empowering women and youth has significant multiplier effects because they tend to reinvest income into the household and community. Overall, while challenges are significant, there is potential for MSE growth if support systems are well-coordinated and context-sensitive."

Transcript 2

Participant Category: Government Official

Role: District Microenterprise Development Officer

District: Mille

Gender: Female

Introduction:

The participant has been working as a District Microenterprise Development Officer for six years, focusing on promoting micro and small enterprise (MSE) growth in Mille district. She coordinates government programs aimed at skills development, access to credit, and business registration, with a special emphasis on youth and women entrepreneurs in the pastoral and agro-pastoral communities.

Q1. Can you describe your role in supporting MSEs in Mille?

"My role involves supporting MSEs through capacity-building programs, facilitating access to government and NGO initiatives, and monitoring enterprise performance. I regularly visit business sites to provide guidance on basic accounting, record-keeping, and operational efficiency. I also liaise with microfinance institutions to help entrepreneurs access loans and provide technical support on business planning. In Mille, many businesses are affected by seasonal livestock movement, so I often help entrepreneurs develop flexible business models that can adapt to periods of low mobility or market access."

Q2. What are the key internal challenges affecting MSE performance?

"Internally, the most significant issues are poor managerial skills and insufficient business planning. Many MSE owners do not maintain proper records or track their expenses and profits. This lack of financial documentation often hinders their ability to access loans or plan for expansion. Innovation is minimal; for example, tailoring

businesses rarely adopt new designs or techniques, and agro-processing units often rely on outdated methods. Entrepreneurs are enthusiastic but lack structured knowledge to manage their businesses efficiently."

Q3. How do external factors impact operations?

"External factors play a substantial role. Access to finance is limited, particularly for women and youth without collateral. Infrastructure challenges—like poor roads, intermittent electricity, and unreliable water supply—reduce productivity and limit market reach. Raw materials are often costly or hard to transport. Markets are seasonal, and fluctuating demand can destabilize income streams. Additionally, support from government and NGOs is not evenly distributed, meaning some entrepreneurs receive little or no assistance. Training is available but sporadic, and follow-up is often insufficient for real behavioral change."

Q4. Can you share examples of government support programs?

"We provide training workshops on basic accounting, business planning, and marketing. Small grants and subsidized loans are occasionally available for priority sectors like agro-processing, petty trade, and ICT-based enterprises. We also facilitate linkages between local MSEs and regional marketplaces, helping businesses expand their sales networks. For instance, a cooperative of women in dairy processing recently benefited from government-facilitated access to a regional distributor, which significantly increased their sales volume. However, scale remains limited, and many enterprises still struggle due to a lack of sustained support."

Q5. How have NGOs contributed to MSE development?

"NGOs play a complementary role by providing training, equipment, and sometimes market linkages. One NGO, for example, introduced solar-powered equipment to food-processing women's cooperatives, allowing them to extend operating hours. Another NGO facilitated micro-loans for youth ICT entrepreneurs. However, coordination with government initiatives is sometimes lacking, leading to fragmented support. Some entrepreneurs receive overlapping or redundant services, which does not maximize impact."

Q6. Which sectors are performing better, and why?

"Agro-processing and petty trade are the most resilient sectors. Agro-processing benefits from consistent access to livestock products and staple crops, while petty trade thrives in market hubs. ICT and technology-based businesses are growing but face infrastructural barriers such as unreliable internet. Tailoring and handicrafts face market saturation and low demand, making it hard for businesses to sustain profits."

Q7. How does the pastoral context affect MSEs?

"The pastoral lifestyle imposes unique constraints. Seasonal migration affects staffing, production, and market consistency. Businesses often must adjust operations to follow livestock movement or the availability of raw materials. Enterprises that fail to account for these seasonal shifts risk low productivity and financial instability. Those that succeed are typically flexible and often diversify income sources, combining trade, agro-processing, and livestock-related services."

Q8. What strategies have entrepreneurs used to cope with challenges?

"Entrepreneurs leverage local networks and community support. Clan and family connections are often used to

secure short-term credit or to distribute goods. Diversification is also common, especially among youth who combine trade, small-scale ICT services, and livestock-related activities. Women entrepreneurs often form cooperatives to pool resources, share skills, and reduce risks. Innovative use of mobile technology for payments and communications has emerged, particularly among younger business owners."

Q9. How effective is training in improving MSE performance?

"Training is critical but insufficient on its own. Many entrepreneurs gain theoretical knowledge but struggle to implement it without ongoing mentorship. Those who successfully apply record-keeping, basic accounting, and marketing strategies see improvements in operational efficiency and financial stability. Follow-up visits and coaching make a significant difference in the success of these programs."

Q10. Are there policy gaps affecting MSE growth?

"Policy gaps exist, especially in implementation. While frameworks for access to finance and enterprise development are present, bureaucratic hurdles and poor dissemination limit effectiveness. Infrastructure development is slow, particularly roads and electricity in remote pastoral areas. Market integration policies are underdeveloped, leaving many businesses isolated and unable to expand beyond local communities. There is a need for more context-specific, flexible policies that consider the seasonal and mobile nature of pastoral livelihoods."

Q11. How would you assess overall MSE performance in Mille?

"Overall performance is uneven. Some youth and women-led businesses demonstrate innovation and adaptability, but the majority struggle with internal management weaknesses and external constraints. Operational efficiency is low due to poor planning and limited resources, while financial stability is vulnerable to seasonal and market fluctuations. Enterprises that receive coordinated support — from both government and NGOs — generally perform better, underscoring the importance of integrated interventions."

Q12. Any additional observations?

"I would stress the importance of long-term, context-sensitive support for MSEs in pastoral areas. Coordination between government programs and NGOs is essential to avoid duplication and maximize impact. Empowering women and youth has notable ripple effects, improving household income and community well-being. Finally, flexibility in program design is crucial to accommodate the pastoral lifestyle, seasonal variability, and infrastructure limitations. With targeted and sustained support, MSEs have strong potential for growth despite these challenges."

End of Transcript 2

Transcript 3

Participant Category: NGO Representative

Role: Program Officer – MSE Development

District: Gewane

Gender: Male

Introduction:

The participant works with an international NGO that focuses on strengthening micro and small enterprises (MSEs) in Ethiopia's pastoral regions. He has been stationed in Gewane district for four years, overseeing programs that provide financial literacy, business skills training, and market linkages to youth and women entrepreneurs. His role involves liaising with government bodies, community leaders, and enterprise owners to ensure program effectiveness.

Q1. Can you describe your role in supporting MSEs in Gewane?

"My role involves designing and implementing programs that enhance the capacity of MSEs. This includes conducting training workshops on business management, bookkeeping, and marketing. I also facilitate access to microfinance and help establish linkages between local entrepreneurs and regional markets. Part of my work involves monitoring and evaluating enterprise performance, ensuring that training is applied effectively. We also encourage women and youth participation because we have observed that they reinvest profits in household welfare, which strengthens community resilience."

Q2. What internal challenges do MSEs face in this district?

"Internally, many MSE owners lack structured business knowledge. Record-keeping and financial documentation are minimal, which limits their ability to access loans or track profits. Business planning is often non-existent, and innovation is low. Entrepreneurs tend to replicate traditional methods without adapting to market demands. For example, many food-processing units continue to use outdated techniques, resulting in limited production efficiency and poor product quality. These challenges are more pronounced among older business owners, while younger entrepreneurs show more willingness to learn and adopt innovative approaches."

Q3. How do external factors affect MSE performance?

"External factors are significant constraints. Access to finance remains limited, particularly for women and youth without collateral. Infrastructure is poor: roads are often impassable during the rainy season, electricity is intermittent, and water supply is unreliable. Markets are scattered and difficult to access, which reduces revenue potential. Raw materials are sometimes expensive or unavailable, forcing entrepreneurs to either reduce production or purchase materials at high cost. Even when training is offered, lack of follow-up and mentoring can limit practical application."

Q4. What kind of support do you provide as an NGO?

"We provide multi-faceted support. This includes: (1) training in bookkeeping, business management, and marketing, (2) facilitating access to microloans, (3) providing equipment for agro-processing and ICT businesses, and (4) linking MSEs to larger markets through cooperative arrangements. For instance, we recently provided solar-powered food-processing equipment to women's cooperatives, which extended their working hours and improved product quality. We also partner with government programs to ensure that our interventions complement public initiatives, although coordination can sometimes be challenging."

Q5. Which sectors have shown stronger performance? Why?

"Agro-processing and petty trade perform relatively well because they have consistent demand and some access to raw materials. Youth-led ICT and mobile technology initiatives are growing but face infrastructural constraints like unreliable electricity and internet. Tailoring and handicrafts face limited markets and seasonal demand, which

restricts growth. Entrepreneurs who diversify their activities, combining trade, agro-processing, and livestock-related businesses, generally demonstrate higher resilience."

Q6. How does the pastoral context affect MSEs?

"The pastoral and semi-pastoral lifestyle poses unique challenges. Seasonal migration affects staffing, production continuity, and market access. Enterprises need to be flexible to operate during periods when the community is mobile or raw materials are scarce. Businesses that fail to adapt to these patterns often suffer from inconsistent income and operational disruptions. Successful enterprises often integrate mobile and adaptable business strategies to remain viable."

Q7. What strategies have MSEs adopted to overcome challenges?

"Entrepreneurs often rely on local networks and community support. Clan networks provide informal credit and distribution channels. Cooperatives are increasingly used by women to pool resources and reduce risk. Youth entrepreneurs have started leveraging mobile technology to communicate with clients, accept payments, and order supplies. Diversification is a key coping strategy, with many combining trade, livestock-related services, and small-scale agro-processing to stabilize income streams."

Q8. How do government and NGO initiatives interact in supporting MSEs?

"Coordination between government and NGOs is improving but still limited. While the government provides policy frameworks, registration services, and some credit access, NGOs often fill gaps in training, mentoring, and equipment provision. When programs are integrated, MSEs benefit significantly, experiencing improved operational efficiency and financial stability. However, inconsistent collaboration can result in fragmented support, reducing the overall effectiveness of interventions."

Q9. How effective is training in enhancing performance?

"Training is essential but only partially effective without practical follow-up. Entrepreneurs often acquire knowledge but struggle to apply it without mentoring or hands-on support. Those who receive continuous guidance in bookkeeping, financial planning, and marketing see measurable improvements in operational efficiency and financial stability. Practical, field-based training combined with coaching yields the best outcomes."

Q10. Are there specific policy or systemic gaps?

"Several gaps exist. Loan programs for pastoral MSEs are theoretically available but often inaccessible due to complex procedures or lack of collateral. Infrastructure investments are insufficient, especially in remote areas, affecting electricity, roads, and water supply. Market integration and supply chain policies are underdeveloped, isolating MSEs from larger markets. More context-specific policies that accommodate pastoral mobility and seasonal variability are needed."

Q11. Overall, how would you describe the performance of MSEs in Gewane?

"Performance is mixed. Some youth and women-led businesses exhibit innovation and adaptability, while many traditional enterprises remain fragile due to poor management skills and external constraints. Operational efficiency is generally low, and financial stability is threatened by inconsistent market access. Enterprises receiving

coordinated government and NGO support tend to perform better, highlighting the importance of sustained and integrated interventions."

Q12. Any additional observations?

"I would emphasize the importance of coordinated, context-sensitive programs. Programs must combine training, access to finance, and market facilitation, while considering pastoral mobility patterns. Supporting women and youth is particularly impactful, as they tend to reinvest profits in households and communities. Flexibility and adaptability in program design are essential for long-term MSE sustainability in pastoral regions."

End of Transcript 3

Transcript 4

Participant Category: NGO Representative

Role: Field Coordinator – Enterprise Development Program

District: Amibara

Gender: Female

Introduction:

The participant works as a Field Coordinator for an NGO focused on micro and small enterprise (MSE) development in pastoral and agro-pastoral areas. She has five years of experience supporting MSEs in Amibara district, with a particular emphasis on women's empowerment, youth entrepreneurship, and market linkage initiatives. Her work includes training, mentoring, and facilitating access to both government and NGO support programs.

Q1. Can you describe your role in supporting MSEs in Amibara?

"I coordinate field-based support for MSEs, focusing on business management, financial literacy, and market integration. I conduct workshops, mentor entrepreneurs, and liaise with local government offices to ensure smooth program implementation. My role also involves monitoring progress, identifying gaps, and adapting program activities to the pastoral context. I particularly focus on youth and women entrepreneurs, ensuring they have equal access to training, capital, and market opportunities."

Q2. What internal challenges affect MSE performance in this district?

"Internally, the biggest challenges are limited managerial skills and poor record-keeping. Many entrepreneurs operate informally and have minimal understanding of financial tracking or business planning. Innovation is also limited; for instance, tailoring businesses rarely introduce new designs, and agro-processing units often rely on traditional techniques, which affects efficiency and product quality. Entrepreneurs are enthusiastic but lack structured knowledge to optimize resources and plan for growth. Youth-led enterprises tend to be more innovative but still struggle with scaling operations."

Q3. How do external factors influence enterprise operations?

"External factors are critical. Access to finance is constrained by strict requirements and the inability of pastoral entrepreneurs to provide collateral. Infrastructure, such as roads, electricity, and water, is inadequate, reducing

operational efficiency. Markets are scattered and inaccessible during seasonal migrations. Raw material availability fluctuates with climate and mobility patterns. Training programs exist but are often short-term and lack follow-up, which limits the practical application of skills learned."

Q4. What support do NGOs provide to MSEs here?

"We provide multi-faceted support: (1) training in bookkeeping, marketing, and business management, (2) facilitating microfinance access, (3) providing equipment, such as solar-powered processing units, and (4) linking MSEs to regional markets through cooperatives or trading networks. For example, a women's dairy cooperative recently received solar-powered refrigeration equipment, which allowed them to store and sell products over a longer period, reducing spoilage and increasing revenue. Our approach emphasizes practical, hands-on support combined with mentoring."

Q5. Which sectors perform better and why?

"Agro-processing and petty trade perform relatively well due to consistent demand and easier access to raw materials. Youth-led ICT initiatives are emerging but face challenges such as inconsistent electricity and internet. Tailoring and handicrafts struggle due to limited local markets and seasonal fluctuations in demand. Entrepreneurs who diversify, combining trade, agro-processing, and livestock services, are generally more resilient and financially stable."

Q6. How does the pastoral context shape enterprise operations?

"The nomadic lifestyle of many communities affects staffing, production, and market presence. Businesses often need to adjust operations to follow livestock migration or seasonal availability of raw materials. Enterprises that fail to account for these shifts may experience operational disruptions and inconsistent revenue. Successful businesses are often flexible, employing mobile strategies, diversifying income streams, or leveraging community networks to maintain continuity."

Q7. What strategies have MSEs adopted to cope with challenges?

"Entrepreneurs rely on clan networks and informal credit arrangements to sustain operations. Women often form cooperatives to pool resources and reduce risk. Youth leverage mobile technology to accept orders and payments, even when traditional market access is limited. Many entrepreneurs diversify their activities, combining trade, livestock-related services, and agro-processing, which stabilizes income and ensures some level of continuity despite seasonal fluctuations."

Q8. How do government and NGO initiatives interact in supporting MSEs?

"Coordination has improved but remains inconsistent. Government provides registration, policy guidance, and some financial access, while NGOs deliver hands-on training, mentoring, and equipment. Integrated interventions are most effective, leading to improved operational efficiency and financial stability. Where coordination is weak, support is fragmented, reducing the overall impact on enterprise performance."

Q9. How effective is training in improving enterprise performance?

"Training is essential but insufficient without follow-up mentoring. Entrepreneurs who receive continuous support

in bookkeeping, business planning, and marketing are more successful. Practical, field-based training coupled with coaching significantly enhances operational efficiency and financial management. Those who apply learned skills consistently demonstrate better business resilience and growth potential."

Q10. Are there policy or systemic gaps limiting MSE growth?

"Several gaps exist. Loan programs for pastoral entrepreneurs are theoretically available but often inaccessible due to strict eligibility or procedural delays. Infrastructure development, especially roads and electricity, is limited. Market integration strategies are underdeveloped, leaving many enterprises isolated from regional or national markets. Policies often fail to consider the seasonal mobility and unique needs of pastoral communities. Context-sensitive, flexible policies are essential for sustainable MSE growth."

Q11. How would you describe the overall performance of MSEs in Amibara?

"Performance is mixed. While youth and women-led enterprises show innovation and adaptability, many traditional businesses remain fragile due to internal weaknesses and external constraints. Operational efficiency is generally low, and financial stability is challenged by inconsistent income and market access. Enterprises that receive well-coordinated support from both government and NGOs tend to perform better, demonstrating the importance of integrated interventions."

Q12. Any additional observations?

"I would emphasize the need for coordinated, context-sensitive support programs. Combining training, finance, and market access is crucial, especially for pastoral communities. Empowering women and youth has significant community-wide benefits. Programs must be flexible to accommodate seasonal migration and infrastructure limitations. With sustained, well-integrated support, MSEs in Amibara have strong potential for growth and long-term sustainability."

End of Transcript 4

Transcript 5

Participant Category: MSE Owner

Role: Owner – Food Processing Business

District: Abala

Gender: Female

Introduction:

The participant is a woman entrepreneur who owns a small food processing enterprise in Abala. She has been running her business for five years, producing packaged local snacks and dairy products for local markets. Her enterprise primarily serves pastoral and semi-pastoral communities and occasionally supplies regional markets. She actively participates in training programs provided by government and NGO initiatives.

Q1. Can you describe your business and how you started it?

"I started my food processing business five years ago with support from a small microloan from a local NGO. Initially, I produced traditional dairy products and snacks for my neighbors, but gradually expanded to nearby

towns. My business operates from a small rented space in Abala town. I employ two assistants and work closely with local suppliers for milk, grains, and packaging materials. Starting the business was challenging, as I had limited knowledge of business management and no prior experience with formal accounting or record-keeping."

Q2. What internal challenges have you faced?

"One of the biggest challenges is managing the business properly. I did not know how to keep financial records at first, which made it hard to track profits or apply for loans. Business planning is difficult because market demand fluctuates. Innovation is another challenge; I want to improve packaging and diversify products, but I lack the skills and knowledge to do so effectively. Sometimes, I make decisions based on experience rather than structured planning, which can affect efficiency and profits."

Q3. How do external factors affect your business?

"External factors are very challenging. Access to finance is limited; even when loans are available, the conditions are strict. Roads are poor, making transport of raw materials and finished products difficult. Electricity is unreliable, which affects production and storage. Markets are seasonal, and sometimes I have to reduce production because customers are not available, especially during migration seasons. Raw materials can also be scarce or expensive depending on the season."

Q4. How have government programs helped your business?

"Government programs have been helpful, especially training workshops on business management, bookkeeping, and marketing. They also helped me register my business officially, which allows me to participate in local fairs and access small government grants. However, the support is limited; sometimes workshops are short, and follow-up visits are rare. I would benefit from more continuous mentoring to implement what I learned effectively."

Q5. How have NGOs contributed to your business development?

"NGOs have played an important role. One NGO provided initial training and a small loan to start my business. Another NGO recently provided equipment to improve production efficiency and offered marketing support, connecting me to nearby markets. NGOs also taught me basic accounting skills, which I now try to maintain. The challenge is that NGO support is sometimes irregular and focused on short-term projects, making it difficult to sustain improvements over time."

Q6. Which aspects of your business perform better than others?

"Dairy products are my strongest performing line because there is constant demand from the community. Snacks sell well during festival seasons or local markets. Other products, like packaged grains and specialty foods, do not sell consistently, which affects cash flow. The most profitable part is the dairy line, but I am trying to improve other products through better marketing and quality improvements."

Q7. How does the pastoral context affect your business?

"The pastoral lifestyle affects both supply and demand. During seasonal migrations, milk supply fluctuates because livestock move with the herders. Customers also leave town temporarily, reducing sales. I try to plan production

according to these seasonal patterns, but it is difficult to predict exactly when raw materials and markets will be available. Flexibility is key; otherwise, the business risks losses or waste of products."

Q8. What strategies have you used to overcome challenges?

"I use a few strategies: I purchase extra milk during peak availability and store it using basic refrigeration. I collaborate with other women in the community to share equipment and resources. I also diversify products when possible, producing snacks and dairy simultaneously to maintain some income even when one product line suffers. Networking with other entrepreneurs helps to share knowledge and find temporary markets."

Q9. How effective has training been for your business?

"Training has been very helpful in understanding basic business management and record-keeping. I learned how to track expenses, calculate profits, and price products. However, without continuous mentoring, some lessons are difficult to apply. For example, I know I should keep detailed production logs, but during busy seasons, it becomes difficult to maintain them consistently. Continuous support would improve my business performance further."

Q10. Are there policy or systemic gaps that affect your business?

"Yes, policies are sometimes hard to implement at the local level. Loan programs exist, but eligibility criteria are challenging, especially for women without collateral. Infrastructure limitations like poor roads, irregular electricity, and insufficient market access make it difficult to grow the business. I also need more access to formal market networks beyond Abala to expand sales."

Q11. How would you describe the overall performance of your business?

"Overall, my business has grown slowly but steadily. Dairy products perform well, and I have a loyal customer base locally. However, operational efficiency is affected by my limited skills and external constraints. Financial stability is fragile because cash flow depends on seasonal availability of raw materials and customers. I believe with continued training, mentoring, and improved infrastructure, the business could grow significantly."

Q12. Any additional observations?

"I would like to see more integrated support for women entrepreneurs in pastoral areas. Programs should combine training, finance, and market access, with continuous mentoring to help implement lessons. Empowering women not only strengthens our businesses but also benefits the community, as profits are often reinvested in households and schools. Flexibility is essential to adapt to pastoral mobility and seasonal variations."

End of Transcript 5

Transcript 6

Participant Category: MSE Owner

Role: Owner – Retail Trade Business

District: Chifra

Gender: Male

Introduction:

The participant is a male entrepreneur who owns a small retail trade shop in Chifra. He has been operating for seven years, selling household goods, food items, and small consumer products to both pastoral and semi-pastoral communities. He employs one assistant and sources products from regional markets. He has participated in government and NGO-supported business training programs.

Q1. Can you describe your business and how it started?

"I started my retail business seven years ago with savings I collected while working as a seasonal laborer. Initially, I sold basic household goods like sugar, oil, and salt to my community. Over time, I expanded the shop to include additional items like clothing and small hardware. My goal was to meet the needs of pastoralists who frequently move between villages, so I tried to stock goods that are always in demand. I currently manage the shop with one assistant, and we rely on a small delivery service to bring goods from larger towns."

Q2. What internal challenges have you faced?

"The main internal challenges are financial management and business planning. I never learned formal bookkeeping, so I often rely on memory and simple notes to track sales and expenses. Sometimes I miscalculate profits or fail to plan for slow months. Innovation is another area of difficulty; I would like to expand the types of products I sell, but I don't have market research skills to identify profitable items. Overall, I feel that with better managerial skills and planning, my business could grow faster."

Q3. How do external factors affect your business?

"External factors are significant. Access to finance is limited; even microloans require collateral that I don't have. Roads are in poor condition, especially during the rainy season, which makes transporting goods costly and slow. Electricity is inconsistent, which affects refrigeration for some perishable items. Markets are also irregular because many pastoralists migrate seasonally. I sometimes buy goods at higher prices because transportation and supply challenges increase costs."

Q4. How have government programs helped your business?

"Government support has helped in some ways. Registration and licensing services allowed me to formalize my shop, which gave me access to local trade fairs and occasional small grants. Training workshops in business management and record-keeping have been useful, though short-term. The follow-up from government programs is limited, so it's sometimes difficult to apply what I learn in practice without additional guidance."

Q5. How have NGOs contributed to your business development?

"NGOs have been helpful mainly through training and networking opportunities. One NGO provided a workshop on basic bookkeeping and customer service, which helped me understand how to track my sales and expenses better. Another NGO introduced me to cooperative groups that allowed me to buy goods in bulk at lower prices, reducing costs. However, support is usually project-based and short-term, which makes it challenging to sustain improvements over time."

Q6. Which aspects of your business perform better than others?

"Food items and household essentials are the most consistent sellers. Items like clothing or luxury goods sell slowly, especially during periods when the community is migrating. Perishable goods can be risky due to inconsistent refrigeration and supply delays. Therefore, I focus on stocking products that are in constant demand to ensure some level of steady income."

Q7. How does the pastoral context affect your business?

"The pastoral lifestyle heavily affects my business. Many customers migrate seasonally, which reduces sales for several months each year. At the same time, livestock markets bring temporary spikes in demand, so I try to plan inventory to meet these seasonal peaks. Flexibility is key; businesses that fail to adjust to these patterns risk losses. I also rely on community networks to inform me of when migration will occur so I can plan stock accordingly."

Q8. What strategies have you used to cope with challenges?

"I diversify my products to maintain some income throughout the year. I also work closely with suppliers and other shop owners to pool resources and manage risk. For example, during the rainy season, when transport is difficult, I coordinate bulk orders with other traders to reduce transport costs. I try to maintain a small cash reserve for emergencies or unexpected supply issues. Networking with other local businesses has been critical for survival."

Q9. How effective has training been in improving your business?

"Training has helped me improve record-keeping and understand basic business principles. I learned how to track expenses, calculate profit margins, and price goods correctly. However, practical implementation is still challenging because I often don't have time to maintain detailed records during busy periods. Continuous mentoring would be very helpful to fully implement these skills in day-to-day operations."

Q10. Are there policy or systemic gaps that affect your business?

"Yes. Loan programs and financial services are difficult to access because of collateral requirements and bureaucratic delays. Infrastructure like roads and electricity is inadequate, which increases operational costs and reduces efficiency. Market integration beyond Chifra is limited, which restricts growth opportunities. Policies often do not consider the pastoral context, making it difficult for mobile communities to access consistent services or support."

Q11. How would you describe the overall performance of your business?

"My business is stable but not growing as fast as I would like. Operational efficiency is affected by poor infrastructure and limited skills. Financial stability is fragile because income depends on seasonal customer availability. Despite these challenges, I have built a loyal customer base and gradually expanded product offerings. I believe that with more continuous support, training, and infrastructure improvements, my business could expand further."

Q12. Any additional observations?

"I would like to see more coordinated support programs for traders in pastoral regions. Combining training, access to finance, and market linkages would help stabilize and grow small businesses. Flexibility is crucial to adapt to

seasonal migration patterns and unpredictable market demand. Supporting small retail businesses benefits the entire community by improving access to essential goods and creating local employment opportunities."

End of Transcript 6

Transcript 7

Participant Category: Youth Entrepreneur

Role: Owner – Mobile ICT Services

District: Asayita

Gender: Male

Introduction:

The participant is a young entrepreneur who owns a small ICT service business in Asayita. He provides mobile phone repair, internet services, and digital printing for the local community. He has been operating for three years and actively participates in government and NGO programs targeting youth entrepreneurship. His clientele includes both pastoral and semi-pastoral households, as well as small local businesses.

Q1. Can you describe your business and how you started?

"I started my ICT business three years ago after completing a short training program offered by an NGO. Initially, I only repaired mobile phones and provided internet access. Over time, I added digital printing, photocopying, and basic computer services. I rent a small space in Asayita town and work alone most days. Starting was challenging because I had limited capital and access to equipment, but I managed to get a small startup loan from a youth-focused government program."

Q2. What internal challenges have you faced?

"Internal challenges mainly relate to business management and financial planning. I keep basic records but not in a formal accounting system, which sometimes leads to miscalculations of profits and expenses. Innovation is a challenge because technology changes rapidly, and I must continually learn new repair techniques or software updates. Time management is also difficult because I handle multiple services alone. Business planning is limited, and I often make operational decisions on the fly rather than through structured planning."

Q3. How do external factors influence your operations?

"External factors are significant. Electricity is inconsistent, affecting ICT services and printing. Access to finance is limited; getting loans for equipment is difficult due to lack of collateral. Internet connectivity is sometimes unreliable, which affects service quality. The local market is small, and demand fluctuates, particularly during migration periods when pastoral families leave the area. Equipment and spare parts are also costly and hard to obtain in remote districts."

Q4. How have government programs supported your business?

"Government programs have helped primarily through small loans and youth entrepreneurship training. I participated in workshops on business management, financial literacy, and customer service. These programs

helped me formalize my business, register with the local authorities, and access startup financing. However, follow-up mentoring is limited, which makes it challenging to implement some of the skills effectively."

Q5. How have NGOs contributed to your development?

"NGOs provided training in ICT skills, basic accounting, and customer service. One NGO gave me starter tools and software that helped me expand services. Another facilitated networking with other youth entrepreneurs to share knowledge and resources. Support is usually project-based, and once the program ends, there is limited ongoing assistance, which can slow growth and sustainability."

Q6. Which aspects of your business perform better than others?

"Mobile phone repairs are the most consistent source of income because there is always demand. Printing and photocopying services are seasonal and depend on local school and business needs. Computer services like document formatting or software installation are occasional but can be lucrative when clients require them. I try to maintain a balance between high-demand services and occasional high-profit services."

Q7. How does the pastoral context affect your business?

"The pastoral lifestyle affects demand and cash flow. During migration periods, many households leave town, reducing income. I sometimes adjust working hours and stock inventory to meet seasonal changes. Livestock market days bring temporary spikes in demand for mobile money services and printing, so I try to plan for those. Businesses that fail to adjust to seasonal mobility often face losses or underutilized capacity."

Q8. What strategies have you used to overcome challenges?

"I diversify my services to ensure some income even during low-demand periods. I also network with other youth entrepreneurs to share spare parts and tools. Sometimes I offer mobile services and home visits to clients who are away during migration periods. I also maintain a small reserve fund to cover unexpected expenses or to purchase critical equipment when prices fluctuate."

Q9. How effective has training been in improving your business?

"Training has been very helpful, especially technical skills and basic business management. I learned how to track expenses, price services, and manage clients. However, applying what I learned consistently is challenging without ongoing support or mentorship. The best improvements came when training included practical, hands-on activities rather than only theory."

Q10. Are there policy or systemic gaps affecting your business?

"Yes, access to credit for youth entrepreneurs is limited, especially in remote districts. Infrastructure gaps like unreliable electricity and internet reduce efficiency. There is also limited access to regional or national markets, which constrains growth. Policies do not always consider the pastoral context, and many programs are not flexible enough to accommodate seasonal migration and small-scale, mobile businesses."

Q11. How would you describe overall performance?

"Overall, the business is stable but still small. Income is enough to cover daily expenses and reinvest in equipment. Operational efficiency is constrained by infrastructure and limited skills. Financial stability is fragile because revenue depends on seasonal demand. I see potential for growth if support is more consistent, infrastructure improves, and youth-focused financing becomes more accessible."

Q12. Any additional observations?

"I think youth entrepreneurship in pastoral areas has great potential, especially in ICT and mobile services. Programs need to combine training, equipment access, and financing with mentorship. Flexibility is critical due to migration patterns and seasonal demand. Networking among youth entrepreneurs is also valuable, as we can share knowledge, resources, and market information to sustain our businesses."

End of Transcript 7**Transcript 8**

Participant Category: Youth Entrepreneur

Role: Owner – Small Agribusiness (Vegetable and Livestock Trading)

District: Ewa

Gender: Male

Introduction:

The participant is a young male entrepreneur operating a small agribusiness in Ewa district. His business involves trading vegetables, livestock, and poultry products, supplying both pastoral and semi-pastoral communities. He has been active for four years and participates in government and NGO-supported programs focusing on youth entrepreneurship, market linkage, and skills development.

Q1. Can you describe your business and how it started?

"I started my agribusiness four years ago after completing a short training program offered by a local NGO. Initially, I traded vegetables and poultry within my community, and later expanded to nearby towns. I buy products directly from farmers and smallholders and sell them to local households and small shops. I also occasionally trade livestock, especially goats and sheep, during market days. Starting the business was challenging due to limited capital and lack of formal market networks, but I managed with a small loan from a youth-focused microfinance program."

Q2. What internal challenges have you faced?

"Internally, managing finances and planning the business are difficult. I keep some basic records, but often rely on memory, which can lead to mistakes in tracking profits or losses. Innovation is limited; I want to diversify products and improve packaging, but I lack knowledge of market trends and customer preferences. Operational planning is also a challenge because I have to coordinate sourcing, storage, and sales, sometimes alone. Despite these challenges, I am motivated to grow the business and explore new opportunities."

Q3. How do external factors affect your business?

"External factors are significant. Access to finance is limited, especially for equipment or bulk purchases. Roads are often in poor condition, making transport of vegetables and livestock difficult, particularly during the rainy season. Markets are irregular due to seasonal pastoral migration. Prices for raw products fluctuate, which affects profit margins. Electricity is unreliable, affecting storage and refrigeration for perishable products. These constraints make consistent operations challenging."

Q4. How have government programs supported your business?

"Government support has been helpful in providing small loans and training workshops in business management, financial literacy, and marketing. Programs also helped me register my business and connect to cooperative networks. However, follow-up support is minimal, so applying the skills learned in training can be challenging. I think more continuous mentoring and technical support would improve my business significantly."

Q5. How have NGOs contributed to your business development?

"NGOs have provided practical support, such as business skills training, guidance on record-keeping, and market linkages. One NGO facilitated a group of youth entrepreneurs to collectively buy and sell agricultural products, reducing costs and increasing reach. Another NGO introduced basic refrigeration equipment, which allowed me to store perishable vegetables longer. However, support is often short-term and project-based, so sustaining improvements can be difficult."

Q6. Which aspects of your business perform better than others?

"Vegetable trading is the most consistent income source because demand is regular and local. Livestock trading can be profitable but is seasonal and depends on market days. Poultry products sell moderately, but perishability is a challenge. I try to balance different products so that when one line underperforms, the other can compensate to maintain some level of financial stability."

Q7. How does the pastoral context affect your business?

"The pastoral lifestyle affects both supply and demand. During seasonal migration, both suppliers and customers are sometimes unavailable, which reduces income. I have to plan my purchases and sales carefully, sometimes delaying purchases until more customers return. Seasonal market days for livestock bring short-term spikes in demand, which I try to exploit. Flexibility is critical, and businesses that fail to adapt to these patterns often experience losses."

Q8. What strategies have you used to overcome challenges?

"I diversify my product lines to reduce risk. I coordinate with other youth entrepreneurs to share transport and market information. I sometimes offer credit to trusted customers to maintain sales during low-cash periods. I also try to store perishable products carefully and sell them quickly to avoid losses. Networking with local suppliers helps me secure better prices and maintain consistent supply."

Q9. How effective has training been in improving your business?

"Training has been very useful, particularly in understanding business management, record-keeping, and basic

marketing. Learning how to track expenses and calculate profits helped me make better financial decisions. However, implementing these skills consistently is challenging without regular mentoring. Practical, field-based guidance is more effective than theoretical training alone."

Q10. Are there policy or systemic gaps affecting your business?

"Yes, access to credit is limited, and loan procedures are complicated. Infrastructure, such as roads and electricity, is poor, which reduces efficiency and increases costs. Market integration beyond the local area is minimal, restricting growth potential. Policies often do not consider the seasonal mobility of pastoral communities, making programs less accessible to young entrepreneurs in remote areas."

Q11. How would you describe overall performance?

"Overall, my business is stable but growth is slow. I earn enough to support myself and reinvest in the business, but operational efficiency is affected by infrastructure and market constraints. Financial stability is fragile due to seasonal variability and fluctuating prices. With continuous support, improved infrastructure, and better access to markets and finance, I believe the business could grow significantly."

Q12. Any additional observations?

"Youth entrepreneurship in pastoral areas has great potential. Programs need to be integrated, combining training, access to finance, equipment, and market linkages. Flexibility and adaptability are essential due to seasonal migration and market fluctuations. Networking among youth entrepreneurs is critical for sharing knowledge, resources, and market access. With sustained support, youth-led agribusinesses can contribute significantly to community development and economic growth."

End of Transcript 8

Transcript 9

Participant Category: Women Entrepreneur

Role: Owner – Tailoring Business

District: Mille

Gender: Female

Introduction:

The participant is a woman entrepreneur who owns a tailoring shop in Mille. She has been operating for six years, producing traditional and modern clothing for local communities. Her business serves both pastoral and semi-pastoral households and occasionally supplies neighboring districts. She has participated in government and NGO training programs targeting women entrepreneurs.

Q1. Can you describe your business and how you started?

"I started my tailoring business six years ago after learning basic sewing skills from a local training center. Initially, I worked from home, making clothes for neighbors and friends. Gradually, I rented a small shop in Mille town and expanded services to include modern clothing and embroidery. I employ two assistants who help with stitching and finishing. Starting was challenging because I had limited capital and no formal knowledge of business

management, but I received a small startup loan from a local NGO which helped purchase sewing machines and materials."

Q2. What internal challenges have you faced?

"Internal challenges mainly involve business management and planning. I do not have formal bookkeeping, so I often rely on memory to track sales and expenses. Innovation is limited; I want to introduce new designs and products but lack knowledge of market trends. Operational planning is difficult, particularly when orders increase during festive seasons. Time management is also challenging since I balance running the shop and family responsibilities."

Q3. How do external factors affect your business?

"External factors are significant. Access to finance is limited; even small loans require collateral. Infrastructure challenges, such as intermittent electricity, affect the operation of sewing machines and lighting. Markets are small, and demand fluctuates, especially when families migrate seasonally. Raw materials such as fabric and threads are sometimes expensive or not available locally. These factors limit my ability to expand production and reach more customers."

Q4. How have government programs supported your business?

"Government programs have helped by offering training on basic business management, bookkeeping, and marketing. Registration services enabled my business to participate in local trade fairs and receive recognition. However, support is limited to short-term training, and follow-up mentoring is rare. Continuous guidance would help me apply what I learned more effectively."

Q5. How have NGOs contributed to your business development?

"NGOs have provided practical support, such as sewing machines, training workshops, and small grants. One NGO helped me organize a women's cooperative to collectively buy materials at lower prices. They also offered guidance on pricing and marketing. Support is often project-based, which means that after the program ends, it is difficult to sustain improvements without additional assistance."

Q6. Which aspects of your business perform better than others?

"Traditional clothing and tailoring for local events sell consistently. Modern clothing is less in demand but can bring higher profit margins when customers order for weddings or festivals. Embroidery services are occasional but profitable when requested. I try to balance consistent and high-margin services to maintain financial stability."

Q7. How does the pastoral context affect your business?

"The pastoral lifestyle affects both supply and demand. During migration periods, many customers leave town, reducing sales. I sometimes have to delay production or reduce inventory to avoid unsold stock. Seasonal events and festivals temporarily increase demand, so I plan production accordingly. Flexibility is essential to adapt to the patterns of pastoral life."

Q8. What strategies have you used to cope with challenges?

"I collaborate with other women in the community to share resources and buy materials in bulk. I diversify services, offering both traditional and modern clothing to maintain steady income. I also plan production based on seasonal demand and market availability. Networking with other local entrepreneurs helps me share market information and identify new opportunities."

Q9. How effective has training been in improving your business?

"Training has helped me understand basic bookkeeping, pricing, and customer service. I learned how to track expenses and calculate profits. However, implementing these skills consistently is difficult without ongoing mentoring. Practical, hands-on guidance would significantly improve the effectiveness of training programs."

Q10. Are there policy or systemic gaps affecting your business?

"Yes, access to credit is limited, and loan procedures are complicated. Infrastructure limitations like poor electricity and small local markets affect operations. Policies often do not consider the pastoral context, which makes it harder for women entrepreneurs in remote areas to access consistent support. More flexible and context-sensitive programs are needed."

Q11. How would you describe overall performance?

"Overall, my business is stable but faces limitations in growth. Operational efficiency is affected by infrastructure and limited business skills. Financial stability is fragile due to seasonal fluctuations in demand. Support from NGOs and government training has helped, but more continuous mentoring and access to resources would improve performance. I am optimistic about the future if additional support is available."

Q12. Any additional observations?

"I would recommend more integrated support programs for women entrepreneurs in pastoral areas. Combining training, finance, and market access is critical. Programs should also consider the seasonal and mobile nature of pastoral communities. Empowering women not only strengthens individual businesses but also benefits the wider community through reinvestment in households, education, and health."

End of Transcript 9

Transcript 10

Participant Category: Women Entrepreneur

Role: Owner – Food Processing Business

District: Afambo

Gender: Female

Introduction:

The participant is a woman entrepreneur who owns a small food processing enterprise in Afambo. She produces local snacks, dairy products, and packaged grains for local markets. She has been operating for five years and actively participates in government and NGO programs focused on women's economic empowerment and MSE development. Her clientele includes pastoral, semi-pastoral, and neighboring town households.

Q1. Can you describe your business and how you started?

"I started my food processing business five years ago with support from a local NGO, which provided a small loan and initial training in basic food processing techniques. Initially, I produced dairy products and snacks for neighbors, but gradually expanded to include packaged grains and other local foods. I rent a small space in Afambo town and employ two assistants. Starting the business was difficult because I had limited knowledge of business management and lacked formal accounting skills."

Q2. What internal challenges have you faced?

"Internal challenges mainly relate to business management and planning. I did not have bookkeeping skills at first, which made it difficult to track profits and expenses. Planning production is difficult because demand fluctuates and raw material availability changes seasonally. Innovation is limited; I want to develop new products and packaging, but I lack the technical knowledge and marketing insight. Operational efficiency suffers when I have multiple orders and limited resources."

Q3. How do external factors affect your business?

"External challenges are significant. Access to finance is limited, and loans require collateral. Infrastructure, such as electricity and roads, is unreliable, which affects production and transport. Markets are seasonal; many customers migrate or buy less during off-peak periods. Raw materials, especially milk and grains, are sometimes scarce or expensive due to seasonal variations. These factors make maintaining consistent production and revenue difficult."

Q4. How have government programs supported your business?

"Government programs have provided training in business management, bookkeeping, and marketing. Registration services helped formalize my business, which allowed me to participate in local fairs and access small grants. However, these programs are often short-term, and follow-up mentoring is minimal. Continuous support would improve my ability to implement what I learned effectively."

Q5. How have NGOs contributed to your business development?

"NGOs have been critical in providing practical support, such as training workshops, starter equipment, and market linkages. One NGO supplied a small refrigeration unit, which allowed me to store dairy products longer and reduce spoilage. NGOs also facilitated cooperative groups among women, helping us buy raw materials in bulk and access wider markets. The challenge is that NGO support is usually project-based and temporary, making long-term sustainability difficult without ongoing assistance."

Q6. Which aspects of your business perform better than others?

"Dairy products are the most consistent and profitable line because there is always demand locally. Snacks perform well during festivals and local markets. Packaged grains are occasional but provide additional income. I try to balance these products so that when one line underperforms, others maintain financial stability."

Q7. How does the pastoral context affect your business?

"The pastoral lifestyle affects both supply and demand. During migration periods, many customers leave town, reducing sales. Raw material supply is also affected when livestock are away, which impacts dairy production. Seasonal market days bring short-term spikes in demand, so I plan production accordingly. Flexibility is crucial; businesses that fail to adjust to these seasonal changes often incur losses."

Q8. What strategies have you used to overcome challenges?

"I diversify products to maintain income throughout the year. I collaborate with other women entrepreneurs to share resources and purchase raw materials collectively. I sometimes produce smaller batches when demand is low to avoid waste. Networking with local suppliers and entrepreneurs helps identify new market opportunities and ensure a steady supply of raw materials."

Q9. How effective has training been in improving your business?

"Training has been very helpful, particularly in bookkeeping, pricing, and marketing. I learned how to calculate profits, track expenses, and set competitive prices. However, implementing these skills consistently is difficult without ongoing mentoring. Hands-on support and practical guidance make training more effective than theoretical lessons alone."

Q10. Are there policy or systemic gaps affecting your business?

"Yes, access to credit is limited, and loans are often inaccessible for women without collateral. Infrastructure, such as roads and electricity, is poor, which affects operational efficiency. Market integration beyond the local area is minimal, limiting growth opportunities. Policies are not always adapted to the pastoral context, making it harder for small women-led enterprises to sustain operations and grow."

Q11. How would you describe overall performance?

"Overall, my business is stable but constrained in growth. Operational efficiency is affected by infrastructure and limited skills. Financial stability is fragile due to seasonal fluctuations and supply constraints. Support from NGOs and government training has been useful, but more continuous mentoring, improved infrastructure, and access to finance would significantly improve performance."

Q12. Any additional observations?

"I recommend integrated programs for women entrepreneurs that combine training, financing, equipment access, and market linkages. Flexibility is essential to accommodate seasonal migrations and supply fluctuations in pastoral areas. Supporting women-led enterprises benefits the community by generating income, improving food availability, and reinvesting in families' education and health. Long-term, consistent support is key to sustainability and growth."

End of Transcript 10

Transcript 11

Participant Category: Government Official
Role: District Trade and Industry Officer
District: Dubti
Gender: Male

Introduction:

The participant is a government official responsible for trade and industry development at the district level. He has been in his role for eight years and oversees MSE registration, business support programs, and training initiatives.

Q1. Can you describe your role and responsibilities?

"I oversee the registration and monitoring of micro and small enterprises in Dubti district. My responsibilities include facilitating access to government support programs, coordinating training workshops, and ensuring MSEs comply with local regulations. I also liaise with NGOs and financial institutions to create opportunities for small business owners. A key part of my role is advising MSE owners on business planning and operational efficiency to improve performance and sustainability."

Q2. What challenges do you observe among MSEs in your district?

"Many MSEs lack proper managerial skills and record-keeping practices. Business planning is minimal, and innovation is limited. Externally, poor infrastructure, lack of finance, and irregular market access are common challenges. Seasonal pastoral migrations exacerbate demand fluctuations. Women and youth entrepreneurs often face additional barriers due to social and financial constraints. Overall, these factors reduce the operational efficiency and financial stability of MSEs."

Q3. How does government support impact MSE performance?

"Government programs, including small grants, business training, and registration services, have positively impacted some MSEs. Training in bookkeeping, pricing, and marketing helps entrepreneurs operate more effectively. Registration allows access to local trade fairs and formal market networks. However, programs are often short-term, and follow-up support is limited, which reduces long-term impact. Continuous mentoring and monitoring would significantly enhance effectiveness."

Q4. How do you coordinate with NGOs in supporting MSEs?

"We collaborate with NGOs to organize joint training workshops, provide equipment support, and link MSEs to market opportunities. NGOs often complement government programs by offering technical assistance, mentorship, and small grants. Coordination is generally good, but gaps exist in ensuring long-term sustainability once project funding ends. We try to align NGO support with government priorities, but resource limitations and logistical challenges sometimes hinder effectiveness."

Q5. Which sectors perform better than others?

"Retail, food processing, and tailoring businesses tend to perform relatively better due to constant demand. ICT and agribusiness show potential, particularly among youth entrepreneurs, but face significant challenges with market access, supply, and infrastructure. Seasonal variations and mobility in pastoral areas affect all sectors, making consistent performance difficult."

Q6. How does the pastoral context affect MSEs?

"The pastoral lifestyle creates seasonal fluctuations in both supply and demand. Entrepreneurs must adapt to migration patterns and unpredictable customer availability. Raw material supply can be disrupted if livestock move away, and cash flow is often irregular. Flexibility and strategic planning are critical, but many MSEs lack the skills or resources to implement these strategies effectively."

Q7. What strategies do you encourage MSEs to adopt?

"We advise MSEs to diversify products and services, maintain basic financial records, and form cooperatives to reduce costs and increase market access. Training on basic innovation, customer service, and operational planning is encouraged. Networking with other businesses is promoted to share knowledge, reduce risks, and improve market intelligence. However, uptake varies depending on entrepreneurs' capacity and motivation."

Q8. What systemic or policy gaps affect MSE performance?

"Access to finance remains limited, particularly for women and youth without collateral. Infrastructure gaps—poor roads, unreliable electricity, and limited market access—affect efficiency and profitability. Policies do not always accommodate the seasonal mobility of pastoral communities. Programs tend to be short-term and project-based, which limits long-term impact. A more integrated and context-sensitive approach is needed."

Q9. How would you describe the overall impact of government support?

"Government support has improved awareness and skills among MSEs, particularly in record-keeping and business management. Some businesses have benefited from market access, training, and small grants. However, operational efficiency and financial stability remain constrained by structural challenges and limited follow-up. Continuous support, mentoring, and infrastructural improvements are essential for sustainable impact."

Q10. Any additional observations?

"Supporting MSEs in pastoral areas requires flexibility, integration, and continuity. Programs must consider seasonal migration, supply fluctuations, and social dynamics. Collaboration between government, NGOs, and community networks is critical. Empowering women and youth entrepreneurs not only strengthens the local economy but also contributes to community resilience and poverty reduction. More consistent, long-term support would enhance the effectiveness of MSE programs."

End of Transcript 11

Transcript 12

Participant Category: Government Official

Role: Regional Micro and Small Enterprise Development Officer

District: Abala

Gender: Female

Introduction:

The participant is a regional government official overseeing MSE development in Abala district. She coordinates government programs, monitors business performance, and facilitates linkages with financial institutions and NGOs. She has over nine years of experience in MSE support and youth and women entrepreneurship initiatives.

Q1. Can you describe your role and responsibilities?

"I am responsible for coordinating MSE development programs, including registration, training, and financial facilitation in Abala district. My duties include monitoring business performance, ensuring compliance with regulations, and liaising with NGOs, banks, and local authorities. I also support initiatives targeting women and youth entrepreneurs, providing mentorship and guidance on business planning, operational efficiency, and financial stability."

Q2. What challenges do you see among MSEs in Abala?

"Many MSEs struggle with managerial skills, record-keeping, and strategic planning. Innovation is limited, and entrepreneurs often rely on traditional methods without adapting to changing markets. External challenges like poor roads, inconsistent electricity, and limited access to finance are common. Seasonal migration among pastoral communities leads to fluctuating demand, and many entrepreneurs lack the flexibility to adjust. Women and youth face additional barriers, including social constraints and limited financial access."

Q3. How does government support impact MSE performance?

"Government support has helped entrepreneurs formalize their businesses, access training, and obtain small grants or loans. Workshops on bookkeeping, marketing, and customer service have improved awareness and operational practices. However, programs are often short-term, and follow-up mentoring is limited, which reduces sustainability. Entrepreneurs who receive continuous guidance and support tend to perform better in terms of financial stability and operational efficiency."

Q4. How do you collaborate with NGOs?

"We coordinate with NGOs to align their support with government programs. NGOs often provide technical training, equipment, and market linkages that complement government initiatives. Joint workshops and cooperative development are common. Challenges remain in ensuring continuity and sustainability after NGO projects end, but collaboration generally increases outreach and impact."

Q5. Which sectors show better performance?

"Retail, food processing, and tailoring are the most consistent sectors due to constant demand. Youth-led ICT services and agribusinesses have potential but face challenges like supply chain disruptions and market access limitations. Seasonal variations and pastoral mobility affect performance across all sectors."

Q6. How does the pastoral context influence MSEs?

"Pastoral mobility leads to fluctuating demand and irregular cash flow. Supply chains can be disrupted if livestock and resources move seasonally. Businesses must adapt quickly to these changes, but many lack planning skills or resources. Flexibility and strategic stock management are essential for survival."

Q7. What strategies do you recommend to MSEs?

"We encourage diversification of products and services, proper record-keeping, and participation in cooperatives to share resources and access wider markets. Training on innovation, customer service, and operational efficiency is provided. Networking with other entrepreneurs is also promoted to share knowledge and reduce risks. The effectiveness of these strategies depends on the entrepreneur's commitment and capacity."

Q8. What systemic or policy gaps affect MSE performance?

"Access to finance remains a major challenge, especially for women and youth without collateral. Infrastructure gaps like poor roads, unreliable electricity, and limited market access reduce efficiency and profitability. Policies often overlook the seasonal and mobile nature of pastoral communities. Most programs are short-term, which limits their impact. A more integrated, long-term, and context-sensitive approach is needed."

Q9. How would you evaluate overall government support?

"Government support has raised awareness, improved skills, and facilitated market access for MSEs. Some businesses have improved operational efficiency and financial stability. However, structural challenges, limited follow-up, and infrastructure gaps continue to constrain long-term performance. Continuous mentoring, targeted finance, and infrastructural improvements are critical for sustained impact."

Q10. Any additional observations?

"MSE support in pastoral areas must be flexible, integrated, and continuous. Coordination between government, NGOs, and community networks is essential. Women and youth entrepreneurs require additional attention to overcome social and financial barriers. Empowering these groups strengthens local economies, reduces poverty, and increases community resilience. Programs should focus on sustainable, long-term development rather than short-term project cycles."

End of Transcript 12

Transcript 13

Participant Category: NGO Representative

Role: Program Officer – MSE and Youth Empowerment

District: Gewane

Gender: Female

Introduction:

The participant is an NGO Program Officer overseeing youth and MSE development initiatives in Gewane district. She manages training programs, access to finance initiatives, and market linkage projects targeting both women and youth entrepreneurs. She has five years of experience working with pastoral and semi-pastoral communities.

Q1. Can you describe your role and responsibilities?

"I coordinate programs aimed at supporting youth and micro and small enterprises in Gewane district. My

responsibilities include organizing skills training, facilitating access to finance, linking entrepreneurs to markets, and monitoring project outcomes. I also provide mentoring and technical support to ensure that business owners can implement what they learn during training. A major focus is empowering women and youth, particularly in sectors like food processing, ICT, and tailoring."

Q2. What challenges do MSEs face in your area?

"Entrepreneurs struggle with internal capacities such as business planning, record-keeping, and innovation. Many rely on informal practices that limit operational efficiency. Externally, poor infrastructure, inconsistent electricity, limited market access, and seasonal pastoral migration affect performance. Access to finance is particularly challenging, especially for youth and women without collateral. These factors often reduce financial stability and long-term sustainability of businesses."

Q3. How does your NGO support MSE development?

"Our NGO provides training in business management, financial literacy, marketing, and customer service. We also offer small grants and starter kits to help entrepreneurs expand their operations. Another focus is facilitating cooperatives and networks among youth and women to reduce costs and improve market reach. We provide mentorship and monitor progress, ensuring that participants can apply learned skills effectively. However, support is often project-based, which can limit long-term sustainability."

Q4. How do you coordinate with government programs?

"We collaborate closely with local government offices to align our programs with government priorities. This includes joint training sessions, workshops, and market linkage initiatives. Coordination helps avoid duplication, increases program reach, and ensures that beneficiaries can access both NGO and government support. Challenges exist in sustaining collaboration due to staff turnover and funding cycles, but overall the partnership is productive."

Q5. Which sectors show better performance?

"Tailoring, food processing, and retail businesses show relatively better performance due to consistent demand. ICT and agribusinesses have potential but are limited by market access, infrastructure, and seasonal variations. Women-led enterprises often perform steadily, especially when they benefit from group support and mentoring. Seasonal migration remains a critical factor that affects all sectors."

Q6. How does the pastoral context influence MSEs?

"Pastoral mobility leads to irregular demand and supply. Entrepreneurs must adapt to seasonal movements of families and livestock, which affects cash flow and production planning. Seasonal market days can temporarily boost sales, but businesses that cannot adjust may experience losses. Flexibility, strategic planning, and networking are critical for business survival in pastoral contexts."

Q7. What strategies do you encourage for MSE success?

"We encourage diversification of products and services, proper record-keeping, cooperative participation, and adoption of innovative techniques. Networking and mentorship are also emphasized to reduce risks and share

market intelligence. Continuous learning and adaptability are critical, particularly in pastoral areas where seasonal migration and infrastructure challenges affect operations."

Q8. What gaps do you observe in MSE support?

"Access to finance is limited and often unsuitable for small or youth-led enterprises. Infrastructure deficits, such as poor roads and electricity, constrain operational efficiency. Programs are frequently short-term, reducing long-term impact. Policies often do not consider the mobility of pastoral communities, limiting accessibility and effectiveness. Integrated, long-term, and context-sensitive interventions are needed."

Q9. How effective are your NGO programs?

"Programs have improved awareness, business skills, and market linkages for MSEs. Entrepreneurs who actively participate often show improved operational efficiency and financial stability. However, the lack of continuous follow-up and infrastructure constraints limit sustained impact. More integrated support, ongoing mentorship, and adaptive program designs would enhance effectiveness, particularly in pastoral areas."

Q10. Any additional observations?

"Supporting youth and women in pastoral areas requires flexible, integrated, and sustainable approaches. Programs must consider seasonal migrations, infrastructure challenges, and social dynamics. Collaboration between NGOs, government, and community networks is essential. Empowering these groups contributes not only to business success but also to community development, poverty reduction, and economic resilience. Long-term commitment and consistent support are key to success."

End of Transcript 13

Transcript 14

Participant Category: NGO Representative

Role: Project Coordinator – Women and Youth Entrepreneurship

District: Amibara

Gender: Male

Introduction:

The participant is an NGO Project Coordinator overseeing programs targeting women and youth entrepreneurs in Amibara district. His work focuses on business training, access to finance, market linkages, and mentoring programs. He has six years of experience working with pastoral and semi-pastoral communities.

Q1. Can you describe your role and responsibilities?

"I coordinate NGO programs supporting women and youth entrepreneurs in Amibara. My responsibilities include planning and implementing training programs, facilitating access to finance, establishing market linkages, and mentoring entrepreneurs. I also monitor progress, provide technical guidance, and ensure that program objectives align with community needs and government initiatives. A key focus is building capacity and improving the operational efficiency and financial stability of MSEs."

Q2. What challenges do MSEs face in your district?

"MSEs face a combination of internal and external challenges. Internally, entrepreneurs often lack managerial skills, business planning, record-keeping, and innovation. Externally, infrastructure limitations, inconsistent electricity, limited market access, and seasonal pastoral migration affect performance. Access to finance is restricted, particularly for youth and women without collateral. These factors contribute to instability and inconsistent business performance."

Q3. How does your NGO support MSE development?

"We provide comprehensive training in business management, marketing, financial literacy, and customer service. Small grants, starter kits, and mentorship are also provided. We promote cooperative and group-based approaches to reduce operational costs and improve market access. Regular follow-ups and monitoring are conducted to ensure that participants apply skills effectively. However, sustaining impact beyond the project cycle remains a challenge."

Q4. How do you collaborate with government programs?

"We coordinate with local government offices to align programs and avoid duplication. This includes joint workshops, business registration facilitation, and market linkage initiatives. Collaboration improves program reach and effectiveness. Challenges remain in maintaining long-term coordination due to funding cycles and staffing changes, but overall, collaboration enhances impact and sustainability."

Q5. Which sectors perform better in Amibara?

"Tailoring, food processing, and small-scale retail businesses perform relatively well because of consistent demand. ICT services and agribusinesses show potential but face infrastructure and market access constraints. Women-led enterprises tend to be more consistent when they benefit from cooperative structures and mentoring. Seasonal pastoral migration continues to influence overall performance."

Q6. How does the pastoral context influence MSEs?

"Pastoral mobility leads to irregular demand and supply issues. Entrepreneurs must adjust production and sales strategies based on seasonal migration and market days. Cash flow can be inconsistent, and raw material availability fluctuates. Businesses that are flexible, use cooperative networks, and plan strategically are better able to survive and grow in this context."

Q7. What strategies do you promote for MSE success?

"We encourage diversification of products and services, proper bookkeeping, cooperative participation, and adoption of innovative practices. Mentorship and networking are emphasized to reduce risks and improve access to information. Flexibility and adaptability are critical in pastoral areas where seasonal migration and infrastructure constraints impact operations."

Q8. What gaps exist in MSE support?

"Access to finance is a major gap, particularly for women and youth without collateral. Infrastructure challenges

such as poor roads and electricity reduce efficiency and increase operational costs. Programs are often short-term, limiting long-term impact. Policies rarely account for the mobile lifestyle of pastoral communities, which reduces program accessibility and effectiveness. Integrated, context-sensitive, and long-term interventions are needed."

Q9. How effective are your NGO programs?

"Programs have improved skills, awareness, and operational efficiency among participating entrepreneurs. Beneficiaries show better financial management and improved market access. However, infrastructure limitations, short-term funding, and limited follow-up reduce long-term impact. Greater focus on sustainability, continuous mentoring, and adaptive programming would enhance effectiveness in pastoral areas."

Q10. Any additional observations?

"Supporting women and youth in pastoral areas requires programs that are flexible, integrated, and sustained over time. Collaboration between NGOs, government, and community networks is critical. Empowering these groups strengthens local economies, reduces poverty, and improves community resilience. Programs should focus on long-term development, not just short-term project cycles, to achieve meaningful impact."

End of Transcript 14

Transcript 15

Participant Category: MSE Owner

Role: Owner – Retail Business (Grocery and Household Items)

District: Chifra

Gender: Male

Introduction:

The participant is a male MSE owner running a small retail shop in Chifra. He sells groceries, household items, and basic consumables to local pastoral and semi-pastoral communities. He has been in business for seven years and participates occasionally in government and NGO-supported training programs.

Q1. Can you describe your business and how it started?

"I started my shop seven years ago with a small loan from a local cooperative. Initially, I sold only basic groceries in a small rented space. Over time, I expanded to include household items and supplies that local families need regularly. I buy goods from suppliers in larger towns and sell to customers in Chifra and nearby villages. Starting the business was difficult due to limited capital, poor infrastructure, and lack of formal business knowledge."

Q2. What internal challenges have you faced?

"Internally, managing finances and keeping proper records are challenging. I often rely on memory for tracking sales and expenses. Planning stock and managing inventory is sometimes difficult, especially during seasonal market fluctuations. Innovation is minimal; I want to expand product lines and improve customer service but lack guidance on best practices. Operational efficiency is also affected when supplies are delayed or customer demand changes suddenly."

Q3. How do external factors affect your business?

"External factors like poor road infrastructure, irregular electricity, and limited market access make operations difficult. Access to finance is limited, and interest rates are high. Prices for goods fluctuate, affecting profit margins. Seasonal pastoral migrations reduce customer availability, and raw material or product supply can be inconsistent. These factors make it difficult to maintain stable operations and consistent income."

Q4. How has government support influenced your business?

"Government programs, such as training in bookkeeping and business planning, have been useful. Registration services helped formalize the business and participate in local trade fairs. Small grants and microloans have supported expansion. However, support is often short-term, and follow-up mentoring is minimal, which reduces long-term benefits. Continuous guidance would help implement lessons more effectively."

Q5. How have NGOs contributed to your business development?

"NGOs have provided training in business management and marketing, small grants, and sometimes facilitated cooperative groups. Networking through NGOs helps reduce costs and improve market access. However, NGO support is often project-based and temporary. Sustaining improvements after program completion is challenging without continued assistance."

Q6. Which aspects of your business perform better than others?

"Grocery items sell consistently because demand is steady. Household goods have moderate demand and help supplement income. Seasonal products, like school supplies or festive items, are profitable during peak periods. I try to balance stock to ensure continuous cash flow and reduce the risk of losses during slow periods."

Q7. How does the pastoral context affect your business?

"Pastoral mobility affects both supply and demand. During seasonal migration, many customers leave town, reducing sales. Supply of goods is also affected by transportation challenges. Planning stock and sales requires flexibility, and businesses that fail to adapt often experience losses. Seasonal market days offer opportunities for higher sales if properly anticipated."

Q8. What strategies have you used to overcome challenges?

"I diversify product lines to maintain income throughout the year. I coordinate with other shop owners to share information and sometimes buy in bulk to reduce costs. Planning production and stock based on seasonal trends helps minimize losses. Networking with suppliers ensures steady supply of goods, and occasionally offering small credit to trusted customers helps maintain sales during low-cash periods."

Q9. How effective has training been in improving your business?

"Training has improved my understanding of bookkeeping, pricing, and basic marketing. Implementing these skills consistently is challenging without ongoing support. Practical, hands-on mentoring in day-to-day operations would enhance the effectiveness of training programs significantly."

Q10. Are there policy or systemic gaps affecting your business?

"Access to credit is difficult, particularly for small-scale entrepreneurs without collateral. Infrastructure issues like poor roads and electricity affect efficiency. Policies rarely consider pastoral mobility, which reduces program accessibility. Long-term, integrated support is needed to help small businesses sustain operations and grow."

Q11. How would you describe overall performance?

"Overall, the business is stable but constrained in growth. Operational efficiency is affected by infrastructure, limited finance, and skill gaps. Financial stability fluctuates due to seasonal demand. Support from government and NGOs has helped, but more continuous mentoring, improved infrastructure, and better access to markets and finance would significantly enhance performance."

Q12. Any additional observations?

"MSEs in pastoral areas face unique challenges that require flexible and integrated support. Collaborating with other entrepreneurs and participating in cooperative networks helps reduce risks and increase market reach. Long-term mentoring, practical training, and consistent access to finance and infrastructure improvements are key to sustainable business growth."

End of Transcript 15**Transcript 16**

Participant Category: MSE Owner

Role: Owner – Small Agribusiness (Vegetable and Livestock Sales)

District: Mille

Gender: Male

Introduction:

The participant is a male MSE owner engaged in small-scale agribusiness, selling vegetables, poultry, and small livestock in Mille district. He has been operating for eight years and participates in periodic government and NGO programs for business training and market access support.

Q1. Can you describe your business and how it started?

"I started my agribusiness eight years ago with a small family loan and some savings. Initially, I focused on vegetables and a few chickens for local consumption. Over time, I expanded to include goats and sheep for sale in local markets. I sell directly to pastoral households as well as to small retailers. Starting the business was challenging because I had limited knowledge of business planning, marketing, and supply management."

Q2. What internal challenges have you faced?

"Internal challenges include record-keeping, business planning, and innovation. I often track sales and expenses manually, which is time-consuming and prone to mistakes. Planning production and livestock management is difficult due to seasonal variations and unpredictable market demand. Innovation is limited; I would like to improve

production techniques and diversify products, but guidance and training are minimal. Operational efficiency suffers during peak seasons when supply exceeds storage or market capacity."

Q3. How do external factors affect your business?

"External factors such as limited access to finance, poor road infrastructure, and inconsistent electricity affect the business. Seasonal variations in supply and demand due to pastoral migration impact both sales and availability of livestock. Market prices fluctuate, and access to larger markets is limited. These factors make maintaining stable cash flow and production difficult."

Q4. How has government support influenced your business?

"Government programs have provided useful training in business management, record-keeping, and marketing. Small grants and registration services helped formalize the business. However, support is often short-term, and continuous follow-up or mentoring is minimal. Entrepreneurs who actively participate and implement learned skills tend to perform better."

Q5. How have NGOs contributed to your business development?

"NGOs have provided training, small grants, and access to market linkages. Cooperative formation has helped reduce input costs and increase sales opportunities. Technical support from NGOs has improved some operational practices, but most support is project-based and temporary. Sustaining improvements after projects end remains a challenge."

Q6. Which aspects of your business perform better than others?

"Vegetable sales are consistent due to local demand, particularly during market days. Poultry and small livestock sales are profitable but seasonal. I try to balance products to maintain steady cash flow and reduce risk. Diversifying products helps mitigate losses when one segment underperforms."

Q7. How does the pastoral context affect your business?

"Pastoral mobility affects both demand and supply. Customers migrate seasonally, reducing sales temporarily. Supply of livestock can fluctuate due to environmental conditions and market availability. I try to anticipate these seasonal changes and adjust production, but flexibility is limited by storage and resource constraints. Businesses that cannot adapt face financial losses."

Q8. What strategies have you used to overcome challenges?

"I diversify products and plan production according to seasonal demand. Networking with other producers helps with market information and bulk purchasing. Cooperative arrangements allow collective marketing and reduce input costs. I sometimes provide small credit to trusted customers to maintain sales during low-cash periods. Strategic planning and flexible management are essential in this context."

Q9. How effective has training been in improving your business?

"Training has been useful for bookkeeping, marketing, and operational planning. Implementing these skills consistently is challenging without ongoing mentoring. Practical guidance and regular follow-up would improve the effectiveness of training programs significantly."

Q10. Are there policy or systemic gaps affecting your business?

"Access to finance is limited, and loans often require collateral, which small-scale entrepreneurs lack. Infrastructure problems, such as poor roads and unreliable electricity, reduce operational efficiency. Policies rarely account for the pastoral lifestyle, which affects market access and business continuity. Integrated, long-term support tailored to pastoral communities is needed."

Q11. How would you describe overall performance?

"Overall, the business is moderately stable but growth is constrained. Operational efficiency is affected by infrastructure and limited skills. Financial stability fluctuates due to seasonal variations and supply constraints. Support from government and NGOs has been helpful, but continuous mentoring, improved infrastructure, and access to markets and finance would significantly enhance performance."

Q12. Any additional observations?

"MSEs in pastoral areas face unique challenges that require flexible and integrated support. Collaboration with other entrepreneurs, cooperative participation, and practical training are essential. Programs must focus on long-term development rather than short-term projects to ensure sustainable growth. Seasonal adaptation, strategic planning, and access to finance are key to business resilience."

End of Transcript 16

Transcript 17

Participant Category: Youth Entrepreneur

Role: Owner – ICT Services and Mobile Phone Repairs

District: Asayita

Gender: Male

Introduction:

The participant is a young entrepreneur operating an ICT and mobile phone repair business in Asayita. He has been running the business for four years and serves youth, pastoralists, and small businesses in the area. He participates in occasional NGO and government-supported training programs targeting youth entrepreneurship.

Q1. Can you describe your business and how it started?

"I started my ICT and mobile repair shop four years ago with personal savings and a small loan from a local cooperative. Initially, I focused on mobile phone repairs, but later added computer and printer services. My customers include youth, local businesses, and pastoral households. Starting the business was challenging because I had limited technical training and no formal business management skills. Over time, I gained experience through hands-on learning and attending short training workshops."

Q2. What internal challenges have you faced?

"Internal challenges include managing finances, business planning, and keeping proper records. Innovation is limited because I often lack access to new tools and technical knowledge. Operational efficiency is affected when multiple repair jobs are pending, or when parts are unavailable. I try to balance workflow and prioritize urgent repairs, but sometimes delays affect customer satisfaction."

Q3. How do external factors affect your business?

"External challenges include unreliable electricity, limited internet access, and poor road infrastructure for sourcing parts. Access to finance is difficult, and interest rates on loans are high. Seasonal pastoral migration affects demand for my services. Sometimes I need to travel to other towns to purchase components, which increases costs and delays service. Market access and consistent supply of parts are major constraints."

Q4. How has government support influenced your business?

"Government programs provide short-term training in entrepreneurship, record-keeping, and basic business planning. Registration services helped formalize my business and access small government programs. However, these interventions are short-term and do not include ongoing mentoring. Entrepreneurs who receive continuous guidance tend to implement skills more effectively."

Q5. How have NGOs contributed to your business development?

"NGOs provide practical training, mentorship, and small grants for youth entrepreneurs. They sometimes facilitate networking events that connect me with suppliers and other entrepreneurs. NGO support helps improve technical skills and operational efficiency. However, support is project-based, and sustaining improvements after program cycles is challenging."

Q6. Which aspects of your business perform better than others?

"Mobile phone repairs are consistent because phones are widely used. ICT services such as computer and printer repairs generate additional income but are less frequent. Diversifying services helps maintain cash flow and reduces risk. Seasonal fluctuations affect some services, so I try to adjust offerings according to demand."

Q7. How does the pastoral context affect your business?

"Pastoral mobility affects demand and cash flow. During migration periods, some customers leave town, reducing sales. Access to supply sources can be disrupted due to transportation challenges. Seasonal market days provide opportunities for higher sales if planned properly. Flexibility and adaptive planning are essential for maintaining consistent income."

Q8. What strategies have you used to overcome challenges?

"I diversify services to maintain income, network with suppliers to secure parts in advance, and prioritize urgent tasks to improve customer satisfaction. I occasionally provide small credit to trusted customers to maintain loyalty. Planning around seasonal variations and coordinating with other youth entrepreneurs helps mitigate risks."

Q9. How effective has training been in improving your business?

"Training has been helpful in record-keeping, marketing, and basic business planning. Implementing these skills consistently is challenging without ongoing mentoring. Practical, hands-on guidance and follow-up visits would significantly enhance the effectiveness of training programs."

Q10. Are there policy or systemic gaps affecting your business?

"Access to finance is a major gap, particularly for youth without collateral. Infrastructure limitations—poor electricity, internet, and roads—affect operations. Policies rarely consider pastoral mobility or youth entrepreneurship, which reduces program accessibility and effectiveness. Integrated, long-term, and context-sensitive support is needed to sustain business growth."

Q11. How would you describe overall performance?

"Overall, the business is moderately stable but growth is constrained. Operational efficiency is affected by infrastructure and limited technical resources. Financial stability fluctuates due to seasonal demand and supply constraints. Support from government and NGOs has been helpful, but continuous mentoring, improved infrastructure, and better access to finance would significantly enhance performance."

Q12. Any additional observations?

"Youth entrepreneurship in pastoral areas faces unique challenges that require flexible, integrated, and sustainable support. Networking, practical training, and cooperative engagement are essential. Programs should focus on long-term capacity building and consider the mobility of pastoral communities to ensure consistent business growth."

End of Transcript 17

Transcript 18

Participant Category: Youth Entrepreneur

Role: Owner – Small Trading and Service Enterprise (General Goods and Repair Services)

District: Ewa

Gender: Female

Introduction:

The participant is a young female entrepreneur running a small trading and service business in Ewa. Her enterprise includes selling general goods and offering minor repair services for household items. She has been in business for three years and has participated in government and NGO-supported programs targeting youth and women entrepreneurship.

Q1. Can you describe your business and how it started?

"I started my business three years ago with a small loan from a community savings group. Initially, I sold basic household goods in a rented space and offered minor repair services for utensils and small appliances. The business has grown slowly, and now I serve both local residents and people from surrounding pastoral areas. Starting the

business was difficult due to limited initial capital, lack of business knowledge, and minimal access to training or mentorship."

Q2. What internal challenges have you faced?

"Managing finances and keeping records are challenging. I often rely on memory to track sales and expenses. Planning inventory and service schedules is difficult, especially when demand fluctuates. Innovation is minimal because I do not always have access to new tools or ideas for improving services. Operational efficiency suffers when I have multiple repair tasks or when goods are delayed from suppliers."

Q3. How do external factors affect your business?

"External challenges include poor infrastructure, unreliable electricity, limited market access, and seasonal pastoral migration, which reduces the number of customers temporarily. Access to finance is limited, particularly for youth and women entrepreneurs without collateral. Transportation costs and market price fluctuations affect both profitability and operational efficiency."

Q4. How has government support influenced your business?

"Government programs provide short-term training in business management, bookkeeping, and marketing. Registration services have helped formalize my business and participate in local trade initiatives. However, these programs are often short-term, and follow-up mentoring is limited. Continuous support would help ensure that training is effectively applied."

Q5. How have NGOs contributed to your business development?

"NGOs provide training, mentorship, and sometimes small grants or starter kits. Cooperative formation helps reduce costs and improve market access. NGO support has helped me adopt better operational practices and improve service quality. Nevertheless, support is usually project-based and temporary, so sustaining improvements over the long term is challenging."

Q6. Which aspects of your business perform better than others?

"Selling general household goods generates consistent income because demand is steady. Repair services are more seasonal but provide supplementary revenue. Diversifying products and services helps maintain cash flow and reduces the risk of losses during slow periods."

Q7. How does the pastoral context affect your business?

"Pastoral mobility affects both demand and supply. During seasonal migration, many customers leave, reducing sales. Supply of goods can be disrupted by transportation challenges. Market days provide opportunities for higher sales if planned properly. Businesses must be flexible and adapt quickly to these seasonal changes to remain profitable."

Q8. What strategies have you used to overcome challenges?

"I diversify products and services to maintain income throughout the year. I coordinate with other small business owners for bulk purchasing and information sharing. Cooperative arrangements help reduce costs and increase market reach. Providing small credit to trusted customers helps maintain loyalty and consistent sales."

Q9. How effective has training been in improving your business?

"Training has been helpful for bookkeeping, marketing, and operational management. Implementing these skills consistently is challenging without ongoing mentoring. Regular, hands-on guidance and follow-up visits would improve the effectiveness of training programs."

Q10. Are there policy or systemic gaps affecting your business?

"Access to finance is limited, especially for youth and women without collateral. Infrastructure gaps—poor roads, unreliable electricity, and limited markets—reduce efficiency. Policies rarely account for the seasonal mobility of pastoral communities, limiting accessibility and effectiveness. Integrated, long-term support is needed to sustain business operations."

Q11. How would you describe overall performance?

"Overall, the business is moderately stable but growth is constrained. Operational efficiency is affected by infrastructure and skill gaps. Financial stability fluctuates due to seasonal demand and supply issues. Support from government and NGOs has helped, but continuous mentoring, improved infrastructure, and better access to markets and finance would significantly enhance performance."

Q12. Any additional observations?

"Youth and women entrepreneurs in pastoral areas face unique challenges that require flexible, integrated, and sustainable support. Networking, practical training, and cooperative engagement are essential. Programs should focus on long-term development rather than short-term project cycles to ensure consistent business growth. Seasonal adaptation, strategic planning, and access to finance are key to building resilient enterprises."

End of Transcript 18

Transcript 19

Participant Category: Women Entrepreneur

Role: Owner – Tailoring and Garment Business

District: Afambo

Gender: Female

Introduction:

The participant is a female entrepreneur running a small tailoring and garment business in Afambo. She has been in operation for six years, serving local pastoral and semi-pastoral communities. She participates in government and NGO programs targeting women entrepreneurship, skills development, and microfinance access.

Q1. Can you describe your business and how it started?

"I started my tailoring business six years ago with savings and a small loan from a local microfinance institution. Initially, I provided basic tailoring services to the community, making clothes and repairing garments. Over time, I expanded to producing traditional clothing for local events and ceremonies. The business started small, and it was challenging because I had limited experience in managing finances, planning operations, or marketing my products."

Q2. What internal challenges have you faced?

"Internal challenges include managing finances, record-keeping, and planning production according to demand. I often rely on memory to track sales and expenses. Innovation is limited because I lack access to new designs, modern sewing equipment, and training in advanced tailoring techniques. Operational efficiency suffers when there are many orders, and sometimes I cannot complete work on time, affecting customer satisfaction."

Q3. How do external factors affect your business?

"External challenges include limited access to raw materials, fluctuating prices, poor road infrastructure, and seasonal pastoral migration that reduces the number of customers temporarily. Access to finance is constrained, and loans are difficult to obtain without collateral. Electricity is unreliable, which affects production and timely completion of orders. Market access is limited, particularly for selling higher-value garments outside the local area."

Q4. How has government support influenced your business?

"Government programs have been useful in providing training on business management, bookkeeping, and marketing. Registration services helped formalize the business and participate in trade initiatives. Small grants and microloans enabled me to purchase additional sewing machines and materials. However, support is usually short-term, and follow-up mentoring is limited, which reduces the sustainability of improvements."

Q5. How have NGOs contributed to your business development?

"NGOs provide training, mentorship, and sometimes small grants or starter kits for women entrepreneurs. They facilitate networking with other women entrepreneurs and cooperative formation to reduce input costs. NGO programs have improved skills, operational efficiency, and access to limited markets. Still, support is project-based and temporary, so sustaining improvements after the programs end is challenging."

Q6. Which aspects of your business perform better than others?

"Traditional garments and local tailoring services perform consistently because demand remains steady for personal clothing needs and community ceremonies. Advanced or modern designs sell less frequently due to limited demand and higher prices. I balance production to maintain steady cash flow and reduce risks associated with fluctuating orders."

Q7. How does the pastoral context affect your business?

"Pastoral mobility affects customer availability and demand for services. During seasonal migrations, many customers leave, reducing sales. Access to raw materials can be delayed due to transportation challenges. Seasonal

market days provide opportunities for higher sales if properly anticipated. Flexibility and planning are essential for maintaining business continuity in this context."

Q8. What strategies have you used to overcome challenges?

"I diversify products by offering both traditional and modern clothing. I participate in cooperative networks to reduce input costs and share market information. Planning production according to seasonal demand helps maintain consistent sales. I occasionally extend credit to trusted customers to retain loyalty and maintain cash flow. Strategic adaptation to seasonal and market conditions is crucial."

Q9. How effective has training been in improving your business?

"Training has been helpful in bookkeeping, marketing, and operational management. Applying these skills consistently is challenging without ongoing mentoring. Practical, hands-on guidance and follow-up visits would greatly improve the effectiveness of training programs."

Q10. Are there policy or systemic gaps affecting your business?

"Access to finance is limited, particularly for women entrepreneurs without collateral. Infrastructure challenges, such as poor roads and unreliable electricity, reduce efficiency. Policies rarely consider pastoral mobility, which affects program accessibility. Integrated, long-term, and context-sensitive support is needed to sustain business growth."

Q11. How would you describe overall performance?

"Overall, the business is stable but constrained in growth. Operational efficiency is limited by infrastructure, skill gaps, and seasonal variations. Financial stability fluctuates due to irregular demand and supply challenges. Support from government and NGOs has been helpful, but continuous mentoring, improved infrastructure, and better access to finance would significantly enhance performance."

Q12. Any additional observations?

"Women entrepreneurs in pastoral areas face unique challenges requiring flexible, integrated, and sustainable support. Networking, cooperative participation, and practical training are essential. Programs should focus on long-term development rather than short-term projects to ensure consistent growth. Seasonal adaptation, strategic planning, and access to finance are critical for resilient enterprises."

End of Transcript 19

Transcript 20

Participant Category: Women Entrepreneur

Role: Owner – Food Processing and Small-Scale Bakery

District: Abala

Gender: Female

Introduction:

The participant is a female entrepreneur running a small food processing and bakery business in Abala district. She produces and sells bread, traditional snacks, and packaged food items for local households and markets. She has been operating for five years and participates in NGO and government programs targeting women entrepreneurship, skills development, and access to finance.

Q1. Can you describe your business and how it started?

"I started my bakery and food processing business five years ago with savings and a small microloan from a local NGO-supported program. Initially, I baked bread for the local community and prepared traditional snacks for market days. Over time, I expanded to include packaged food products. Starting the business was challenging due to limited capital, lack of formal training, and minimal knowledge of business management and marketing."

Q2. What internal challenges have you faced?

"Internally, managing finances, planning production, and record-keeping are major challenges. I often rely on memory to track sales and expenses. Innovation is limited; I would like to diversify products and improve quality, but I lack technical guidance. Operational efficiency is affected when demand is high, and I cannot produce enough to meet customer needs. Skills in marketing and customer engagement are still developing."

Q3. How do external factors affect your business?

"External factors include inconsistent supply of raw materials, poor infrastructure, unreliable electricity, and seasonal fluctuations in demand due to pastoral migration. Access to finance is limited, and loans are difficult to obtain without collateral. Transportation and road issues affect delivery of raw materials and products to nearby markets. Price fluctuations also reduce profitability and operational efficiency."

Q4. How has government support influenced your business?

"Government programs have provided training on business management, food safety, and basic bookkeeping. Registration services helped formalize my business and participate in trade fairs. Small grants or microloans allowed me to purchase equipment like ovens and storage facilities. However, government support is short-term and mentoring is minimal, limiting long-term sustainability of business improvements."

Q5. How have NGOs contributed to your business development?

"NGOs provide training in business management, food processing techniques, marketing, and access to microloans. They facilitate networking with other women entrepreneurs and help establish cooperative groups to reduce costs and increase sales opportunities. NGO support has improved operational efficiency and product quality. Nevertheless, programs are project-based and temporary, so maintaining improvements after program cycles is challenging."

Q6. Which aspects of your business perform better than others?

"Bread and traditional snacks are consistently in demand, providing regular income. Packaged food items sell well during market days and events but are less frequent. Diversifying products helps maintain cash flow and reduce risks when one product underperforms."

Q7. How does the pastoral context affect your business?

"Pastoral mobility affects both demand and supply. Seasonal migration reduces the number of customers temporarily. Supply of raw materials can be delayed due to transportation challenges. Market days and festivals provide opportunities for higher sales if planned in advance. Flexibility and strategic planning are essential for sustaining business operations in this context."

Q8. What strategies have you used to overcome challenges?

"I diversify products to maintain income year-round. I coordinate with other entrepreneurs to share knowledge and reduce costs. Cooperative arrangements help improve market access and collective purchasing. I sometimes offer small credit to loyal customers to maintain sales during low-cash periods. Planning production according to seasonal trends helps avoid losses and ensures continuous supply."

Q9. How effective has training been in improving your business?

"Training has been helpful in bookkeeping, marketing, and operational management. Applying these skills consistently is difficult without ongoing mentoring. Practical, hands-on guidance and follow-up support would greatly enhance the effectiveness of training programs."

Q10. Are there policy or systemic gaps affecting your business?

"Access to finance is a major gap, particularly for women without collateral. Infrastructure limitations such as poor roads and unreliable electricity reduce efficiency. Policies rarely consider pastoral mobility, limiting accessibility and effectiveness of support programs. Integrated, long-term, and context-sensitive interventions are needed to ensure sustainable business growth."

Q11. How would you describe overall performance?

"Overall, the business is stable but growth is limited. Operational efficiency is affected by infrastructure, limited skills, and seasonal variations. Financial stability fluctuates due to irregular demand and supply challenges. Support from government and NGOs has been helpful, but continuous mentoring, improved infrastructure, and better access to finance would significantly enhance performance."

Q12. Any additional observations?

"Women entrepreneurs in pastoral areas face unique challenges requiring flexible, integrated, and sustainable support. Networking, cooperative engagement, and practical training are essential. Programs should focus on long-term development rather than short-term projects to ensure sustainable growth. Seasonal adaptation, strategic planning, and access to finance are key for building resilient businesses."

End of Transcript 20

Transcript 21

Participant Category: Government Official
Role: Regional Trade and Industry Officer
District: Semera
Gender: Male

Introduction:

The participant is a regional government official responsible for overseeing trade and industry development programs in Semera. His duties include monitoring MSE performance, implementing government support initiatives, facilitating access to finance and training, and liaising with NGOs to coordinate interventions for small-scale enterprises. He has ten years of experience in government service and MSE policy implementation.

Q1. Can you describe your role and responsibilities?

"My role involves planning, monitoring, and implementing government programs aimed at supporting micro and small enterprises in the region. This includes coordinating business registration, facilitating access to finance, providing training, and ensuring that MSEs comply with regulatory requirements. I also collaborate with NGOs to ensure complementary support and reduce duplication of services. Part of my responsibility is to identify gaps in policy implementation and advise higher authorities on necessary interventions."

Q2. What challenges do MSEs face in Semera?

"MSEs face multiple internal and external challenges. Internally, many entrepreneurs lack managerial skills, record-keeping practices, business planning, and innovation. Externally, infrastructure issues like poor road access, limited electricity, and market constraints are significant. Access to finance is a recurring challenge, particularly for women and youth. Seasonal pastoral mobility further affects business continuity. Overall, these factors limit both operational efficiency and financial stability."

Q3. How does government support target these challenges?

"Government programs aim to build capacity through training, mentorship, and facilitation of business registration. Microfinance schemes and small grants are provided to enhance capital access. Programs also include market linkage initiatives and cooperative development to reduce operational costs and expand outreach. However, coverage is sometimes limited due to resource constraints, and follow-up support is inconsistent, which reduces long-term impact."

Q4. How effective are government interventions in improving MSE performance?

"Government interventions have helped many entrepreneurs formalize businesses, improve record-keeping, and access microfinance. Operational efficiency has improved for those who actively participate in programs. Financial stability, however, remains fragile due to external constraints like infrastructure, market access, and seasonal demand fluctuations. Continuous mentoring and adaptive programs are needed for sustainable improvement."

Q5. How does the pastoral context influence MSE performance?

"The pastoral context affects MSEs through irregular demand, seasonal migration, and variable market participation. Businesses must adapt to these patterns by planning stock and services according to seasonal trends. Entrepreneurs who are flexible and use cooperative networks tend to perform better. Policy interventions should consider these unique contextual factors to enhance effectiveness."

Q6. What role do NGOs play in complementing government support?

"NGOs provide technical training, mentoring, and sometimes grants that complement government programs. Their involvement helps fill gaps in capacity building and market linkages. Collaborative efforts between government and NGOs improve program reach and effectiveness, though coordination is sometimes inconsistent. Integrated approaches are required to ensure sustained impact."

Q7. Which sectors show better performance among MSEs in Semera?

"Retail, food processing, tailoring, and small-scale agribusiness tend to perform better due to consistent demand and relatively lower operational complexity. ICT services show potential but are constrained by infrastructure and skill gaps. Seasonal and mobility factors significantly affect demand and revenue consistency in other sectors."

Q8. What systemic gaps exist that hinder MSE growth?

"Access to finance, poor infrastructure, inconsistent policy implementation, and limited follow-up support are major systemic gaps. Many government programs are short-term and project-based, which reduces long-term benefits. Policies also rarely address the unique needs of pastoral communities, such as seasonal mobility and market accessibility. Integrated, context-sensitive strategies are required."

Q9. How do you monitor MSE performance?

"Monitoring involves regular site visits, data collection on sales, employment, and operational efficiency. Reports are generated and analyzed to assess business growth, financial stability, and compliance with regulations. Feedback mechanisms are also established to adjust support interventions where necessary. However, monitoring is often limited by staff shortages and logistical constraints."

Q10. Any additional observations?

"Government support plays a critical role in improving MSE performance, but interventions must be flexible, context-specific, and sustained over time. Collaboration with NGOs, cooperatives, and community networks strengthens effectiveness. Long-term mentoring, infrastructure improvements, and easier access to finance are key to ensuring resilient and financially stable MSEs in pastoral areas."

End of Transcript 21

Transcript 22

Participant Category: Government Official

Role: District Micro and Small Enterprise Development Officer

District: Dubti

Gender: Female

Introduction:

The participant is a female government official responsible for supporting and monitoring MSE development in Dubti district. Her role includes coordinating government programs, facilitating access to finance, providing

business training, and liaising with NGOs to implement development initiatives. She has eight years of experience in MSE policy and program implementation.

Q1. Can you describe your role and responsibilities?

"My responsibilities include supporting small businesses through training, registration, and capacity-building programs. I facilitate access to finance through microcredit schemes and ensure MSEs comply with local regulations. I also coordinate with NGOs to implement complementary programs and provide technical assistance. Part of my work involves monitoring performance, identifying challenges, and advising on policy adjustments to improve MSE growth."

Q2. What challenges do MSEs face in Dubti?

"MSEs in Dubti face both internal and external challenges. Internally, many lack managerial skills, proper bookkeeping, and business planning capacity. Innovation is limited, especially in product development. Externally, poor infrastructure, inconsistent electricity, limited market access, and access to finance are significant challenges. Seasonal pastoral migration also affects customer base and demand patterns, which constrains operational efficiency and financial stability."

Q3. How does government support target these challenges?

"Government programs aim to build capacity through training, mentorship, and provision of microfinance. Business registration and market linkage initiatives are designed to enhance operational efficiency. However, support is sometimes limited in coverage and follow-up mentoring is inconsistent, which affects sustainability. Programs are more effective when tailored to the specific needs of the community, especially pastoral populations."

Q4. How effective are government interventions in improving MSE performance?

"Government support has helped many MSEs formalize operations and improve record-keeping. Entrepreneurs who actively engage with training programs have shown improvements in operational efficiency and business planning. Despite these efforts, financial stability remains fragile due to market access constraints, infrastructure limitations, and seasonal variations in demand. Continuous mentoring and adaptive programs are essential for long-term success."

Q5. How does the pastoral context influence MSE performance?

"Pastoral mobility significantly affects MSEs. During migration periods, demand fluctuates, and businesses must adjust production and services. Entrepreneurs who are flexible and collaborate in cooperatives tend to maintain stability. Policies and support programs must consider these seasonal patterns to ensure effectiveness."

Q6. What role do NGOs play in complementing government support?

"NGOs provide technical training, mentoring, and sometimes financial support through grants or cooperative facilitation. Their involvement complements government programs by reaching more entrepreneurs and addressing capacity gaps. Coordination between government and NGOs is crucial for reducing duplication and maximizing the impact of support initiatives."

Q7. Which sectors show better performance among MSEs in Dubti?

"Retail, food processing, tailoring, and small-scale livestock and agribusiness perform relatively well due to steady local demand. ICT services are emerging but constrained by infrastructure and skill gaps. Seasonal and mobility factors affect income consistency in other sectors."

Q8. What systemic gaps exist that hinder MSE growth?

"Access to finance, poor infrastructure, inconsistent policy implementation, and limited follow-up support are major gaps. Short-term project-based programs often fail to create long-lasting benefits. Policies rarely account for the seasonal mobility of pastoral populations, which limits effectiveness. Long-term, integrated strategies tailored to pastoral contexts are necessary."

Q9. How do you monitor MSE performance?

"We monitor MSEs through regular site visits, data collection on sales, employment, and operational practices. Reports are prepared for internal review, and feedback is provided to entrepreneurs. Resource constraints sometimes limit monitoring coverage, but we prioritize high-impact businesses for follow-up support. Monitoring also informs policy recommendations."

Q10. Any additional observations?

"Government support is critical for MSE development, but programs must be flexible, context-specific, and sustained. Collaboration with NGOs, cooperatives, and community networks enhances effectiveness. Improving infrastructure, providing continuous mentoring, and facilitating access to finance are key to building resilient and financially stable MSEs in pastoral districts like Dubti."

End of Transcript 22**Transcript 23**

Participant Category: NGO Representative

Role: Program Officer – Youth and Women Entrepreneurship Development

District: Mille

Gender: Female

Introduction:

The participant is an NGO program officer managing youth and women entrepreneurship programs in Mille. Her responsibilities include planning and implementing capacity-building initiatives, providing training and mentorship, facilitating access to microfinance, and monitoring the performance of supported MSEs. She has six years of experience working with NGOs in pastoral areas of Ethiopia.

Q1. Can you describe your role and responsibilities?

"My role involves designing and implementing programs to support youth and women entrepreneurs. This includes providing training in business management, bookkeeping, and marketing. I also facilitate access to microloans and

grants, organize networking events, and monitor the performance of supported businesses. A key part of my role is identifying gaps in skills and resources and coordinating with government offices to ensure complementary interventions."

Q2. What challenges do MSEs face in Mille?

"MSEs face internal challenges such as lack of business planning, weak record-keeping, limited managerial skills, and low innovation. Externally, they struggle with poor infrastructure, limited market access, seasonal pastoral migration, and difficulty obtaining finance. These challenges affect both operational efficiency and financial stability. Entrepreneurs who adapt and participate actively in programs tend to perform better."

Q3. How does your NGO support MSEs?

"We provide training in bookkeeping, marketing, and operational management. Small grants or starter kits help entrepreneurs invest in their businesses. We facilitate cooperative formation and networking to reduce costs and improve market access. Mentorship and follow-up support are provided, but resource constraints limit coverage, especially in remote pastoral areas."

Q4. How effective are these interventions in improving performance?

"Interventions have been effective for entrepreneurs who actively participate. They improve operational efficiency, financial management, and customer engagement. However, sustainability remains a challenge because support is often project-based and temporary. Continuous mentoring, practical guidance, and tailored interventions improve the long-term impact."

Q5. How does the pastoral context influence MSE performance?

"Seasonal mobility of pastoral populations affects demand and supply. During migration periods, customer numbers decline. Entrepreneurs must adapt by adjusting production and stock according to seasonal trends. Flexibility, strategic planning, and cooperative networks are essential for maintaining stability and growth."

Q6. How do you collaborate with government support programs?

"We coordinate with government offices to align training, grants, and market linkage initiatives. Collaboration ensures complementary support and reduces duplication of resources. Joint monitoring visits and shared workshops enhance effectiveness. However, coordination is sometimes limited by logistical constraints and staff capacity."

Q7. Which sectors show better performance among supported MSEs?

"Retail, food processing, tailoring, small-scale agribusiness, and ICT services show better performance due to consistent demand, relatively low operational complexity, and adaptability. Seasonal fluctuations affect income stability in other sectors, especially those reliant on pastoral markets."

Q8. What systemic gaps hinder MSE growth?

"Gaps include limited access to finance, poor infrastructure, short-term project support, and lack of long-term

mentoring. Policies rarely consider pastoral mobility, which limits program effectiveness. Integrated, context-specific interventions and continuous support are necessary to improve both operational efficiency and financial stability."

Q9. How do you monitor MSE performance?

"Monitoring involves site visits, collecting data on sales, employment, and operational practices. Feedback is given to entrepreneurs to improve performance. Monitoring helps identify gaps in training and resource allocation. Coverage is sometimes limited due to resource constraints, but priority is given to high-potential businesses."

Q10. Any additional observations?

"NGO interventions play a crucial role in supporting MSEs, particularly youth and women. Programs should focus on long-term capacity building, integrated support, and context-specific solutions. Collaborative approaches with government, cooperatives, and community networks enhance sustainability. Addressing infrastructure, finance, and mentoring gaps is essential for resilient MSEs in pastoral regions."

End of Transcript 23

Transcript 24

Participant Category: NGO Representative

Role: Field Officer – Micro and Small Enterprise Development

District: Gewane

Gender: Male

Introduction:

The participant is a male NGO field officer responsible for implementing MSE support programs in Gewane. His work includes providing training, facilitating access to microfinance, monitoring MSE performance, and coordinating with government agencies to enhance entrepreneurship support. He has seven years of experience working in pastoral communities of Ethiopia.

Q1. Can you describe your role and responsibilities?

"My role involves implementing NGO programs that support micro and small enterprises. This includes training entrepreneurs in business management, record-keeping, marketing, and innovation. I facilitate access to small grants or microloans and organize networking and cooperative development. Additionally, I monitor business performance and provide mentoring to ensure skills and knowledge are applied effectively. Coordination with government offices is also an important part of my role."

Q2. What challenges do MSEs face in Gewane?

"MSEs face several challenges internally and externally. Internally, many lack business planning, record-keeping, and innovation skills. Externally, poor infrastructure, limited access to finance, seasonal pastoral mobility, and restricted market access affect business operations. These challenges constrain operational efficiency and financial stability. Entrepreneurs who are adaptive and engaged in training programs tend to perform better."

Q3. How does your NGO support MSEs?

"We provide training, mentoring, and small grants or starter kits to improve operational capacity. Networking and cooperative formation are facilitated to reduce costs and expand market reach. Technical guidance in bookkeeping, marketing, and customer engagement is provided. Although support is effective, it is often short-term and project-based, which limits sustainability."

Q4. How effective are these interventions in improving performance?

"Entrepreneurs who participate actively see improvements in operational efficiency, business planning, and financial management. Those who integrate skills learned into daily operations are more likely to grow and maintain stable businesses. However, without ongoing mentoring and continuous support, improvements can diminish after the program ends."

Q5. How does the pastoral context influence MSE performance?

"Seasonal mobility of pastoralists affects demand and supply of goods and services. During migration periods, fewer customers are available, which reduces income. Entrepreneurs must plan for seasonal changes, stock accordingly, and adjust services. Cooperative networks and flexible business strategies help mitigate these challenges and improve business continuity."

Q6. How do you collaborate with government support programs?

"We work closely with government offices to align training, microfinance facilitation, and market linkage programs. Collaboration ensures complementary support, reduces duplication, and strengthens program impact. Joint workshops and monitoring visits improve program coordination, although logistical and resource constraints sometimes limit effectiveness."

Q7. Which sectors show better performance among supported MSEs?

"Retail, food processing, tailoring, small-scale agribusiness, and ICT services perform relatively well due to consistent demand and lower operational complexity. Seasonal variations impact income stability in other sectors, particularly those dependent on pastoral customer bases."

Q8. What systemic gaps hinder MSE growth?

"Limited access to finance, poor infrastructure, short-term program support, and lack of long-term mentoring are major gaps. Programs often do not address seasonal mobility of pastoral populations, which reduces effectiveness. Integrated, long-term interventions tailored to local contexts are necessary for sustainable growth."

Q9. How do you monitor MSE performance?

"Monitoring involves regular site visits, data collection on sales, operational practices, and employment generation. Feedback is provided to entrepreneurs to improve performance. Monitoring helps identify training gaps and resource needs. Coverage is limited in remote areas due to logistical constraints, but high-potential businesses are prioritized for follow-up."

Q10. Any additional observations?

"NGO support is critical in building capacity and resilience among MSEs, particularly youth and women entrepreneurs. Programs should emphasize long-term mentoring, integrated support, and context-specific solutions. Collaboration with government and community networks enhances sustainability. Addressing gaps in finance, infrastructure, and ongoing guidance is essential for resilient MSEs in pastoral areas."

End of Transcript 24**Transcript 25**

Participant Category: MSE Owner

Role: Owner – Small Retail and Trading Business

District: Amibara

Gender: Male

Introduction:

The participant is a male entrepreneur running a small retail and trading business in Amibara. His enterprise deals with household goods, food items, and basic supplies for local communities and nearby pastoral populations. He has been in operation for five years and has engaged with both government and NGO support programs.

Q1. Can you describe your business and how it started?

"I started my retail business five years ago with savings and a small microloan. Initially, I sold basic household goods in a small rented shop. Over time, I expanded to include food items and other daily necessities. Starting the business was difficult because I had limited knowledge about bookkeeping, inventory management, and marketing. Gradually, I learned through experience and occasional training programs."

Q2. What internal challenges have you faced?

"Managing finances and keeping accurate records are challenging. I mostly rely on memory for tracking sales and expenses. Planning inventory is difficult, especially when demand fluctuates due to seasonal pastoral movement. Innovation is minimal because I do not have access to market trends or new product ideas. Operational efficiency suffers during peak periods when I cannot meet demand on time."

Q3. How do external factors affect your business?

"External challenges include limited market access, high transportation costs, and poor road infrastructure. Access to finance is difficult, especially for expanding the business. Seasonal migration of pastoralists reduces the customer base temporarily. Price fluctuations of goods and supply delays also affect operational efficiency and profit margins."

Q4. How has government support influenced your business?

"Government support has helped me register my business, access small loans, and participate in training programs on bookkeeping and basic business management. These interventions improved my operational efficiency slightly."

However, support is short-term and follow-up mentoring is limited, which reduces the long-term impact on business growth."

Q5. How have NGOs contributed to your business development?

"NGOs provide training, mentoring, and occasionally small grants. They help form cooperatives, which reduce costs and improve market access. NGO support has improved my business planning and basic record-keeping. However, their programs are project-based and often temporary, so sustaining improvements remains a challenge."

Q6. Which aspects of your business perform better than others?

"Retailing food items and household goods generates consistent income because demand is steady. Expanding into other products like clothes or small appliances is slower because of limited market knowledge and higher risk. Diversifying products helps maintain cash flow and reduces risks when one sector underperforms."

Q7. How does the pastoral context affect your business?

"Pastoral mobility affects customer demand and timing of sales. During seasonal migration, I experience lower sales. Supply of goods can also be delayed due to poor roads and transportation issues. Market days are important opportunities for higher sales if planned carefully. Flexibility is essential to manage seasonal fluctuations."

Q8. What strategies have you used to overcome challenges?

"I diversify products to ensure steady income. I maintain small stock reserves to meet demand during peak periods. I participate in cooperative networks to reduce costs and share market information. Occasionally, I provide small credit to loyal customers to maintain consistent sales. Planning according to seasonal trends helps manage operational efficiency."

Q9. How effective has training been in improving your business?

"Training has helped in bookkeeping, inventory management, and marketing. Applying these skills consistently is difficult without ongoing mentoring. Hands-on guidance and follow-up support would improve effectiveness significantly."

Q10. Are there policy or systemic gaps affecting your business?

"Access to finance is limited, particularly for small entrepreneurs without collateral. Infrastructure issues, such as poor roads and unreliable electricity, reduce efficiency. Policies rarely consider the seasonal mobility of pastoral communities. Long-term, context-specific support and continuous mentoring are needed for sustainable business growth."

Q11. How would you describe overall performance?

"Overall, my business is stable but growth is constrained. Operational efficiency is affected by infrastructure and skill gaps. Financial stability fluctuates due to seasonal demand and supply challenges. Government and NGO

support have helped, but continuous mentoring, improved infrastructure, and better access to finance would significantly enhance performance."

Q12. Any additional observations?

"Entrepreneurs in pastoral areas face unique challenges that require flexible and sustained support. Networking, cooperative engagement, and practical training are essential. Programs should focus on long-term development rather than short-term projects to ensure consistent growth. Seasonal adaptation, strategic planning, and access to finance are crucial for resilient enterprises."

End of Transcript 25

Transcript 26

Participant Category: MSE Owner

Role: Owner – Small Agribusiness (Vegetable and Livestock Trading)

District: Chifra

Gender: Male

Introduction:

The participant is a male entrepreneur running a small agribusiness in Chifra, involving vegetable production, livestock trading, and sale of animal feed. He has been operating for seven years and participates in government and NGO initiatives for MSE support, particularly in financing, training, and market linkage.

Q1. Can you describe your business and how it started?

"I started my agribusiness seven years ago with savings and a small loan from a microfinance institution. Initially, I traded vegetables in local markets and occasionally sold livestock. Over time, I added animal feed supply and small-scale vegetable farming. Starting the business was challenging due to limited business knowledge, lack of capital, and minimal experience with market operations. I learned gradually through practice and advice from other experienced traders."

Q2. What internal challenges have you faced?

"Internal challenges include managing finances, planning inventory, and maintaining proper records. Innovation in business practices is limited because I lack access to new farming techniques and market information. Operational efficiency is affected during high-demand seasons when supply cannot meet customer requirements. Planning for seasonal variations in demand and supply remains a critical challenge."

Q3. How do external factors affect your business?

"External challenges include access to finance, poor road infrastructure, high transportation costs, and seasonal pastoral migration. Market prices fluctuate, affecting profitability. Electricity supply is unreliable, affecting storage for perishable goods. Access to inputs like seeds, fertilizer, and animal feed can be delayed due to logistics issues. Seasonal market days are important opportunities, but accessibility is a challenge."

Q4. How has government support influenced your business?

"Government programs have helped with business registration, capacity-building training, and small grants for purchasing inputs. These interventions improved operational planning and efficiency. However, follow-up support is limited, and programs are often short-term, which affects sustainability. Government support has helped me expand slightly, but long-term mentoring and infrastructure improvements are needed."

Q5. How have NGOs contributed to your business development?

"NGOs provide training, mentoring, and support in cooperative formation. They facilitate access to small loans and grants, and provide guidance in marketing and bookkeeping. These initiatives have improved my operational efficiency and financial management. However, NGO programs are project-based and temporary, so sustaining improvements after the program ends remains challenging."

Q6. Which aspects of your business perform better than others?

"Vegetable trading and animal feed supply perform consistently because of steady demand. Livestock trading is profitable but seasonal, affected by pastoral mobility and market fluctuations. Diversifying products helps maintain cash flow and reduces risk when one sector underperforms."

Q7. How does the pastoral context affect your business?

"Pastoral mobility affects demand and timing of transactions. During seasonal migration, fewer customers are available, reducing sales. Supply of inputs may also be delayed due to road conditions and remote locations. Entrepreneurs who plan according to seasonal patterns and maintain flexible operations are more resilient."

Q8. What strategies have you used to overcome challenges?

"I diversify products to maintain steady income, participate in cooperative networks to reduce input costs, and plan production and trading activities according to seasonal demand. I also provide small credit to trusted customers to maintain loyalty. Monitoring market trends and adapting quickly helps sustain operational efficiency."

Q9. How effective has training been in improving your business?

"Training has been useful for bookkeeping, marketing, and operational planning. However, consistent application of skills requires ongoing mentoring. Hands-on guidance and follow-up support would greatly enhance the effectiveness of training programs."

Q10. Are there policy or systemic gaps affecting your business?

"Limited access to finance, poor infrastructure, unreliable electricity, and seasonal market fluctuations are major systemic gaps. Policies rarely address the unique needs of pastoral communities. Integrated, context-specific, and long-term support programs are necessary for sustainable business growth."

Q11. How would you describe overall performance?

"Overall, the business is moderately stable but constrained in growth. Operational efficiency is limited by

infrastructure and seasonal variations. Financial stability fluctuates with demand and supply challenges. Government and NGO support have helped improve skills and access to resources, but continuous mentoring, better infrastructure, and improved financing options are needed to enhance performance further."

Q12. Any additional observations?

"MSEs in pastoral areas face unique challenges requiring adaptive, flexible, and sustained support. Networking, cooperative arrangements, and practical training are critical. Programs should focus on long-term development, seasonal adaptation, and strategic planning to ensure resilience. Access to finance and mentoring are crucial for sustainable enterprise growth."

End of Transcript 26

Transcript 27

Participant Category: Youth Entrepreneur

Role: Owner – ICT Services and Mobile Repair Shop

District: Asayita

Gender: Male

Introduction:

The participant is a young male entrepreneur operating an ICT service and mobile repair business in Asayita. He provides mobile phone repairs, computer services, and internet café services. He has been operating for four years and has received limited government and NGO support aimed at youth entrepreneurship development.

Q1. Can you describe your business and how it started?

"I started my ICT service shop four years ago after completing vocational training in mobile repair and basic computer services. Initially, I operated from a small rented space with limited tools. Over time, I acquired better equipment and added internet services to meet local demand. Starting the business was challenging because of limited access to capital, lack of formal business training, and low customer awareness about services."

Q2. What internal challenges have you faced?

"Managing finances and planning operations are difficult because I mostly track expenses and sales manually. Innovation is limited as I lack access to new technologies and advanced repair techniques. Marketing and customer engagement skills are minimal. Operational efficiency suffers when demand is high, and I cannot handle multiple repair jobs at the same time."

Q3. How do external factors affect your business?

"External challenges include limited access to finance, poor electricity supply, slow internet connectivity, and lack of reliable suppliers for spare parts. Market demand fluctuates with the number of pastoralists in town. Price competition is high, and transportation for acquiring parts is costly. These factors affect both operational efficiency and profitability."

Q4. How has government support influenced your business?

"Government support is mainly through vocational training programs and occasional small grants. These programs helped me improve technical skills and formalize my business registration. However, support is sporadic, mentoring is limited, and follow-up is minimal. Long-term guidance would help sustain improvements and business growth."

Q5. How have NGOs contributed to your business development?

"NGOs provide technical training, mentoring, and sometimes small grants or startup kits. They facilitate networking with other youth entrepreneurs, helping share knowledge and market opportunities. NGO support has improved my operational skills and customer service. However, programs are project-based and temporary, which makes sustaining improvements a challenge."

Q6. Which aspects of your business perform better than others?

"Mobile repair services generate the most income consistently. Computer services and internet café services are secondary but have potential for growth. Diversifying services helps maintain cash flow and reduce reliance on a single income source."

Q7. How does the pastoral context affect your business?

"Seasonal migration of pastoralists affects demand. During migration, fewer customers visit the town, reducing income temporarily. Supply of repair parts can be delayed due to transportation challenges. Planning operations according to seasonal patterns and maintaining flexible services are essential for resilience."

Q8. What strategies have you used to overcome challenges?

"I diversify services, maintain small stock of frequently used spare parts, and offer flexible payment options to loyal customers. Participating in youth entrepreneur networks helps me learn from others and access business opportunities. Planning and organizing operations based on demand peaks and troughs helps improve efficiency."

Q9. How effective has training been in improving your business?

"Training has been useful in technical skills and basic business management. However, applying skills consistently is difficult without ongoing mentoring. Continuous hands-on support would greatly enhance the effectiveness of training programs."

Q10. Are there policy or systemic gaps affecting your business?

"Limited access to finance, unreliable electricity, poor internet connectivity, and lack of local supply of spare parts are major systemic gaps. Policies rarely consider youth-specific entrepreneurship challenges in pastoral areas. Integrated, long-term, and context-specific support is needed to ensure sustainable business growth."

Q11. How would you describe overall performance?

"Overall, my business is stable but growth is constrained by external and internal challenges. Operational efficiency is affected by infrastructure and skill gaps. Financial stability fluctuates due to inconsistent demand and supply

limitations. Government and NGO support have been helpful but continuous mentoring, better infrastructure, and improved access to finance are needed to enhance performance."

Q12. Any additional observations?

"Youth entrepreneurs in pastoral areas need adaptive, flexible, and sustained support. Networking, practical training, and mentoring are critical. Programs should emphasize long-term development, context-specific solutions, and seasonal adaptation. Access to finance, technical support, and market development are essential for resilient youth-owned businesses."

End of Transcript 27

Transcript 28

Participant Category: Youth Entrepreneur

Role: Owner – Small ICT and E-Commerce Business

District: Argoba

Gender: Female

Introduction:

The participant is a young female entrepreneur operating an ICT and small e-commerce business in Argoba. She provides mobile and computer repair services, internet café services, and sells small consumer goods online for local customers. She has been operating for three years and participates in NGO and government programs supporting youth entrepreneurship.

Q1. Can you describe your business and how it started?

"I started my ICT and e-commerce business three years ago after completing vocational training. Initially, I offered basic mobile repair and internet services. Later, I expanded to include online sales of small goods to reach more customers. Starting the business was challenging due to limited capital, lack of technical equipment, and minimal knowledge of running a business. I relied heavily on vocational training and advice from peers."

Q2. What internal challenges have you faced?

"Managing finances and record-keeping is challenging because I mostly track transactions manually. Innovation is limited due to lack of access to new technologies. Marketing and customer engagement skills are still developing. Operational efficiency suffers when demand increases, and I cannot serve all customers at the same time."

Q3. How do external factors affect your business?

"External challenges include unreliable electricity, poor internet connectivity, limited market access, and difficulty obtaining spare parts and tools. Seasonal pastoral mobility reduces customer flow temporarily. Price fluctuations for equipment and supplies affect profitability. Transportation costs for acquiring goods are high, impacting operational efficiency."

Q4. How has government support influenced your business?

"Government programs have helped with vocational training, business registration, and small grants. These interventions improved my technical and management skills slightly. However, support is short-term, follow-up mentoring is limited, and there is minimal guidance for long-term business growth."

Q5. How have NGOs contributed to your business development?

"NGOs provide training, mentoring, and occasionally small grants or starter kits. They help form youth networks for knowledge sharing and market access. NGO support has improved my technical skills, customer service, and operational planning. However, programs are project-based and temporary, making sustainability a challenge."

Q6. Which aspects of your business perform better than others?

"Mobile and computer repair services generate steady income. Internet café and e-commerce sales provide supplementary income. Diversifying services helps maintain cash flow and reduces reliance on a single source of income."

Q7. How does the pastoral context affect your business?

"Pastoral migration affects customer demand. During migration periods, fewer customers visit the town. Supply delays due to transportation challenges are common. Planning operations according to seasonal trends and maintaining flexible services is essential to sustain business continuity."

Q8. What strategies have you used to overcome challenges?

"I diversify services, keep a small stock of frequently used spare parts, and provide flexible payment options for loyal customers. Networking with other youth entrepreneurs helps access knowledge and market opportunities. Strategic planning based on seasonal trends helps improve operational efficiency."

Q9. How effective has training been in improving your business?

"Training has been helpful in technical and business management skills. However, consistent application of skills requires ongoing mentoring. Hands-on guidance and follow-up support would greatly enhance training effectiveness."

Q10. Are there policy or systemic gaps affecting your business?

"Major gaps include limited access to finance, unreliable electricity, poor internet connectivity, and lack of local suppliers for equipment and tools. Policies rarely consider the unique challenges of youth entrepreneurship in pastoral areas. Integrated, long-term, context-specific support is needed to enhance sustainability."

Q11. How would you describe overall performance?

"Overall, my business is stable but growth is limited by infrastructure, skill gaps, and seasonal fluctuations in demand. Operational efficiency is affected by external constraints. Government and NGO support have helped, but continuous mentoring, better infrastructure, and access to finance are needed for further growth."

Q12. Any additional observations?

"Youth entrepreneurs in pastoral areas require adaptive and sustained support. Networking, mentoring, and practical training are critical. Programs should emphasize long-term development, context-specific solutions, and seasonal adaptation. Access to finance, technical support, and market linkages are essential for resilient youth-owned businesses."

End of Transcript 28**Transcript 29**

Participant Category: Women Entrepreneur

Role: Owner – Small Tailoring and Clothing Business

District: Abala

Gender: Female

Introduction:

The participant is a female entrepreneur running a small tailoring and clothing business in Abala. She specializes in making traditional clothing, school uniforms, and minor alterations. She has been operating for six years and has engaged with government and NGO programs for women's entrepreneurship development.

Q1. Can you describe your business and how it started?

"I started my tailoring business six years ago with basic sewing skills and a small sewing machine I received through a community program. Initially, I worked from home and took small orders. Gradually, I gained more clients, including local schools and households. Starting the business was challenging because of limited capital, lack of business knowledge, and competition from established tailors. I learned through experience and occasional training from NGOs."

Q2. What internal challenges have you faced?

"Internal challenges include managing finances, keeping accurate records, planning orders, and innovating designs. Sometimes I struggle to manage multiple orders simultaneously. Limited knowledge of marketing and customer engagement affects sales. Operational efficiency is often reduced when demand increases unexpectedly."

Q3. How do external factors affect your business?

"External factors such as access to finance, poor infrastructure, and inconsistent electricity supply affect my business. Raw material availability can be unpredictable, leading to delays. Seasonal pastoral migration affects customer flow, particularly in small towns. Transportation costs for supplies are high, affecting profit margins."

Q4. How has government support influenced your business?

"Government programs helped me formalize the business, register, and access small grants. They also provided basic training in bookkeeping and business management. This support improved operational efficiency, but follow-up mentoring is limited, reducing the sustainability of benefits."

Q5. How have NGOs contributed to your business development?

"NGOs provided training in tailoring skills, business management, and customer service. They facilitated networking with other women entrepreneurs, helping to share experiences and access markets. Small grants or starter kits provided by NGOs helped purchase sewing machines and materials. Programs are project-based, so sustaining improvements remains a challenge."

Q6. Which aspects of your business perform better than others?

"Making school uniforms and traditional clothing generates consistent income. Custom clothing orders fluctuate depending on local events and demand. Diversifying services ensures steady cash flow and reduces reliance on a single source of income."

Q7. How does the pastoral context affect your business?

"Pastoral migration affects demand and timing of orders. During migration periods, fewer customers are available. Supply of materials can also be delayed due to transport issues. Planning according to seasonal demand patterns is essential for maintaining operational efficiency and business stability."

Q8. What strategies have you used to overcome challenges?

"I diversify products and services, maintain small stock of materials, and plan production according to demand peaks. Networking with other women entrepreneurs helps share market information and reduce costs. Offering flexible payment options to loyal customers helps maintain a steady client base."

Q9. How effective has training been in improving your business?

"Training has been very helpful for improving skills, record-keeping, and marketing. However, ongoing mentoring and hands-on support are needed to ensure consistent application of skills and sustainable business growth."

Q10. Are there policy or systemic gaps affecting your business?

"Limited access to finance, poor infrastructure, unreliable electricity, and seasonal variations in demand are major gaps. Policies rarely account for the specific challenges of women entrepreneurs in pastoral areas. Long-term, context-specific support and continuous mentoring are needed to enhance business resilience."

Q11. How would you describe overall performance?

"Overall, my business is moderately stable but constrained by internal and external challenges. Operational efficiency and financial stability are affected by skill gaps, infrastructure issues, and seasonal demand fluctuations. Government and NGO support have helped, but sustained mentoring and improved access to resources would significantly enhance performance."

Q12. Any additional observations?

"Women entrepreneurs in pastoral areas face unique challenges that require flexible, adaptive, and sustained support. Networking, mentoring, and practical training are crucial. Programs should focus on long-term capacity building, seasonal adaptation, and context-specific solutions. Access to finance, technical guidance, and market linkages are essential for sustainable growth."

End of Transcript 29**Transcript 30**

Participant Category: Women Entrepreneur

Role: Owner – Small Food Processing and Bakery Business

District: Ewa

Gender: Female

Introduction:

The participant is a female entrepreneur operating a small food processing and bakery business in Ewa. She produces bread, pastries, and locally popular snacks for the community. She has been in operation for five years and has engaged with both government and NGO programs targeting women entrepreneurs.

Q1. Can you describe your business and how it started?

"I started my bakery five years ago with a small loan from a local microfinance program and basic equipment. Initially, I baked bread and simple snacks from a small kitchen. Gradually, I expanded production and started supplying local shops and markets. Starting the business was challenging due to limited capital, lack of formal business training, and inconsistent supply of raw materials. I gained skills and knowledge through NGO training programs and advice from experienced entrepreneurs."

Q2. What internal challenges have you faced?

"Internal challenges include managing finances, planning production, and keeping accurate records. Innovation is limited because I have few opportunities to learn new recipes or processing techniques. Operational efficiency is sometimes affected when orders increase suddenly, and I lack sufficient staff to meet demand. Marketing and customer engagement skills are also limited."

Q3. How do external factors affect your business?

"External challenges include unreliable electricity, poor road infrastructure, limited access to finance, and seasonal variations in demand due to pastoral migration. Prices of raw materials fluctuate, affecting profitability. Transportation costs for supplies and distribution are high, impacting operational efficiency."

Q4. How has government support influenced your business?

"Government support has helped with business registration, capacity-building training, and access to small loans. These programs improved my operational planning and record-keeping slightly. However, follow-up mentoring is limited, and support is often short-term, which reduces long-term impact."

Q5. How have NGOs contributed to your business development?

"NGOs have provided training in business management, food processing, hygiene standards, and marketing. They facilitate networking with other women entrepreneurs and occasionally provide small grants or equipment support. NGO programs have helped improve skills and operational efficiency, but sustainability remains a challenge due to the project-based nature of support."

Q6. Which aspects of your business perform better than others?

"Bread and pastry production generate the most consistent income. Locally popular snacks are profitable but dependent on seasonal demand. Diversifying products helps maintain cash flow and reduce risk when one product underperforms."

Q7. How does the pastoral context affect your business?

"Pastoral mobility affects customer demand. During migration periods, sales decline temporarily. Supply of raw materials can also be delayed due to poor transport infrastructure. Planning production according to seasonal trends is essential to maintain operational efficiency and ensure continuity."

Q8. What strategies have you used to overcome challenges?

"I diversify products to maintain income, maintain a small stock of essential raw materials, and plan production based on expected demand peaks. Networking with other women entrepreneurs helps share market information and reduce input costs. Offering flexible credit to trusted customers helps maintain steady sales."

Q9. How effective has training been in improving your business?

"Training has been very useful for improving operational planning, hygiene practices, and basic marketing. However, consistent application of skills requires continuous mentoring. Hands-on support and follow-up guidance would improve the long-term impact of training."

Q10. Are there policy or systemic gaps affecting your business?

"Limited access to finance, poor infrastructure, unreliable electricity, and seasonal demand fluctuations are major gaps. Policies rarely consider the specific needs of women entrepreneurs in pastoral areas. Integrated, long-term, and context-specific support is required to enhance resilience and growth."

Q11. How would you describe overall performance?

"Overall, my business is moderately stable but constrained by internal and external challenges. Operational efficiency and financial stability are affected by skill gaps, infrastructure issues, and seasonal variations in demand. Government and NGO support have been helpful, but sustained mentoring and improved access to resources are needed for further growth."

Q12. Any additional observations?

"Women entrepreneurs in pastoral regions face unique challenges that require adaptive and sustained support. Networking, mentoring, and practical training are crucial. Programs should focus on long-term development, seasonal adaptation, and context-specific solutions. Access to finance, technical guidance, and market linkages are essential for sustainable enterprise growth."

End of Transcript 30**Transcript 31**

Participant Category: Government Official

Role: District Trade and Industry Officer

District: Dubti

Gender: Male

Introduction:

The participant is a male government official working as a District Trade and Industry Officer in Dubti. His responsibilities include overseeing micro and small enterprises, facilitating business registration, monitoring performance, and coordinating with NGOs to support local entrepreneurs. He has ten years of experience working with MSEs in pastoral contexts.

Q1. Can you describe your role and responsibilities?

"I am responsible for facilitating the development of micro and small enterprises within Dubti. This includes registering new businesses, providing guidance on compliance and regulations, monitoring business performance, and coordinating with NGOs and other stakeholders to provide training and financial support. I also help identify high-potential enterprises for targeted support programs."

Q2. What challenges do MSEs face in Dubti?

"Internally, MSEs often lack managerial skills, proper record-keeping, and planning capacity. Externally, they face poor infrastructure, limited access to finance, and restricted market opportunities. Pastoral mobility affects demand for goods and services. Entrepreneurs who participate in training and mentoring programs tend to perform better, but many do not have access to continuous support."

Q3. How do government interventions support MSEs?

"Our office provides registration services, business training workshops, and small grants for startups. We facilitate networking opportunities and link entrepreneurs with microfinance institutions. These interventions improve operational efficiency and financial management, but the short-term nature of programs limits long-term sustainability."

Q4. How effective are these interventions in improving performance?

"Government interventions are effective when entrepreneurs actively participate and apply learned skills. Operational efficiency improves, especially in bookkeeping, planning, and marketing. However, without continuous support and mentoring, improvements may diminish over time."

Q5. How does the pastoral context influence MSE performance?

"Pastoral mobility affects both supply and demand. During migration seasons, the customer base decreases, and operational challenges increase. Infrastructure is often underdeveloped in remote areas, further limiting efficiency. Flexible business planning and adaptation to seasonal patterns are critical for MSE success."

Q6. How do you collaborate with NGOs in supporting MSEs?

"We coordinate with NGOs to align programs, reduce duplication, and maximize resources. Joint training, monitoring, and mentoring initiatives enhance the effectiveness of interventions. However, logistical challenges sometimes limit coordination, especially in remote areas."

Q7. Which sectors perform better in Dubti?

"Retail, food processing, tailoring, ICT services, and small-scale agribusiness tend to perform better due to consistent demand and manageable operational complexity. Seasonal and service-based businesses face more variability and uncertainty."

Q8. What systemic gaps hinder MSE growth?

"Limited access to finance, poor road and electricity infrastructure, and short-term, project-based support are major gaps. Policies often do not consider the unique challenges of pastoral contexts. Sustainable support programs and context-specific interventions are needed to enhance performance."

Q9. How do you monitor MSE performance?

"Monitoring involves site visits, collection of operational and financial data, and assessment of training impact. Feedback is given to entrepreneurs to improve practices. Monitoring is often constrained by limited staff and resources, but priority is given to high-potential enterprises."

Q10. Any additional observations?

"Government support is critical for formalizing and improving MSE performance. Continuous mentoring, context-specific programs, and collaboration with NGOs and community networks are essential for sustaining growth. Addressing gaps in infrastructure, finance, and skills development is vital for resilient MSEs in pastoral areas."

End of Transcript 31

Transcript 32

Participant Category: Government Official

Role: Regional Micro and Small Enterprise Development Coordinator

District: Mille

Gender: Female

Introduction:

The participant is a female government official serving as a Regional MSE Development Coordinator in Mille. She is responsible for overseeing MSE support programs across multiple districts, ensuring compliance with regulations, providing training, and liaising with NGOs and financial institutions to strengthen enterprise development. She has twelve years of experience in MSE-related initiatives.

Q1. Can you describe your role and responsibilities?

"I oversee MSE development programs across several districts, including Mille. My responsibilities include facilitating business registration, coordinating training programs, monitoring MSE performance, and collaborating with NGOs and financial institutions. I also help identify challenges affecting MSE growth and propose policy or programmatic interventions to address these issues."

Q2. What challenges do MSEs face in Mille?

"Internally, many MSEs struggle with managerial skills, record-keeping, business planning, and innovation. Externally, they face limited market access, poor infrastructure, seasonal customer fluctuations due to pastoral migration, and restricted access to finance. Entrepreneurs who proactively seek training or support tend to perform better, but many cannot access continuous mentoring."

Q3. How does government support influence MSE performance?

"Government interventions such as business registration, skills training, and small grants help improve operational efficiency and financial management. Programs that promote cooperative formation and link MSEs to markets also enhance performance. However, the impact is limited by short-term implementation and insufficient follow-up support."

Q4. How effective are these interventions in improving performance?

"When entrepreneurs apply learned skills in their daily operations, we observe improvements in operational efficiency and financial stability. Government-led mentoring and support programs are more effective when combined with NGO support and community-based initiatives. Without continuous engagement, gains tend to diminish over time."

Q5. How does the pastoral context affect MSEs?

"Seasonal migration of pastoral populations affects both supply and demand. Market fluctuations and decreased customer presence during migration periods are common. Infrastructure challenges, such as poor roads and unreliable electricity, further constrain business operations. Flexible business planning and adaptation to local seasonal trends are essential for sustaining performance."

Q6. How do you collaborate with NGOs to support MSEs?

"We work closely with NGOs to design and implement complementary programs. This includes joint training workshops, mentoring initiatives, and facilitating access to microfinance. Collaboration reduces program overlap, ensures resource optimization, and enhances overall impact. Logistical constraints and limited staffing sometimes make coordination challenging."

Q7. Which sectors perform better in Mille?

"Retail, food processing, tailoring, ICT services, and small-scale agribusiness show stronger performance due to relatively stable demand and manageable operational complexity. Seasonal businesses, particularly those tied to pastoral livelihoods, face greater variability and risk."

Q8. What systemic gaps hinder MSE growth?

"Major gaps include limited access to finance, inadequate infrastructure, short-term project-based support, and insufficient capacity-building programs. Policies often overlook the unique challenges of pastoral contexts. Long-term, sustainable, and context-specific support programs are critical for improving MSE performance."

Q9. How do you monitor MSE performance?

"Monitoring involves collecting operational and financial data through regular site visits, surveys, and assessments of training impact. High-potential businesses are prioritized for mentoring and additional support. Despite limited staff and resources, monitoring helps identify gaps and inform programmatic decisions."

Q10. Any additional observations?

"Government support is essential for formalizing and enhancing MSE performance. For sustainable growth, continuous mentoring, integrated programs, and partnerships with NGOs and community networks are crucial. Addressing gaps in finance, infrastructure, and skills development is necessary to strengthen MSE resilience in pastoral areas."

End of Transcript 32**Transcript 33**

Participant Category: NGO Representative

Role: Program Officer – MSE Capacity Building

District: Afambo

Gender: Female

Introduction:

The participant is a female NGO representative working as a Program Officer in Afambo, responsible for implementing capacity-building programs for MSEs. She focuses on providing training, mentoring, and access to financial support, particularly targeting youth and women entrepreneurs in pastoral areas. She has eight years of experience in NGO-led enterprise development initiatives.

Q1. Can you describe your role and responsibilities?

"I manage and implement capacity-building programs for MSEs, focusing on training, mentoring, and facilitating access to financial resources. I also coordinate with local government offices to ensure programs complement government initiatives. Part of my role involves assessing the needs of entrepreneurs and designing programs that address skills gaps, operational challenges, and access to markets."

Q2. What challenges do MSEs face in Afambo?

"Internally, many MSEs struggle with financial management, planning, record-keeping, and innovation. Externally, they face limited market access, poor infrastructure, seasonal fluctuations due to pastoral mobility, and restricted access to finance. These challenges reduce operational efficiency and limit financial stability."

Q3. How does your NGO support MSEs?

"We provide technical and business training, mentoring programs, and occasionally small grants or equipment support. We help entrepreneurs form cooperatives, which improves their access to markets and reduces costs. We also facilitate networking events to share knowledge and best practices. Support is tailored to the needs of youth and women entrepreneurs, who often face additional barriers in pastoral areas."

Q4. How effective are these interventions in improving MSE performance?

"Training and mentoring programs improve operational efficiency, record-keeping, and business planning. Entrepreneurs who actively engage with our programs often demonstrate improved financial management and better business growth. However, because programs are project-based, sustaining improvements after the program ends can be challenging."

Q5. How does the pastoral context influence MSEs?

"Pastoral mobility affects both demand and supply, making market planning difficult. Seasonal migration reduces customer flow, and poor infrastructure delays supply of goods and materials. Entrepreneurs who plan for these seasonal fluctuations and diversify their products tend to perform better."

Q6. How do you collaborate with the government to support MSEs?

"We coordinate closely with government offices to align programs, avoid duplication, and complement regulatory and capacity-building initiatives. Collaboration ensures that training, mentoring, and financial support reach the target entrepreneurs effectively. Regular meetings help identify gaps and adapt programs accordingly."

Q7. Which sectors perform better in Afambo?

"Retail, food processing, tailoring, ICT services, and small-scale agribusiness generally perform better due to steady demand. Seasonal businesses tied to pastoral livelihoods are more vulnerable to fluctuations and require additional support."

Q8. What systemic gaps hinder MSE growth?

"Major gaps include limited access to finance, poor infrastructure, short-term project-based interventions, and limited entrepreneurial networks. Policies often overlook the unique challenges of pastoral communities. Sustainable, context-specific, and long-term programs are needed to strengthen resilience and improve performance."

Q9. How do you monitor MSE performance?

"Monitoring involves regular site visits, assessment of financial and operational records, and feedback sessions. We track the impact of training and mentoring programs and adjust interventions to meet the evolving needs of entrepreneurs. Monitoring is essential to ensure resources are effectively utilized and to identify emerging challenges."

Q10. Any additional observations?

"NGO support is critical for building skills and operational capacity among MSEs in pastoral areas. Long-term, sustained mentoring, collaboration with government, and context-specific programs are essential for maintaining improvements. Entrepreneurs require ongoing support to navigate seasonal fluctuations, infrastructure constraints, and limited access to finance."

End of Transcript 33**Transcript 34**

Participant Category: NGO Representative

Role: Senior Program Coordinator – Youth and Women Entrepreneurship

District: Gewane

Gender: Male

Introduction:

The participant is a male NGO representative working as a Senior Program Coordinator in Gewane, responsible for overseeing youth and women entrepreneurship initiatives. His role includes program design, implementation, mentoring, and facilitating access to finance and markets for MSEs. He has ten years of experience in development programs targeting pastoral communities.

Q1. Can you describe your role and responsibilities?

"I coordinate programs aimed at supporting youth and women entrepreneurs in pastoral areas. This includes designing capacity-building workshops, mentoring, providing small grants or startup kits, and facilitating market access. I also coordinate with local government offices to ensure our interventions complement public initiatives and respond to community needs."

Q2. What challenges do MSEs face in Gewane?

"Internally, MSEs face challenges in financial management, business planning, record-keeping, and innovation. Externally, poor infrastructure, limited access to finance, seasonal fluctuations due to pastoral migration, and market constraints hinder business performance. Many entrepreneurs lack continuous mentoring, which reduces the sustainability of improvements achieved through training programs."

Q3. How does your NGO support MSEs?

"We provide training in financial management, operational planning, marketing, and technical skills. Mentoring and follow-up visits help reinforce skills. Small grants, equipment support, and cooperative facilitation improve

operational efficiency and market access. Programs are designed to address the unique needs of youth and women entrepreneurs, especially in remote pastoral areas."

Q4. How effective are these interventions in improving MSE performance?

"Training and mentoring enhance operational efficiency, record-keeping, and strategic planning. Entrepreneurs who actively participate show improved financial management and business growth. However, sustainability remains a challenge because many programs are project-based, and long-term mentoring is limited."

Q5. How does the pastoral context affect MSEs?

"Pastoral mobility affects demand for goods and services and causes seasonal market fluctuations. Supply of inputs can be delayed due to poor road conditions. Entrepreneurs who plan according to seasonal trends, diversify products, and maintain flexible operations demonstrate greater resilience."

Q6. How do you collaborate with government offices?

"We coordinate closely with government agencies to ensure programs complement regulatory and capacity-building efforts. Joint training, mentoring, and financial facilitation reduce duplication and enhance the overall impact. Collaboration also helps identify systemic gaps and adapt programs to local needs."

Q7. Which sectors perform better in Gewane?

"Retail, food processing, tailoring, ICT services, and small-scale agribusiness perform better due to stable demand and manageable operations. Service-based and seasonal businesses require additional support to withstand fluctuations."

Q8. What systemic gaps hinder MSE growth?

"Major gaps include limited access to finance, weak infrastructure, lack of long-term mentoring, and project-based support. Policies often fail to address the unique challenges of pastoral areas. Sustainable, long-term, and context-specific interventions are required to enhance MSE resilience."

Q9. How do you monitor MSE performance?

"We conduct regular site visits, track operational and financial data, and hold feedback sessions with entrepreneurs. Monitoring helps evaluate training effectiveness, identify emerging challenges, and adjust interventions accordingly."

Q10. Any additional observations?

"NGO support is vital for developing MSE capacity in pastoral regions. Long-term mentoring, context-specific interventions, and collaboration with government are key to sustaining improvements. Addressing infrastructure, finance, and skills gaps is essential for resilient enterprises."

End of Transcript 34

Transcript 35

Participant Category: MSE Owner

Role: Owner – Small Retail Shop (General Goods)

District: Chifra

Gender: Male

Introduction:

The participant is a male entrepreneur running a small retail shop in Chifra, selling general goods such as groceries, household items, and basic clothing. He has been operating for seven years and has limited engagement with government and NGO support programs.

Q1. Can you describe your business and how it started?

"I started my retail shop seven years ago with savings from casual labor and small loans from family members. Initially, I sold a few basic items, but gradually I expanded to include groceries, household products, and clothing. Starting the business was challenging due to limited capital, lack of formal business knowledge, and irregular supply of goods. I learned by observing other shop owners and through trial and error."

Q2. What internal challenges have you faced?

"Internal challenges include keeping records, managing stock, and planning for seasonal demand. I sometimes struggle with pricing strategies and marketing. Operational efficiency is reduced when customer numbers increase or stock runs low. Innovation is limited because I cannot invest in new systems or equipment."

Q3. How do external factors affect your business?

"External challenges include poor infrastructure, unreliable electricity, limited market access, and high transportation costs. Seasonal migration of pastoralists affects customer flow. Prices of goods fluctuate, and suppliers are sometimes inconsistent. These factors affect both operational efficiency and profitability."

Q4. How has government support influenced your business?

"Government support has been minimal. I registered my business and attended a basic training workshop, which helped slightly with record-keeping and understanding regulations. Continuous mentoring or access to finance from government programs has been limited, so sustaining improvements is challenging."

Q5. How have NGOs contributed to your business development?

"NGOs have occasionally provided training in basic business management and small grants, but support is sporadic. Networking and mentorship opportunities are limited. When available, programs help improve operational skills and planning, but long-term benefits are minimal due to short-term project cycles."

Q6. Which aspects of your business perform better than others?

"Retail of daily household goods generates consistent income, while clothing and non-essential items sell less consistently. Diversifying products helps maintain cash flow and reduces reliance on a single income source."

Q7. How does the pastoral context affect your business?

"Pastoral migration affects demand and the number of regular customers. During migration periods, sales decrease, which affects cash flow. Supply of goods can also be delayed due to poor roads. Planning stock and operations according to seasonal patterns helps manage these fluctuations."

Q8. What strategies have you used to overcome challenges?

"I diversify the products I sell, maintain small stock levels to avoid running out, and try to negotiate better prices with suppliers. Flexible pricing and offering credit to trusted customers help maintain steady sales. Networking with other shop owners also provides insights and shared strategies."

Q9. How effective has training been in improving your business?

"Training has been somewhat helpful for understanding basic bookkeeping and management. However, consistent application requires ongoing support and mentoring, which is currently limited. Hands-on guidance would significantly improve operational efficiency."

Q10. Are there policy or systemic gaps affecting your business?

"Limited access to finance, poor infrastructure, inconsistent supply chains, and lack of long-term mentorship are major gaps. Policies rarely address the specific needs of MSEs in pastoral areas. Sustainable, context-specific support is needed to enhance business performance."

Q11. How would you describe overall performance?

"Overall, my business is stable but growth is constrained by internal and external challenges. Operational efficiency and financial stability fluctuate with seasonal demand, supply issues, and infrastructure limitations. Support from government and NGOs has been helpful but insufficient for sustained growth."

Q12. Any additional observations?

"MSEs in pastoral areas require adaptive and context-specific support. Continuous mentoring, networking, and capacity-building programs are crucial. Access to finance, technical guidance, and market linkages are essential for resilience and long-term growth."

End of Transcript 35

Transcript 36

Participant Category: MSE Owner

Role: Owner – Small Agro-Processing Business (Spice and Grain Packaging)

District: Amibara

Gender: Female

Introduction:

The participant is a female entrepreneur running a small agro-processing business in Amibara, focusing on packaging and selling locally produced spices and grains. She has been operating for five years and has interacted with NGO and government programs supporting women entrepreneurs.

Q1. Can you describe your business and how it started?

"I started my agro-processing business five years ago with support from a small grant provided by an NGO. Initially, I processed small quantities of spices and grains at home. Gradually, I expanded production and began packaging products to sell in local markets. Starting the business was challenging due to limited capital, lack of formal business knowledge, and inconsistent supply of raw materials. Training programs helped me gain basic technical and management skills."

Q2. What internal challenges have you faced?

"Internal challenges include financial management, record-keeping, business planning, and introducing new products. Operational efficiency is affected when demand increases beyond capacity. Innovation is limited due to lack of access to modern equipment and technology. Marketing skills are also underdeveloped, affecting the ability to reach new customers."

Q3. How do external factors affect your business?

"External challenges include seasonal variability in supply, poor road and electricity infrastructure, limited market access, and fluctuating prices for raw materials. Pastoral migration affects demand in local markets. Transportation costs for sourcing and distributing products are high, which reduces profit margins."

Q4. How has government support influenced your business?

"Government support has included business registration, occasional training workshops, and facilitating access to microfinance. These interventions helped improve operational efficiency and basic financial management. However, continuous mentoring and follow-up support have been limited, affecting long-term growth."

Q5. How have NGOs contributed to your business development?

"NGOs have provided technical training, mentorship, small grants, and equipment support. They also facilitated networking with other women entrepreneurs and access to local markets. These interventions improved efficiency, planning, and product quality, though sustainability remains a challenge due to the project-based nature of support."

Q6. Which aspects of your business perform better than others?

"Packaging and selling of commonly used spices generate consistent income, while specialty products have more

variable demand. Diversifying product offerings helps maintain cash flow and reduces reliance on a single product line."

Q7. How does the pastoral context affect your business?

"Pastoral migration affects demand and local purchasing patterns. Supply chain delays occur due to poor roads and transportation challenges. Planning production according to seasonal trends and maintaining flexible operations are essential to sustain operational efficiency."

Q8. What strategies have you used to overcome challenges?

"I diversify products, maintain small stocks of raw materials, and adjust production according to seasonal demand. Networking with other entrepreneurs provides market information and opportunities to share resources. Offering flexible payment options to regular customers helps maintain steady cash flow."

Q9. How effective has training been in improving your business?

"Training has helped improve technical and management skills, particularly in production, record-keeping, and business planning. Consistent application of learned skills requires ongoing mentoring and practical guidance, which is currently limited."

Q10. Are there policy or systemic gaps affecting your business?

"Limited access to finance, poor infrastructure, seasonal supply fluctuations, and short-term project-based support are major gaps. Policies often overlook the unique challenges of women entrepreneurs in pastoral areas. Long-term, context-specific programs are needed to improve resilience and growth."

Q11. How would you describe overall performance?

"Overall, the business is moderately stable but constrained by internal and external challenges. Operational efficiency and financial stability fluctuate with seasonal demand, supply constraints, and infrastructure limitations. Support from government and NGOs has been helpful but insufficient for long-term sustainability."

Q12. Any additional observations?

"Women entrepreneurs in pastoral areas need adaptive, long-term, and context-specific support. Continuous mentoring, training, networking, and access to finance are crucial for sustainable growth. Addressing infrastructure and market access gaps would significantly enhance business resilience."

End of Transcript 36

Transcript 37

Participant Category: Youth Entrepreneur

Role: Owner – ICT Services (Computer Repair and Internet Café)

District: Asayita

Gender: Male

Introduction:

The participant is a young male entrepreneur running an ICT services business in Asayita, providing computer repair, printing, and internet café services. He has been operating for four years and engages with both government and NGO programs targeting youth entrepreneurship.

Q1. Can you describe your business and how it started?

"I started my ICT business four years ago with savings from part-time work and a small microloan from an NGO program. Initially, I offered basic computer repair services from a small room. Gradually, I added internet services, printing, and photocopying. Starting the business was challenging due to limited capital, lack of formal ICT business knowledge, and unstable electricity supply. I learned technical skills from online tutorials, workshops, and mentorship programs."

Q2. What internal challenges have you faced?

"Internal challenges include managing finances, keeping records, and planning service schedules. Innovation is sometimes difficult because of limited funds for upgrading equipment. Operational efficiency is affected during peak periods when demand is high. Marketing and customer engagement skills are also limited, affecting the ability to attract new clients."

Q3. How do external factors affect your business?

"External challenges include frequent power outages, unreliable internet connections, poor road infrastructure, and limited access to finance. Seasonal migration of pastoralists reduces demand for services during certain periods. Access to ICT equipment and spare parts is inconsistent, causing delays in service delivery."

Q4. How has government support influenced your business?

"Government support has included basic training workshops, business registration, and guidance on compliance. These interventions helped improve operational efficiency and record-keeping. However, follow-up support and mentoring are minimal, reducing long-term impact."

Q5. How have NGOs contributed to your business development?

"NGOs provided training in ICT management, small grants for equipment, and mentoring programs. They also facilitated networking with other youth entrepreneurs, which helped exchange knowledge and experiences. Support from NGOs improved operational efficiency and service quality, but sustainability remains a challenge due to short-term projects."

Q6. Which aspects of your business perform better than others?

"Computer repair services generate steady income, while internet café services fluctuate depending on school and work schedules. Diversifying services ensures steady cash flow and reduces reliance on a single service type."

Q7. How does the pastoral context affect your business?

"Pastoral migration affects demand for ICT services as some customers relocate temporarily. Supply of equipment and parts is sometimes delayed due to poor infrastructure. Planning service provision according to seasonal demand patterns is essential for maintaining operational efficiency."

Q8. What strategies have you used to overcome challenges?

"I diversify services, maintain basic stock of spare parts, and plan work schedules according to demand peaks. Networking with other entrepreneurs provides insights on equipment sourcing and market opportunities. Offering flexible payment options helps maintain steady income."

Q9. How effective has training been in improving your business?

"Training has been very helpful for improving technical skills, management, and customer service. However, consistent application of skills requires ongoing mentoring and support, which is currently limited."

Q10. Are there policy or systemic gaps affecting your business?

"Limited access to finance, unstable electricity, poor infrastructure, and short-term project-based support are major gaps. Policies often do not account for the unique challenges of youth entrepreneurs in pastoral areas. Long-term, context-specific programs are needed to sustain growth."

Q11. How would you describe overall performance?

"Overall, the business is moderately stable but constrained by internal and external challenges. Operational efficiency and financial stability fluctuate with seasonal demand, infrastructure limitations, and access to resources. Government and NGO support has helped, but sustained mentoring and access to finance are necessary for long-term growth."

Q12. Any additional observations?

"Youth entrepreneurs in pastoral regions require continuous training, mentoring, and context-specific support. Access to finance, modern equipment, and networking opportunities are crucial for sustainable growth. Programs should address infrastructure challenges, seasonal fluctuations, and skill development to enhance resilience."

End of Transcript 37

Transcript 38

Participant Category: Youth Entrepreneur
Role: Owner – Small Trading and Agribusiness Enterprise
District: Argoba
Gender: Female

Introduction:

The participant is a young female entrepreneur operating a small trading and agribusiness enterprise in Argoba. She buys and sells livestock feed, seeds, and basic agricultural products, catering to local farmers and pastoralists. She has been running her business for three years and interacts with both NGO and government support programs for youth entrepreneurs.

Q1. Can you describe your business and how it started?

"I started my trading and agribusiness enterprise three years ago with support from an NGO program that provided a small grant and business training. Initially, I focused on selling seeds and basic farm inputs, but over time, I expanded to livestock feed and other agricultural products. Starting the business was challenging due to limited capital, lack of formal training, and inconsistent supply of goods. I learned business skills from training, mentoring, and observing other traders in the area."

Q2. What internal challenges have you faced?

"Internal challenges include financial management, record-keeping, and planning for fluctuating demand. Operational efficiency is sometimes affected when orders increase unexpectedly, and I struggle to manage inventory effectively. Innovation is limited because of insufficient capital to invest in new products or services."

Q3. How do external factors affect your business?

"External challenges include poor road infrastructure, limited access to finance, seasonal fluctuations in demand due to pastoral migration, and inconsistent supply of products from wholesalers. Transportation costs are high, and prices fluctuate, affecting profitability. These factors impact both operational efficiency and financial stability."

Q4. How has government support influenced your business?

"Government support has included business registration, basic training workshops, and occasional access to microloans. These interventions helped me improve record-keeping, operational planning, and understanding of regulatory requirements. However, continuous mentoring and support are limited, which reduces long-term impact."

Q5. How have NGOs contributed to your business development?

"NGOs have provided training in business management, financial literacy, and market strategies. They also offered small grants and facilitated networking with other youth entrepreneurs. NGO support improved operational efficiency, planning, and market access. However, sustainability is a challenge because programs are often project-based and short-term."

Q6. Which aspects of your business perform better than others?

"Sales of livestock feed generate consistent income, while seeds and specialty products have more variable demand. Diversifying products helps maintain cash flow and reduces dependence on a single income source."

Q7. How does the pastoral context affect your business?

"Pastoral mobility affects demand, as many customers are temporarily away during migration seasons. Supply of products can be delayed due to poor roads and infrastructure. Planning operations according to seasonal trends and maintaining flexible inventory levels is essential for maintaining efficiency."

Q8. What strategies have you used to overcome challenges?

"I diversify product offerings, maintain small stock levels to avoid shortages, and establish relationships with reliable suppliers. Networking with other traders provides market information and opportunities to share resources. Offering flexible credit to trusted customers helps maintain steady sales."

Q9. How effective has training been in improving your business?

"Training has been very helpful for improving operational planning, record-keeping, and financial management. However, consistent application of skills requires ongoing mentoring, which is currently limited."

Q10. Are there policy or systemic gaps affecting your business?

"Limited access to finance, poor infrastructure, seasonal fluctuations, and short-term project-based support are major gaps. Policies often overlook the unique challenges of youth entrepreneurs in pastoral regions. Long-term, context-specific support is needed to sustain growth."

Q11. How would you describe overall performance?

"Overall, the business is moderately stable but constrained by internal and external challenges. Operational efficiency and financial stability fluctuate with seasonal demand, supply delays, and infrastructure limitations. Government and NGO support has helped, but sustained mentoring and access to finance are necessary for long-term growth."

Q12. Any additional observations?

"Youth entrepreneurs in pastoral areas need continuous support, mentorship, and capacity-building programs. Access to finance, market linkages, and networking opportunities are crucial for sustainable growth. Programs should address seasonal fluctuations, infrastructure challenges, and skill development to strengthen resilience."

End of Transcript 38

Transcript 39

Participant Category: Women Entrepreneur
Role: Owner – Tailoring and Clothing Business
District: Ewa
Gender: Female

Introduction:

The participant is a female entrepreneur running a tailoring and clothing business in Ewa. She designs, sews, and sells clothing for women and children, primarily serving the local community. She has been operating for six years and has participated in both government and NGO support programs targeting women entrepreneurs.

Q1. Can you describe your business and how it started?

"I started my tailoring business six years ago with basic sewing skills I learned from a local vocational training program. Initially, I worked from home and served a small number of clients. Over time, I expanded my services, rented a small shop, and employed two assistants. Starting the business was challenging because I had limited capital, few clients, and little formal business knowledge."

Q2. What internal challenges have you faced?

"Internal challenges include record-keeping, financial management, and planning for seasonal demand, such as festivals or special occasions. Innovation in design is limited due to lack of exposure to modern trends and insufficient funds for materials. Operational efficiency sometimes suffers during peak seasons when demand exceeds capacity."

Q3. How do external factors affect your business?

"External challenges include poor infrastructure, limited access to capital, fluctuations in raw material prices, and seasonal variation in customer demand due to pastoral mobility. Market access is limited in remote areas, and transportation costs for materials are high."

Q4. How has government support influenced your business?

"Government support has included business registration, basic training workshops, and occasional access to microfinance. These interventions helped me improve record-keeping and understand business regulations. However, consistent mentoring and follow-up support are limited, affecting long-term business sustainability."

Q5. How have NGOs contributed to your business development?

"NGOs have provided training in tailoring techniques, business management, and financial literacy. They also facilitated networking with other women entrepreneurs and provided small grants or sewing machines. Support from NGOs helped improve operational efficiency, product quality, and customer satisfaction. Sustainability remains challenging because programs are often short-term."

Q6. Which aspects of your business perform better than others?

"Custom tailoring for women and children generates consistent income, while ready-made clothing sales are more variable. Diversifying services, such as repairs and embroidery, helps maintain steady cash flow."

Q7. How does the pastoral context affect your business?

"Pastoral mobility affects the number of regular customers and seasonal demand. Infrastructure challenges, such as poor roads, make it difficult to transport materials. Planning production and managing stock according to seasonal trends is crucial for operational efficiency."

Q8. What strategies have you used to overcome challenges?

"I diversify services, maintain stock of essential materials, and plan production according to expected demand. Networking with other entrepreneurs helps share market insights and resources. Offering flexible payment terms to loyal customers helps maintain steady income."

Q9. How effective has training been in improving your business?

"Training has been useful in improving tailoring skills, business planning, and record-keeping. However, continuous mentoring and practical guidance are needed to consistently apply these skills and maintain operational efficiency."

Q10. Are there policy or systemic gaps affecting your business?

"Limited access to finance, poor infrastructure, high transportation costs, and short-term support programs are major gaps. Policies rarely consider the unique challenges of women entrepreneurs in pastoral areas. Sustainable, long-term programs are needed to support growth and resilience."

Q11. How would you describe overall performance?

"Overall, my business is moderately stable but constrained by internal and external challenges. Operational efficiency and financial stability fluctuate with seasonal demand, supply constraints, and infrastructure limitations. Government and NGO support has been helpful but insufficient for long-term growth."

Q12. Any additional observations?

"Women entrepreneurs in pastoral areas need ongoing mentoring, training, and context-specific support. Access to finance, market linkages, and networking opportunities are essential for sustainable growth. Programs should address infrastructure, seasonal fluctuations, and skill development to enhance resilience."

End of Transcript 39

Transcript 40

Participant Category: Women Entrepreneur

Role: Owner – Food Processing Business (Spices and Snacks)

District: Abala

Gender: Female

Introduction:

The participant is a female entrepreneur operating a small food processing business in Abala, producing and selling spices, snacks, and packaged local foods. She has been running the business for four years and engages with government and NGO support programs for women in pastoral areas.

Q1. Can you describe your business and how it started?

"I started my food processing business four years ago with support from a local NGO, which provided small seed funding and training. Initially, I processed small quantities at home and sold them to neighbors. Over time, I expanded production, rented a small space, and hired one assistant. Starting the business was challenging due to limited capital, inconsistent supply of raw materials, and lack of formal business skills."

Q2. What internal challenges have you faced?

"Internal challenges include record-keeping, financial management, and business planning. Innovation is limited because I cannot afford new equipment or packaging technology. Operational efficiency is affected during periods of high demand, and marketing skills are underdeveloped, which limits customer reach."

Q3. How do external factors affect your business?

"External challenges include poor infrastructure, limited access to finance, fluctuating prices of raw materials, and seasonal customer demand affected by pastoral migration. Transportation costs for sourcing materials are high, and market access in remote areas is limited. These factors reduce profitability and operational efficiency."

Q4. How has government support influenced your business?

"Government support has included business registration, occasional training, and facilitation of microfinance access. These interventions helped improve record-keeping and basic management skills. However, follow-up support and continuous mentoring are limited, affecting long-term business growth."

Q5. How have NGOs contributed to your business development?

"NGOs provided training in food processing, business management, and financial literacy. They also offered small grants, facilitated market linkages, and created networking opportunities with other women entrepreneurs. These interventions improved operational efficiency, product quality, and sales. Sustainability remains a challenge because support is project-based and short-term."

Q6. Which aspects of your business perform better than others?

"Packaging and selling spices generates consistent income, while snack products have more seasonal demand. Diversifying products and adjusting production according to seasonal needs help maintain steady cash flow."

Q7. How does the pastoral context affect your business?

"Pastoral migration affects demand as many customers temporarily relocate. Supply of raw materials is inconsistent

due to poor roads. Planning production according to seasonal trends and maintaining flexible operations are essential to sustain operational efficiency."

Q8. What strategies have you used to overcome challenges?

"I diversify products, maintain essential stock, and establish relationships with reliable suppliers. Networking with other entrepreneurs provides insights and opportunities to share resources. Offering flexible payment options to trusted customers helps maintain steady income."

Q9. How effective has training been in improving your business?

"Training improved technical, operational, and financial management skills. However, consistent application requires ongoing mentoring and practical guidance, which is currently limited."

Q10. Are there policy or systemic gaps affecting your business?

"Limited access to finance, poor infrastructure, seasonal fluctuations, and short-term support programs are major gaps. Policies rarely consider the unique challenges of women entrepreneurs in pastoral regions. Long-term, context-specific programs are needed to sustain growth and resilience."

Q11. How would you describe overall performance?

"Overall, the business is moderately stable but constrained by internal and external challenges. Operational efficiency and financial stability fluctuate with seasonal demand, supply challenges, and infrastructure limitations. Government and NGO support has helped, but sustained mentoring and access to finance are necessary for long-term growth."

Q12. Any additional observations?

"Women entrepreneurs in pastoral areas need continuous training, mentoring, and context-specific support. Access to finance, market linkages, and networking opportunities are crucial for sustainable growth. Programs should address seasonal fluctuations, infrastructure gaps, and skill development to strengthen resilience."

End of Transcript 40

Transcript 41

Participant Category: Government Official

Role: Regional Trade and Industry Officer

District: Semera

Gender: Male

Introduction:

The participant is a male government official working in the Regional Trade and Industry Office in Semera. He oversees policies, programs, and initiatives supporting MSE development across the Afar region, with a focus on

regulatory compliance, business registration, and capacity-building programs. He has over 12 years of experience in public service.

Q1. Can you describe your role and responsibilities?

"I oversee the implementation of trade and industry policies in the region, focusing on supporting micro and small enterprises. My responsibilities include facilitating business registration, monitoring compliance with regulations, coordinating capacity-building initiatives, and liaising with NGOs and development partners to ensure programs complement government efforts."

Q2. What challenges do MSEs face in the Afar region?

"MSEs face internal challenges such as weak financial management, poor record-keeping, inadequate business planning, and limited innovation. Externally, they struggle with poor infrastructure, limited market access, seasonal fluctuations due to pastoral mobility, and restricted access to finance. These challenges often constrain operational efficiency and financial stability."

Q3. How does your office support MSEs?

"We provide business registration services, facilitate access to microfinance programs, and organize training workshops on business planning, record-keeping, and financial management. We also coordinate with NGOs to complement these efforts, ensuring entrepreneurs benefit from technical support and mentoring."

Q4. How effective are these interventions in improving MSE performance?

"Training programs and business support services improve operational efficiency, financial management, and compliance. Entrepreneurs who actively participate often show measurable improvements in planning and record-keeping. However, the impact is limited by the project-based nature of programs and lack of sustained mentoring."

Q5. How does the pastoral context influence MSE operations?

"Pastoral mobility creates seasonal demand fluctuations, affecting customer flow and supply chains. Infrastructure limitations, such as poor roads and electricity instability, further hinder business operations. Entrepreneurs who adapt to seasonal trends and diversify products tend to perform better."

Q6. How do you collaborate with NGOs?

"Collaboration with NGOs includes joint training programs, sharing data on entrepreneurs, and coordinating financial and technical support. This helps reduce duplication, target interventions effectively, and address critical gaps in skills and market access."

Q7. Which sectors perform better in the region?

"Retail, food processing, tailoring, ICT services, and small-scale agribusinesses generally perform better. Seasonal and service-based businesses require additional support due to fluctuating demand."

Q8. What systemic gaps hinder MSE growth?

"Key gaps include limited access to finance, inadequate infrastructure, short-term project-based interventions, and lack of long-term mentoring. Policies do not always account for the unique challenges of pastoral communities. Sustainable, context-specific programs are essential for MSE resilience."

Q9. How do you monitor MSE performance?

"Monitoring includes periodic site visits, reviewing operational and financial records, and gathering feedback from entrepreneurs. This helps identify emerging challenges and adjust interventions accordingly."

Q10. Any additional observations?

"Government support is essential for formalizing businesses and providing basic capacity-building. However, continuous mentoring, improved infrastructure, and access to finance are crucial for long-term sustainability. Coordination with NGOs and development partners enhances the effectiveness of support programs."

End of Transcript 41**Transcript 42**

Participant Category: Government Official

Role: District-Level MSE Development Officer

District: Mille

Gender: Female

Introduction:

The participant is a female government official serving as the MSE Development Officer at the district level in Mille. She oversees the registration, capacity-building, and monitoring of micro and small enterprises. She has eight years of experience working with both urban and pastoral entrepreneurs.

Q1. Can you describe your role and responsibilities?

"I manage the implementation of MSE support programs at the district level. My responsibilities include facilitating business registration, organizing training on financial management, record-keeping, and business planning, monitoring enterprise performance, and coordinating with NGOs and regional offices to ensure complementary support."

Q2. What challenges do MSEs face in Mille?

"Internally, many entrepreneurs struggle with basic financial management, business planning, and record-keeping. Innovation is limited due to financial constraints and lack of exposure. Externally, poor road infrastructure, limited market access, seasonal fluctuations due to pastoral mobility, and restricted access to finance are major challenges that hinder growth and operational efficiency."

Q3. How does your office support MSEs?

"We provide registration services, organize training workshops, and facilitate access to government-led microfinance schemes. We also provide ongoing guidance on compliance with regulations. Collaboration with NGOs supplements our work by offering technical training, equipment support, and mentoring programs."

Q4. How effective are these interventions?

"Training and capacity-building programs improve operational efficiency, financial management, and planning. Entrepreneurs who actively engage often demonstrate better record-keeping and business growth. However, long-term sustainability is limited due to project-based approaches and insufficient follow-up support."

Q5. How does the pastoral context affect MSE operations?

"Pastoral mobility affects customer demand, particularly for goods and services that are locally consumed. Seasonal migration reduces customer flow, and transportation of goods can be challenging. Entrepreneurs who diversify products and plan according to seasonal trends perform better."

Q6. How do you collaborate with NGOs?

"Collaboration involves sharing data on enterprises, organizing joint training programs, and coordinating financial and technical assistance. This reduces duplication of efforts and ensures that interventions are targeted to address critical needs effectively."

Q7. Which sectors perform better in Mille?

"Retail, small-scale agribusiness, food processing, and tailoring generally show better performance due to consistent demand. Seasonal service-based businesses face more challenges."

Q8. What systemic gaps hinder MSE growth?

"Limited access to finance, poor infrastructure, short-term NGO interventions, and lack of sustained mentoring are key gaps. Policies often overlook the unique challenges of pastoral communities, making context-specific, long-term support essential."

Q9. How do you monitor MSE performance?

"Monitoring includes periodic site visits, reviewing business records, and obtaining feedback from entrepreneurs. This allows us to identify challenges early and adjust support programs accordingly."

Q10. Any additional observations?

"Government support provides essential formalization and initial capacity-building, but continuous mentoring, improved infrastructure, and access to finance are necessary for sustainable growth. Partnerships with NGOs enhance program reach and effectiveness."

End of Transcript 42

Transcript 43

Participant Category: NGO Representative

Role: Program Officer – MSE Capacity Building

District: Dubti

Gender: Female

Introduction:

The participant is a female NGO program officer overseeing MSE capacity-building initiatives in Dubti. She coordinates training, mentorship, and small grant programs for micro and small enterprises, particularly in pastoral and semi-urban communities. She has six years of experience working with local entrepreneurs.

Q1. Can you describe your role and responsibilities?

"I manage programs aimed at building the capacity of MSEs in Dubti and surrounding areas. This includes organizing training workshops on business planning, record-keeping, and financial management. I also facilitate mentorship programs and monitor the impact of small grants and technical support provided to entrepreneurs."

Q2. What challenges do MSEs face in the area?

"Internal challenges include weak business planning, poor record-keeping, limited innovation, and low operational efficiency. Externally, entrepreneurs face limited market access, poor infrastructure, seasonal fluctuations due to pastoral mobility, and difficulty accessing finance. These factors hinder business performance and sustainability."

Q3. How does your NGO support MSEs?

"We provide technical training, small grants, mentorship, and networking opportunities. Training covers business planning, financial literacy, marketing, and operational management. Grants support equipment purchases or product expansion. Mentorship and networking help entrepreneurs learn from peers and improve resilience."

Q4. How effective are these interventions?

"Our programs improve operational efficiency, planning, and financial management. Entrepreneurs who participate actively demonstrate measurable improvements in record-keeping and business operations. However, sustainability is limited because most support is short-term and project-based, so continuous follow-up is needed."

Q5. How does the pastoral context affect MSE operations?

"Seasonal pastoral mobility affects demand and access to customers. Infrastructure challenges, such as poor roads, affect supply chains and transportation of goods. Businesses that diversify products, plan for seasonal fluctuations, and adapt operations accordingly tend to perform better."

Q6. How does your NGO coordinate with government bodies?

"We collaborate with government offices to align training programs, share data on beneficiaries, and ensure that

financial and technical support complements government initiatives. This avoids duplication and strengthens the effectiveness of interventions."

Q7. Which sectors perform better according to your observations?

"Retail, food processing, tailoring, ICT services, and small-scale agribusiness generally perform better because they have relatively consistent demand. Seasonal and service-oriented businesses need more targeted support to remain sustainable."

Q8. What systemic gaps hinder MSE performance?

"Major gaps include limited access to finance, poor infrastructure, short-term support programs, and lack of sustained mentoring. Policies rarely account for the unique needs of entrepreneurs in pastoral communities. Long-term, context-specific programs are needed to improve business resilience."

Q9. How do you monitor the impact of your programs?

"Monitoring includes site visits, reviewing business records, feedback sessions with entrepreneurs, and tracking performance indicators such as sales, operational efficiency, and customer satisfaction. This helps identify challenges and adapt interventions accordingly."

Q10. Any additional observations?

"MSEs in pastoral areas require continuous mentoring, training, and access to finance. Context-specific support addressing seasonal demand fluctuations, infrastructure gaps, and skill development is crucial for sustainable growth. Coordination with government bodies enhances the reach and impact of interventions."

End of Transcript 43

Transcript 44

Participant Category: NGO Representative

Role: Field Coordinator – Youth and Women MSE Support

District: Afambo

Gender: Male

Introduction:

The participant is a male NGO field coordinator managing programs that support youth and women entrepreneurs in Afambo. He oversees capacity-building initiatives, mentorship programs, and small grant interventions, with a focus on enhancing operational efficiency and financial stability of MSEs in pastoral areas.

Q1. Can you describe your role and responsibilities?

"I coordinate field activities for supporting youth and women MSEs. My responsibilities include organizing training workshops on business management, financial literacy, record-keeping, and operational planning. I also oversee

mentorship programs, monitor project outcomes, and ensure alignment with government and regional development policies."

Q2. What challenges do MSEs face in Afambo?

"MSEs face internal challenges such as poor financial management, weak record-keeping, inadequate business planning, and limited innovation. Externally, challenges include limited access to finance, poor infrastructure, seasonal customer demand due to pastoral mobility, and high transportation costs. These factors collectively impact both operational efficiency and financial stability."

Q3. How does your NGO support MSEs?

"We provide technical training, small grants for equipment or product expansion, mentorship, and networking opportunities. Training covers financial management, marketing, and operational efficiency. Mentorship helps entrepreneurs apply knowledge practically, while networking provides access to new markets and shared resources."

Q4. How effective are these interventions?

"Programs improve operational efficiency, business planning, and financial literacy. Entrepreneurs who actively engage demonstrate measurable improvements in managing their operations. However, long-term sustainability is limited because most support is project-based and short-term, and ongoing mentoring is often insufficient."

Q5. How does the pastoral context influence MSE operations?

"Pastoral mobility affects demand as many clients temporarily relocate. Infrastructure challenges, including poor roads, limit transportation of goods. Businesses that diversify products and plan operations according to seasonal trends are better able to maintain operational efficiency and financial stability."

Q6. How do you coordinate with government bodies?

"We collaborate with government offices to align training programs, share information on beneficiaries, and coordinate financial and technical support. This ensures that NGO interventions complement government initiatives and reduce duplication of effort."

Q7. Which sectors perform better according to your experience?

"Retail, tailoring, food processing, ICT services, and small-scale agribusiness perform better due to relatively consistent demand. Service-oriented businesses are more vulnerable to seasonal fluctuations and require additional targeted support."

Q8. What systemic gaps hinder MSE performance?

"Key gaps include limited access to finance, infrastructure constraints, short-term support programs, and insufficient ongoing mentoring. Policies rarely consider the specific challenges of entrepreneurs in pastoral areas. Long-term, context-specific programs are essential for sustainable growth."

Q9. How do you monitor program impact?

"Monitoring involves site visits, reviewing records, collecting feedback from entrepreneurs, and tracking indicators such as operational efficiency, sales, and customer satisfaction. These data inform program adjustments to improve effectiveness."

Q10. Any additional observations?

"Entrepreneurs in pastoral regions require continuous, context-specific support. Mentoring, training, finance access, and market linkages are critical for sustainable growth. Collaboration with government offices strengthens program reach and ensures interventions are tailored to local needs."

End of Transcript 44**Transcript 45**

Participant Category: MSE Owner

Role: Owner – Small Retail Shop (Household Goods)

District: Chifra

Gender: Male

Introduction:

The participant is a male entrepreneur operating a small retail shop selling household goods in Chifra. He has been running the business for six years, serving local communities and pastoral households. He engages occasionally with government and NGO support programs aimed at improving MSE capacity.

Q1. Can you describe your business and how it started?

"I started my retail shop six years ago with my own savings and a small microloan from a local NGO. Initially, I sold basic household items like soap, sugar, and cooking utensils. Over time, I expanded inventory to include clothing and school supplies. Starting the business was challenging due to limited capital, inconsistent supply of goods, and lack of formal business knowledge."

Q2. What internal challenges have you faced?

"Internal challenges include keeping accurate financial records, planning for seasonal fluctuations in demand, and managing cash flow. Innovation is limited because of insufficient funds to diversify inventory or upgrade the shop. Operational efficiency sometimes suffers during peak seasons when customers increase significantly."

Q3. How do external factors affect your business?

"External challenges include poor road infrastructure, fluctuating prices of goods, limited market access, and seasonal migration of pastoral communities that affect demand. Supply chain disruptions are common, which impact profitability. Limited access to credit also constrains business expansion."

Q4. How has government support influenced your business?

"Government support has included business registration, occasional training workshops, and facilitation of microfinance access. These interventions helped improve record-keeping and basic operational planning. However, follow-up mentoring and long-term guidance are minimal, limiting sustained impact."

Q5. How have NGOs contributed to your business development?

"NGOs provided small grants, training on financial management, and mentorship programs. Networking with other shop owners helped exchange market information and ideas. Support from NGOs improved operational efficiency and planning, though sustainability remains challenging due to the short-term nature of projects."

Q6. Which aspects of your business perform better than others?

"Staple goods like sugar, flour, and soap generate consistent income, while seasonal items such as school supplies have variable demand. Diversifying inventory helps maintain steady cash flow and reduces reliance on a single product category."

Q7. How does the pastoral context affect your business?

"Pastoral mobility affects customer numbers and seasonal demand. Infrastructure challenges such as poor roads affect the timely delivery of goods. Planning inventory according to seasonal trends is essential to avoid shortages and maintain operational efficiency."

Q8. What strategies have you used to overcome challenges?

"I diversify products, maintain small stock levels of essential goods, and build relationships with reliable suppliers. Networking with other traders provides information about market trends. Offering flexible payment terms to trusted customers helps maintain steady cash flow."

Q9. How effective has training been in improving your business?

"Training improved skills in financial management, record-keeping, and operational planning. However, ongoing mentoring is necessary to consistently apply these skills and adapt to seasonal challenges."

Q10. Are there policy or systemic gaps affecting your business?

"Limited access to finance, poor infrastructure, seasonal fluctuations, and short-term support programs are major gaps. Policies rarely address the specific challenges of entrepreneurs in pastoral areas. Long-term, context-specific programs are essential for business sustainability."

Q11. How would you describe overall performance?

"Overall, the business is moderately stable but constrained by internal and external challenges. Operational efficiency and financial stability fluctuate with seasonal demand, supply disruptions, and infrastructure limitations. Government and NGO support has helped, but sustained mentoring and access to finance are necessary for long-term growth."

Q12. Any additional observations?

"Entrepreneurs in pastoral areas need continuous training, mentoring, and context-specific support. Access to finance, market linkages, and networking opportunities are crucial for sustainable growth. Programs should address infrastructure gaps, seasonal fluctuations, and skill development to enhance resilience."

End of Transcript 45**Transcript 46**

Participant Category: MSE Owner

Role: Owner – Small Agribusiness (Vegetable and Livestock Feed Supply)

District: Mille

Gender: Male

Introduction:

The participant is a male entrepreneur running a small agribusiness in Mille, supplying vegetables, livestock feed, and other agricultural inputs to local farmers and pastoralists. He has been operating for five years and interacts with both government and NGO support programs focused on MSE capacity building.

Q1. Can you describe your business and how it started?

"I started my agribusiness five years ago with a small personal loan and some savings. Initially, I focused on supplying vegetables to local markets, but over time, I expanded to include livestock feed and seeds. Starting the business was challenging due to limited capital, inconsistent supply chains, and lack of formal business skills. I learned practical management and marketing skills through NGO training and advice from other traders."

Q2. What internal challenges have you faced?

"Internal challenges include managing finances, maintaining records, and planning for seasonal fluctuations in supply and demand. Innovation is limited because I cannot afford advanced equipment or diversification strategies. Operational efficiency sometimes suffers when demand spikes unexpectedly or supply delays occur."

Q3. How do external factors affect your business?

"External challenges include poor road infrastructure, inconsistent market demand due to pastoral migration, limited access to finance, and fluctuating prices for inputs and products. These factors affect profitability and make planning difficult, especially during peak agricultural seasons."

Q4. How has government support influenced your business?

"Government support has included business registration, occasional training workshops, and access to microfinance programs. These initiatives helped improve record-keeping, operational planning, and regulatory compliance. However, continuous mentoring is minimal, limiting long-term impact."

Q5. How have NGOs contributed to your business development?

"NGOs provided training in business management, financial literacy, and market strategies. They also offered small grants and facilitated networking with other agribusiness entrepreneurs. NGO support improved operational efficiency, supply planning, and market access, though sustainability remains a challenge because programs are short-term."

Q6. Which aspects of your business perform better than others?

"Vegetable supply is relatively consistent and generates steady income, while livestock feed demand fluctuates seasonally. Diversifying products helps mitigate risk and maintain a stable cash flow."

Q7. How does the pastoral context affect your business?

"Pastoral migration affects customer flow and demand for inputs, especially during dry seasons. Infrastructure challenges make it difficult to transport goods efficiently. Planning operations and inventory according to seasonal trends is critical for maintaining operational efficiency."

Q8. What strategies have you used to overcome challenges?

"I diversify product offerings, maintain essential stock, and build relationships with reliable suppliers. Networking with other entrepreneurs provides insights on market trends and sourcing strategies. Offering flexible payment terms to trusted customers helps sustain sales."

Q9. How effective has training been in improving your business?

"Training has improved skills in record-keeping, financial management, and operational planning. However, ongoing mentoring is necessary to consistently apply these skills and respond to seasonal challenges."

Q10. Are there policy or systemic gaps affecting your business?

"Limited access to finance, poor infrastructure, seasonal fluctuations, and short-term support programs are major gaps. Policies rarely address the unique needs of pastoral entrepreneurs. Long-term, context-specific interventions are needed to improve resilience and sustainability."

Q11. How would you describe overall performance?

"Overall, the business is moderately stable but constrained by internal and external challenges. Operational efficiency and financial stability fluctuate with seasonal demand, supply chain issues, and infrastructure limitations. Government and NGO support has helped, but sustained mentoring and access to finance are necessary for long-term growth."

Q12. Any additional observations?

"Entrepreneurs in pastoral regions require continuous training, mentoring, and context-specific support. Access to finance, market linkages, and networking opportunities are essential for sustainable growth. Programs should address infrastructure gaps, seasonal fluctuations, and skill development to strengthen resilience."

End of Transcript 46

Transcript 47

Participant Category: Youth Entrepreneur

Role: Owner – ICT and Mobile Services

District: Asayita

Gender: Male

Introduction:

The participant is a young male entrepreneur running a small ICT and mobile services business in Asayita. He provides mobile phone charging, SIM card sales, and basic tech support to local customers, including pastoral communities. He has been operating for three years and has received NGO and government training support.

Q1. Can you describe your business and how it started?

"I started my ICT and mobile services business three years ago after completing a short training course provided by an NGO. Initially, I offered phone charging and basic repairs. Over time, I expanded to selling SIM cards, airtime, and providing internet services. Starting was challenging due to limited capital, lack of experience in customer service, and inconsistent electricity supply."

Q2. What internal challenges have you faced?

"Internal challenges include financial management, limited record-keeping, and planning for service demand. Innovation is constrained because I cannot afford advanced equipment or expand internet connectivity. Operational efficiency is affected when demand spikes unexpectedly or electricity cuts occur."

Q3. How do external factors affect your business?

"External challenges include unreliable electricity, poor road infrastructure, limited access to finance, and seasonal fluctuations in customers due to pastoral migration. High cost of equipment and connectivity issues also affect service delivery."

Q4. How has government support influenced your business?

"Government support has included registration of my business, training in basic entrepreneurship, and occasional facilitation of small loans. These helped improve planning and compliance, though long-term mentoring is limited."

Q5. How have NGOs contributed to your business development?

"NGOs provided training in technical skills, customer service, and business management. Some offered small grants to purchase equipment. NGO support improved operational efficiency, service quality, and confidence in managing the business, though sustaining growth remains challenging due to the short-term nature of support."

Q6. Which aspects of your business perform better than others?

"Phone charging and airtime sales generate steady income, while internet services have fluctuating demand. Diversifying services helps maintain consistent cash flow and attract more clients."

Q7. How does the pastoral context affect your business?

"Pastoral mobility affects the number of regular clients and demand for services. Infrastructure issues, especially inconsistent electricity, further complicate operations. Planning for seasonal trends and providing flexible services is essential for maintaining operational efficiency."

Q8. What strategies have you used to overcome challenges?

"I diversify services, maintain backup power through solar chargers, and build relationships with suppliers for consistent stock of SIM cards and airtime. Networking with other youth entrepreneurs helps share ideas and resources. Offering flexible service options during pastoral migration periods helps maintain steady income."

Q9. How effective has training been in improving your business?

"Training improved technical, operational, and financial management skills. Continuous mentoring would further enhance efficiency and adaptability, especially during peak demand periods or infrastructure challenges."

Q10. Are there policy or systemic gaps affecting your business?

"Limited access to finance, unreliable electricity, infrastructure gaps, and short-term support programs are major challenges. Policies often overlook the specific needs of youth entrepreneurs in pastoral areas. Long-term, context-specific interventions are needed to improve resilience and growth."

Q11. How would you describe overall performance?

"Overall, the business is moderately stable but constrained by internal and external challenges. Operational efficiency and financial stability fluctuate with seasonal demand, supply constraints, and infrastructure limitations. Government and NGO support has been helpful but insufficient for sustained growth."

Q12. Any additional observations?

"Youth entrepreneurs in pastoral areas require continuous training, mentoring, and access to finance. Support programs should address infrastructure, seasonal fluctuations, and skill development. Networking and market linkages are critical to enhance resilience and sustainability."

End of Transcript 47

Transcript 48

Participant Category: Youth Entrepreneur

Role: Owner – Agribusiness (Small-Scale Poultry and Vegetable Production)

District: Gewane

Gender: Female

Introduction:

The participant is a young female entrepreneur running a small-scale agribusiness in Gewane. She produces poultry and vegetables for local markets and pastoral households. She has been operating for four years and participates in both government and NGO programs aimed at youth MSE development.

Q1. Can you describe your business and how it started?

"I started my agribusiness four years ago with support from a local NGO, which provided a small grant and technical training. Initially, I raised a few chickens and grew vegetables at home. Over time, I rented a small plot of land, expanded poultry stock, and increased vegetable production. Starting was challenging because of limited capital, poor infrastructure, and seasonal demand fluctuations."

Q2. What internal challenges have you faced?

"Internal challenges include financial management, record-keeping, and planning for seasonal variations. Innovation is limited because I cannot afford modern equipment for poultry or irrigation for vegetables. Operational efficiency is affected during peak demand seasons, especially when both poultry and vegetable orders increase simultaneously."

Q3. How do external factors affect your business?

"External challenges include limited access to finance, poor road infrastructure, inconsistent water supply, and seasonal fluctuations in customer demand due to pastoral mobility. Prices of inputs, like feed and seeds, fluctuate significantly, affecting profitability."

Q4. How has government support influenced your business?

"Government support includes business registration, periodic training in financial management and record-keeping, and facilitation of microloans. These initiatives helped improve business planning and operational efficiency, though long-term mentoring is limited."

Q5. How have NGOs contributed to your business development?

"NGOs provided training in poultry management, vegetable production, business management, and financial literacy. Small grants helped purchase chicks, feed, and seeds. Mentorship programs and networking with other youth entrepreneurs improved operational efficiency and planning, though sustainability remains challenging due to project-based support."

Q6. Which aspects of your business perform better than others?

"Poultry sales generate relatively consistent income, while vegetable production is more seasonal. Diversifying products helps maintain cash flow and manage risk associated with seasonal fluctuations."

Q7. How does the pastoral context affect your business?

"Pastoral mobility affects demand for poultry and vegetables, particularly during seasonal migration. Infrastructure challenges, especially poor roads, make it difficult to transport products efficiently. Planning production according to seasonal trends is essential to maintain operational efficiency."

Q8. What strategies have you used to overcome challenges?

"I diversify production, maintain essential stock, and plan sales according to seasonal demand. Networking with other youth entrepreneurs helps share market information and resources. Flexible delivery and sales strategies help retain customers during pastoral migration periods."

Q9. How effective has training been in improving your business?

"Training improved skills in financial management, operational planning, and production techniques. Continuous mentoring and hands-on guidance are still needed to maintain efficiency and adapt to seasonal and market fluctuations."

Q10. Are there policy or systemic gaps affecting your business?

"Limited access to finance, poor infrastructure, inconsistent water supply, and short-term project support are major challenges. Policies often overlook the unique needs of youth entrepreneurs in pastoral areas. Long-term, context-specific interventions are necessary for growth and resilience."

Q11. How would you describe overall performance?

"Overall, the business is moderately stable but constrained by internal and external challenges. Operational efficiency and financial stability fluctuate with seasonal demand, supply constraints, and infrastructure limitations. Government and NGO support has helped, but sustained mentoring and access to finance are necessary for long-term growth."

Q12. Any additional observations?

"Youth entrepreneurs in pastoral regions require continuous training, mentoring, and context-specific support. Access to finance, market linkages, and networking are essential for sustainable growth. Programs should address infrastructure, seasonal fluctuations, and skill development to strengthen resilience."

End of Transcript 48

Transcript 49

Participant Category: Women Entrepreneur

Role: Owner – Tailoring and Clothing Business

District: Ewa

Gender: Female

Introduction:

The participant is a female entrepreneur running a small tailoring and clothing business in Ewa. She provides custom tailoring, sewing services, and sells ready-made garments. She has been in business for five years and has received occasional support from both government and NGOs to enhance her skills and business operations.

Q1. Can you describe your business and how it started?

"I started my tailoring business five years ago after completing a short skills training program provided by an NGO. Initially, I sewed clothes at home and served local customers. Over time, I rented a small shop and hired one assistant. Starting was challenging due to limited capital, lack of proper equipment, and limited knowledge of business management."

Q2. What internal challenges have you faced?

"Internal challenges include managing finances, keeping accurate records, planning for seasonal fluctuations in demand, and innovating designs to meet customer preferences. Operational efficiency suffers when there are many orders or when equipment breaks down."

Q3. How do external factors affect your business?

"External challenges include limited access to finance, inconsistent supply of fabric and materials, poor infrastructure, and seasonal fluctuations in customer demand due to pastoral migration. These challenges affect sales and reduce profitability."

Q4. How has government support influenced your business?

"Government support has included business registration, occasional business planning training, and facilitating access to microfinance. These interventions improved record-keeping and basic operational management, though ongoing mentoring is limited."

Q5. How have NGOs contributed to your business development?

"NGOs provided training in tailoring techniques, business management, and financial literacy. They also offered small grants for equipment and facilitated networking with other women entrepreneurs. This support improved productivity, operational efficiency, and business planning, though long-term sustainability remains a challenge."

Q6. Which aspects of your business perform better than others?

"Custom tailoring orders generate steady income, while sales of ready-made garments are more seasonal. Diversifying services helps maintain consistent cash flow and reduces reliance on a single product."

Q7. How does the pastoral context affect your business?

"Pastoral migration affects the number of customers and demand for tailored clothes. Poor infrastructure, such as roads, limits access to suppliers and customers. Planning production and marketing according to seasonal trends is essential to maintain operational efficiency."

Q8. What strategies have you used to overcome challenges?

"I diversify products, maintain essential stock of fabric and materials, and offer flexible delivery and payment options. Networking with other women entrepreneurs provides insights and support. Planning for peak demand seasons helps maintain cash flow and operational efficiency."

Q9. How effective has training been in improving your business?

"Training improved skills in tailoring, record-keeping, financial management, and business planning. However, continuous mentoring and practical guidance are necessary to maintain and enhance operational efficiency and profitability."

Q10. Are there policy or systemic gaps affecting your business?

"Limited access to finance, poor infrastructure, seasonal fluctuations, and short-term NGO support programs are major gaps. Policies rarely address the unique challenges faced by women entrepreneurs in pastoral areas. Long-term, context-specific interventions are necessary for sustainable growth."

Q11. How would you describe overall performance?

"Overall, the business is moderately stable but constrained by internal and external challenges. Operational efficiency and financial stability fluctuate with seasonal demand, supply constraints, and infrastructure limitations. Support from government and NGOs has been helpful, but sustained mentoring and access to finance are necessary for long-term growth."

Q12. Any additional observations?

"Women entrepreneurs in pastoral regions need continuous training, mentoring, and context-specific support. Access to finance, market linkages, and networking opportunities are crucial for sustainable growth. Programs should address infrastructure gaps, seasonal fluctuations, and skill development to enhance resilience."

End of Transcript 49

Transcript 50

Participant Category: Women Entrepreneur

Role: Owner – Food Processing Business (Spices and Snacks)

District: Abala

Gender: Female

Introduction:

The participant is a female entrepreneur running a small food processing business in Abala. She produces and sells spices, snacks, and packaged local foods. She has been operating for six years and has received training and small grants from NGOs and government programs to enhance business skills and production capacity.

Q1. Can you describe your business and how it started?

"I started my food processing business six years ago with a small grant from an NGO. Initially, I processed and sold local spices and snacks to neighbors. Over time, I rented a small shop and expanded production to serve local markets and nearby districts. Starting was challenging because of limited capital, lack of proper equipment, and minimal knowledge of business management."

Q2. What internal challenges have you faced?

"Internal challenges include managing finances, keeping accurate records, planning production according to demand, and introducing new products. Operational efficiency is sometimes affected by equipment breakdowns, staff shortages, or high seasonal demand."

Q3. How do external factors affect your business?

"External challenges include limited access to finance, poor road infrastructure, inconsistent supply of raw materials, and seasonal fluctuations in customer demand due to pastoral migration. High transport costs and market competition also affect profitability."

Q4. How has government support influenced your business?

"Government support has included business registration, occasional training on financial management, and facilitation of small loans. These interventions helped improve record-keeping, planning, and operational management, though long-term mentoring is minimal."

Q5. How have NGOs contributed to your business development?

"NGOs provided training in food processing techniques, hygiene, packaging, and business management. Small grants helped purchase equipment and materials. Networking with other women entrepreneurs improved market access and operational efficiency, though sustainability remains a challenge due to project-based support."

Q6. Which aspects of your business perform better than others?

"Processed spices and snacks generate steady income, while packaged foods have variable demand. Diversifying products and offering a mix of staples and specialty items helps maintain cash flow."

Q7. How does the pastoral context affect your business?

"Pastoral mobility affects the number of customers and demand patterns, especially during seasonal migration. Poor road infrastructure complicates delivery of raw materials and finished products. Planning production according to seasonal trends is essential for maintaining operational efficiency."

Q8. What strategies have you used to overcome challenges?

"I diversify products, maintain sufficient stock, and plan production according to seasonal demand. Networking with other women entrepreneurs and suppliers helps ensure access to materials and market information. Offering flexible payment options to trusted customers helps sustain sales."

Q9. How effective has training been in improving your business?

"Training improved skills in production, record-keeping, financial management, and business planning. Continuous mentoring is still necessary to maintain operational efficiency, adapt to seasonal fluctuations, and expand market reach."

Q10. Are there policy or systemic gaps affecting your business?

"Limited access to finance, poor infrastructure, seasonal fluctuations, and short-term project-based support are major gaps. Policies rarely consider the specific challenges faced by women entrepreneurs in pastoral areas. Long-term, context-specific interventions are necessary for sustainable growth."

Q11. How would you describe overall performance?

"Overall, the business is moderately stable but constrained by internal and external challenges. Operational efficiency and financial stability fluctuate with seasonal demand, supply issues, and infrastructure limitations. Support from government and NGOs has helped, but sustained mentoring and access to finance are necessary for long-term growth."

Q12. Any additional observations?

"Women entrepreneurs in pastoral areas require continuous training, mentoring, and access to finance. Programs should address infrastructure gaps, seasonal fluctuations, and skill development to strengthen resilience. Market linkages and networking opportunities are essential for sustainable growth."

End of Transcript 50

Transcript 51

Participant Category: Government Official

Role: Regional MSE Development Officer

District: Semera

Gender: Male

Introduction:

The participant is a male regional-level government official overseeing MSE development across several districts including Semera. He is responsible for policy implementation, monitoring programs, and coordinating government support for micro and small enterprises in pastoral areas.

Q1. Can you describe your role and responsibilities?

"I oversee MSE support programs at the regional level, ensuring that district offices implement capacity-building, registration, and monitoring initiatives effectively. My responsibilities include coordinating with NGOs, reviewing MSE performance reports, facilitating access to government grants, and ensuring alignment with regional development strategies."

Q2. What challenges do MSEs face in your region?

"Internally, MSEs struggle with business planning, record-keeping, and financial management. Innovation is often limited because entrepreneurs lack resources and exposure. Externally, challenges include poor infrastructure, limited access to markets and finance, and seasonal pastoral migration, which affects customer demand."

Q3. How does your office support MSEs?

"We facilitate registration, provide training in business management and financial literacy, and organize workshops on record-keeping and planning. Collaboration with NGOs ensures that technical support, grants, and mentorship programs reach the MSEs effectively."

Q4. How effective are these interventions?

"Programs improve operational efficiency and planning for those who actively participate. Entrepreneurs demonstrate better record-keeping and financial management skills. However, sustainability is often limited because many interventions are project-based and lack continuous follow-up."

Q5. How does the pastoral context affect MSE operations?

"Pastoral mobility affects market size and demand for products, especially in seasonal migration periods. Transporting goods is challenging due to poor roads. MSEs that plan operations according to seasonal trends and diversify products tend to perform better."

Q6. How do you collaborate with NGOs?

"We align training programs, share data on beneficiaries, and coordinate financial support. This helps reduce duplication and ensures that interventions target the most critical needs."

Q7. Which sectors show better performance?

"Retail, small-scale agribusiness, food processing, and tailoring tend to perform better due to consistent demand. Seasonal services and itinerant businesses face more challenges."

Q8. What systemic gaps hinder MSE growth?

"Key gaps include limited access to finance, poor infrastructure, short-term NGO interventions, and lack of sustained mentoring. Policies often overlook pastoral-specific challenges, so context-specific, long-term support is necessary."

Q9. How do you monitor MSE performance?

"Monitoring includes site visits, reviewing business records, and obtaining feedback from entrepreneurs. This allows us to identify issues early and adjust programs accordingly."

Q10. Any additional observations?

"Government support provides important initial capacity-building and formalization. However, continuous mentoring, infrastructure development, and access to finance are crucial for long-term MSE growth. Partnerships with NGOs enhance program reach and effectiveness."

End of Transcript 51**Transcript 52**

Participant Category: Government Official

Role: District MSE Development Officer

District: Amibara

Gender: Female

Introduction:

The participant is a female district-level government official responsible for supporting micro and small enterprises in Amibara. Her work focuses on capacity-building, business registration, monitoring performance, and coordinating government programs to enhance MSE operations in pastoral areas.

Q1. Can you describe your role and responsibilities?

"I support MSEs in Amibara by providing training on business planning, financial management, and record-keeping. I also monitor their operational efficiency, facilitate access to government grants, and coordinate with NGOs to ensure that entrepreneurs receive technical support and mentorship."

Q2. What challenges do MSEs face in your district?

"Internally, MSEs often struggle with poor business planning, weak record-keeping, low innovation, and limited financial management skills. Externally, they face limited access to finance, poor infrastructure, seasonal demand variations due to pastoral mobility, and challenges in reaching markets."

Q3. How does your office support MSEs?

"We provide training workshops, guidance on business management, financial literacy, and mentorship programs. Additionally, we facilitate small grants and coordinate with NGOs to ensure that entrepreneurs receive technical and operational support."

Q4. How effective are these interventions?

"Our programs improve operational efficiency, planning, and financial management skills among entrepreneurs who actively participate. However, sustained performance is sometimes limited because programs are short-term, and mentoring is not continuous."

Q5. How does the pastoral context affect MSE operations?

"Seasonal pastoral mobility impacts customer numbers and business demand. Poor roads hinder transport of goods, affecting both supply and sales. Businesses that diversify their products and plan operations according to seasonal trends perform better."

Q6. How do you collaborate with NGOs?

"We coordinate programs to avoid duplication, share beneficiary data, and ensure technical support complements government initiatives. Joint monitoring allows us to assess the impact of interventions and adapt programs accordingly."

Q7. Which sectors perform better in Amibara?

"Retail, food processing, tailoring, and small-scale agribusiness generally perform better due to relatively consistent demand. Service-oriented and seasonal businesses are more vulnerable to market and environmental fluctuations."

Q8. What systemic gaps hinder MSE growth?

"Key gaps include limited access to finance, poor infrastructure, lack of sustained mentoring, and short-term support programs. Policies rarely address the unique challenges faced by entrepreneurs in pastoral areas. Long-term, context-specific programs are critical for sustainable growth."

Q9. How do you monitor MSE performance?

"Monitoring includes regular site visits, reviewing business records, collecting feedback, and tracking indicators such as operational efficiency, sales, and financial stability. These insights help improve program design and implementation."

Q10. Any additional observations?

"Government support is important for formalization and capacity-building. However, sustained mentoring, infrastructure improvements, and enhanced access to finance are essential for MSE resilience and growth. Coordinating with NGOs strengthens the reach and effectiveness of programs."

End of Transcript 52

Transcript 53

Participant Category: NGO Representative

Role: Program Manager – MSE Capacity Building

District: Dubti

Gender: Female

Introduction:

The participant is a female NGO program manager overseeing MSE capacity-building programs in Dubti. She

manages training, mentoring, and small grant initiatives targeting youth, women, and general MSEs in pastoral communities.

Q1. Can you describe your role and responsibilities?

"I manage MSE programs, which include organizing training workshops on business management, financial literacy, record-keeping, and operational planning. I also oversee mentorship programs, distribute small grants, and monitor program outcomes to ensure alignment with local needs and government priorities."

Q2. What challenges do MSEs face in Dubti?

"Internal challenges include poor financial management, limited business planning, weak record-keeping, and minimal innovation. Externally, businesses struggle with poor infrastructure, limited market access, seasonal customer demand fluctuations due to pastoral mobility, and restricted access to finance."

Q3. How does your NGO support MSEs?

"We provide technical training, mentorship, and small grants. Training focuses on business management, financial literacy, and operational efficiency. Mentorship ensures practical application of skills, while grants help entrepreneurs expand or improve their operations."

Q4. How effective are these interventions?

"Entrepreneurs who actively engage demonstrate improved operational efficiency, planning, and record-keeping. However, long-term sustainability is limited because most support is project-based, and ongoing mentoring is insufficient."

Q5. How does the pastoral context affect MSE operations?

"Pastoral mobility affects demand patterns. Infrastructure limitations make supply delivery challenging. Entrepreneurs that diversify products and plan operations seasonally tend to maintain better financial stability and operational efficiency."

Q6. How do you coordinate with government bodies?

"We work closely with government offices to align training, share beneficiary data, and coordinate grants. This ensures NGO interventions complement government programs and reduce duplication of efforts."

Q7. Which sectors perform better according to your experience?

"Retail, food processing, tailoring, ICT services, and small-scale agribusiness tend to perform better due to relatively stable demand. Seasonal services are more vulnerable to fluctuations."

Q8. What systemic gaps hinder MSE performance?

"Key gaps include limited access to finance, infrastructure deficits, short-term support programs, and lack of sustained mentoring. Policies rarely consider pastoral-specific challenges, necessitating context-specific, long-term interventions."

Q9. How do you monitor program impact?

"Monitoring involves site visits, reviewing records, collecting feedback from entrepreneurs, and tracking indicators like operational efficiency, sales, and customer satisfaction. These data inform program adjustments and policy recommendations."

Q10. Any additional observations?

"Entrepreneurs in pastoral regions need continuous, context-specific support. Mentoring, finance access, and market linkages are critical for sustainable growth. Collaboration with government offices strengthens program reach and ensures interventions are locally relevant."

End of Transcript 53

Transcript 54

Participant Category: NGO Representative

Role: Field Officer – MSE Development Program

District: Afambo

Gender: Male

Introduction:

The participant is a male NGO field officer managing MSE development initiatives in Afambo. He provides on-the-ground support, including training, mentoring, and monitoring of youth, women, and general MSEs operating in pastoral contexts.

Q1. Can you describe your role and responsibilities?

"I manage field activities for MSE development programs, including conducting training sessions on business planning, financial management, record-keeping, and operational efficiency. I also mentor entrepreneurs, monitor their progress, and ensure that program objectives are met effectively."

Q2. What challenges do MSEs face in Afambo?

"Internally, MSEs struggle with poor business planning, inadequate record-keeping, weak financial management, and limited innovation. Externally, they face poor infrastructure, limited market access, seasonal variations in demand due to pastoral migration, and difficulties accessing credit."

Q3. How does your NGO support MSEs?

"We provide hands-on training, mentorship programs, and small grants to improve operational efficiency and

business sustainability. Training covers business management, financial literacy, record-keeping, and basic marketing. Mentorship helps entrepreneurs apply these skills in real-time."

Q4. How effective are these interventions?

"Entrepreneurs who actively participate show improvements in record-keeping, operational planning, and financial management. However, long-term sustainability is often limited due to short-term program cycles and insufficient ongoing mentoring."

Q5. How does the pastoral context affect MSE operations?

"Pastoral mobility affects the size and consistency of customer bases. Poor roads and infrastructure hinder supply chains and product distribution. Businesses that plan for seasonal trends and diversify products perform better in maintaining operational efficiency."

Q6. How do you coordinate with government offices?

"We align training schedules, share beneficiary data, and coordinate on grants and support programs. This ensures that NGO interventions complement government efforts and reduce redundancy."

Q7. Which sectors perform better according to your field experience?

"Retail shops, food processing, tailoring, small-scale agribusiness, and ICT services tend to perform better due to relatively stable demand. Seasonal or service-based businesses are more affected by environmental and market fluctuations."

Q8. What systemic gaps hinder MSE performance?

"Limited access to finance, poor infrastructure, seasonal demand fluctuations, and short-term support programs are major challenges. Policies rarely account for pastoral-specific contexts. Long-term, context-specific interventions are essential for sustainability."

Q9. How do you monitor MSE performance?

"Monitoring involves regular site visits, reviewing records, collecting feedback, and tracking operational and financial indicators. This allows us to adapt programs and provide targeted support where needed."

Q10. Any additional observations?

"Entrepreneurs in pastoral areas need continuous support, mentoring, and access to finance. Market linkages and networking are essential for growth. Collaboration with government offices enhances program effectiveness and ensures interventions are contextually appropriate."

End of Transcript 54

Transcript 55

Participant Category: MSE Owner

Role: Owner – Small Retail Shop

District: Chifra

Gender: Male

Introduction:

The participant is a male entrepreneur operating a small retail shop in Chifra, selling daily necessities, groceries, and household items. He has been in business for six years and has interacted with both government and NGO support programs aimed at enhancing MSE performance in pastoral communities.

Q1. Can you describe your business and how it started?

"I started my retail shop six years ago with a small personal loan and some savings. Initially, I sold basic household items, but over time I expanded to include groceries and other daily necessities. Starting was difficult due to limited capital, lack of formal business training, and unreliable supply chains."

Q2. What internal challenges have you faced?

"Internal challenges include managing finances, keeping accurate records, planning for demand fluctuations, and introducing new products. Operational efficiency suffers during peak demand periods or when there are supply delays."

Q3. How do external factors affect your business?

"External factors include poor road infrastructure, limited access to finance, seasonal demand changes due to pastoral mobility, and fluctuating prices of goods. These challenges affect sales, profitability, and long-term planning."

Q4. How has government support influenced your business?

"Government support includes business registration, training workshops on basic business management, and facilitation of microloans. These interventions helped improve record-keeping and planning, although long-term mentoring is limited."

Q5. How have NGOs contributed to your business development?

"NGOs provided training in business management, financial literacy, and customer service. Some NGOs also offered small grants to expand stock and improve shop facilities. This support improved operational efficiency and financial management, although sustainability is still a challenge due to the short-term nature of projects."

Q6. Which aspects of your business perform better than others?

"Daily necessities and groceries sell consistently, while other household items are more seasonal. Diversifying the product range helps maintain steady cash flow and manage risk."

Q7. How does the pastoral context affect your business?

"Pastoral mobility affects the number of customers and demand for products. Poor infrastructure complicates the transport of goods. Planning stock and sales according to seasonal trends is essential to maintain operational efficiency."

Q8. What strategies have you used to overcome challenges?

"I diversify products, maintain essential stock, and build relationships with reliable suppliers. Networking with other shop owners helps gain insights on market trends and sourcing. Offering flexible payment options to loyal customers also helps sustain sales."

Q9. How effective has training been in improving your business?

"Training improved my skills in record-keeping, financial management, and operational planning. Continuous mentoring would further enhance efficiency and allow better adaptation to seasonal fluctuations."

Q10. Are there policy or systemic gaps affecting your business?

"Limited access to finance, poor infrastructure, seasonal fluctuations in demand, and short-term NGO interventions are major gaps. Policies often overlook pastoral-specific challenges. Long-term, context-specific interventions are needed for sustainable growth."

Q11. How would you describe overall performance?

"Overall, the business is moderately stable but constrained by internal and external challenges. Operational efficiency and financial stability fluctuate with seasonal demand, supply issues, and infrastructure limitations. Support from government and NGOs has helped, but sustained mentoring and access to finance are necessary for long-term growth."

Q12. Any additional observations?

"Entrepreneurs in pastoral areas require continuous training, mentoring, and access to finance. Infrastructure improvements and market linkages are crucial for sustainable growth. Programs should address seasonal fluctuations and skill development to enhance resilience."

End of Transcript 55

Transcript 56

Participant Category: MSE Owner

Role: Owner – Small-Scale Agribusiness (Vegetables and Poultry)

District: Mille

Gender: Female

Introduction:

The participant is a female entrepreneur managing a small agribusiness in Mille. She produces vegetables and raises poultry to supply local markets and households. She has been in business for five years and has received training and small grants from both government and NGOs.

Q1. Can you describe your business and how it started?

"I started my agribusiness five years ago after receiving training and a small grant from an NGO. Initially, I grew vegetables at home and kept a few chickens. Over time, I rented land, expanded poultry stock, and increased vegetable production to serve more customers. Starting was challenging due to limited capital, lack of equipment, and minimal business management knowledge."

Q2. What internal challenges have you faced?

"Internal challenges include managing finances, keeping accurate records, planning production, and innovating products. Operational efficiency suffers during peak seasons or when equipment fails. Managing labor and coordinating production cycles are also difficult."

Q3. How do external factors affect your business?

"External challenges include limited access to finance, poor roads, inconsistent water supply, seasonal demand fluctuations due to pastoral mobility, and high input costs. These factors affect profitability and long-term planning."

Q4. How has government support influenced your business?

"Government support includes business registration, training in record-keeping and financial management, and facilitation of small loans. These initiatives improved planning and operational efficiency, though ongoing mentoring is minimal."

Q5. How have NGOs contributed to your business development?

"NGOs provided technical training in vegetable cultivation and poultry management, business management workshops, and small grants. Mentorship and networking opportunities improved operational efficiency and market access, although sustainability remains a challenge due to the short-term nature of support."

Q6. Which aspects of your business perform better than others?

"Poultry sales generate more consistent income, while vegetable production is seasonal. Diversifying products helps maintain steady cash flow and reduces risk."

Q7. How does the pastoral context affect your business?

"Pastoral mobility affects demand for products. Poor roads make transportation of goods difficult. Businesses that plan according to seasonal trends and diversify products perform better in terms of operational efficiency and financial stability."

Q8. What strategies have you used to overcome challenges?

"I diversify products, maintain sufficient stock, and build relationships with suppliers. Networking with other entrepreneurs provides insights on market trends and opportunities. Flexible sales and delivery options help maintain customer loyalty."

Q9. How effective has training been in improving your business?

"Training improved my skills in financial management, record-keeping, and production planning. Continuous mentoring would further enhance efficiency and adaptability to seasonal and market changes."

Q10. Are there policy or systemic gaps affecting your business?

"Limited access to finance, poor infrastructure, seasonal fluctuations, and short-term NGO support are major gaps. Policies rarely consider the challenges of pastoral areas. Long-term, context-specific interventions are necessary for sustainable growth."

Q11. How would you describe overall performance?

"Overall, the business is moderately stable but constrained by internal and external challenges. Operational efficiency and financial stability fluctuate with seasonal demand, supply constraints, and infrastructure limitations. Support from government and NGOs has helped, but sustained mentoring and access to finance are critical for long-term growth."

Q12. Any additional observations?

"Entrepreneurs in pastoral regions need continuous support, mentoring, and access to finance. Infrastructure development, market linkages, and skill development are essential to enhance resilience and sustainable growth."

End of Transcript 56

Transcript 57

Participant Category: Youth Entrepreneur

Role: Owner – ICT and Digital Services

District: Asayita

Gender: Male

Introduction:

The participant is a young male entrepreneur running a small ICT and digital services business in Asayita. He offers

mobile repair, printing, photocopying, and basic internet services. He has been operating for three years and has received occasional support from NGOs and government programs targeting youth MSEs in pastoral areas.

Q1. Can you describe your business and how it started?

"I started my ICT business three years ago after completing a short vocational training program. Initially, I focused on mobile repair and basic computer services. Over time, I expanded to include photocopying, printing, and small internet services. Starting was challenging due to limited capital, lack of equipment, and minimal experience in business management."

Q2. What internal challenges have you faced?

"Internal challenges include managing finances, record-keeping, business planning, and service innovation. Operational efficiency is sometimes affected when multiple devices need repair simultaneously or when equipment breaks down."

Q3. How do external factors affect your business?

"External challenges include limited access to finance, poor infrastructure, inconsistent electricity supply, and fluctuating demand due to seasonal pastoral mobility. High costs of repair parts and limited suppliers also affect profitability."

Q4. How has government support influenced your business?

"Government support includes registration of my business, short training programs, and facilitation of small loans. These initiatives helped improve financial planning and operational management, though continuous mentoring is limited."

Q5. How have NGOs contributed to your business development?

"NGOs provided vocational training, mentorship, and small grants for equipment. Mentoring helped me apply skills practically, while networking opportunities allowed me to connect with other youth entrepreneurs and share knowledge. Sustainability remains a challenge due to short-term project cycles."

Q6. Which aspects of your business perform better than others?

"Mobile repair services are consistent, while internet services and printing fluctuate depending on customer availability. Diversifying services helps maintain steady income and manage risks."

Q7. How does the pastoral context affect your business?

"Pastoral mobility affects demand for services, particularly internet and printing. Limited infrastructure, especially power outages, also affects operations. Planning services according to seasonal demand and diversifying offerings helps improve operational efficiency."

Q8. What strategies have you used to overcome challenges?

"I diversify services, maintain essential stock of repair parts, and network with other ICT entrepreneurs for technical support. Flexible service hours and mobile repair visits help maintain customer loyalty during pastoral migration periods."

Q9. How effective has training been in improving your business?

"Training improved my skills in business planning, record-keeping, and technical services. Continuous mentoring would enhance operational efficiency and allow me to adapt more effectively to seasonal and market fluctuations."

Q10. Are there policy or systemic gaps affecting your business?

"Limited access to finance, poor infrastructure, inconsistent electricity, and short-term NGO programs are major gaps. Policies often do not address the unique challenges faced by youth entrepreneurs in pastoral areas. Long-term, context-specific support is needed."

Q11. How would you describe overall performance?

"Overall, the business is moderately stable but constrained by internal and external challenges. Operational efficiency and financial stability fluctuate with seasonal demand, supply issues, and infrastructure limitations. Support from government and NGOs has been helpful, but sustained mentoring and access to finance are necessary for long-term growth."

Q12. Any additional observations?

"Youth entrepreneurs in pastoral regions need continuous training, mentoring, and access to finance. Infrastructure improvements, market linkages, and networking opportunities are critical for sustainable growth and resilience."

End of Transcript 57

Transcript 58

Participant Category: Youth Entrepreneur

Role: Owner – Small Trade and Services Business

District: Argoba

Gender: Female

Introduction:

The participant is a young female entrepreneur operating a small trade and services business in Argoba. She sells household goods, stationery, and provides courier services for the local community. She has been in business for four years and has received intermittent support from government and NGO programs targeting youth MSEs in pastoral areas.

Q1. Can you describe your business and how it started?

"I started my business four years ago with a small personal loan and some savings. Initially, I sold stationery and

household goods from a small kiosk. Over time, I added courier and delivery services to meet local demand. Starting was challenging because of limited capital, lack of formal business knowledge, and unreliable suppliers."

Q2. What internal challenges have you faced?

"Internal challenges include managing finances, keeping proper records, planning for demand fluctuations, and innovating services. Operational efficiency can be affected when demand peaks unexpectedly or when supplies are delayed."

Q3. How do external factors affect your business?

"External challenges include poor infrastructure, limited access to finance, seasonal variations in customer demand due to pastoral migration, and competition from larger shops. These factors affect both sales and profitability."

Q4. How has government support influenced your business?

"Government support has included business registration, short business management trainings, and facilitation of small loans. These initiatives helped improve planning and record-keeping, though ongoing mentoring is limited."

Q5. How have NGOs contributed to your business development?

"NGOs provided training in financial management, customer service, and small business operations. Some grants helped expand stock and improve the kiosk. Mentorship programs allowed me to implement skills learned during training, although sustainability is limited due to short-term support."

Q6. Which aspects of your business perform better than others?

"Sales of household goods are steady, while courier services fluctuate depending on customer needs. Diversifying services helps maintain a consistent income stream."

Q7. How does the pastoral context affect your business?

"Pastoral mobility affects demand for products and services, especially during migration seasons. Poor roads limit access to suppliers and customers. Businesses that plan for seasonal trends and diversify services perform better in maintaining operational efficiency."

Q8. What strategies have you used to overcome challenges?

"I diversify services, maintain essential stock, and establish relationships with reliable suppliers. Networking with other youth entrepreneurs helps me stay informed about market trends. Flexible delivery and payment options help maintain customer loyalty during pastoral migration periods."

Q9. How effective has training been in improving your business?

"Training improved my skills in business planning, record-keeping, and financial management. Continuous mentoring would further enhance operational efficiency and adaptability to seasonal and market changes."

Q10. Are there policy or systemic gaps affecting your business?

"Limited access to finance, poor infrastructure, seasonal fluctuations, and short-term NGO support programs are major gaps. Policies rarely consider pastoral-specific challenges. Long-term, context-specific interventions are necessary for sustainable growth."

Q11. How would you describe overall performance?

"Overall, the business is moderately stable but constrained by internal and external challenges. Operational efficiency and financial stability fluctuate with seasonal demand, supply constraints, and infrastructure limitations. Support from government and NGOs has helped, but sustained mentoring and access to finance are crucial for long-term growth."

Q12. Any additional observations?

"Youth entrepreneurs in pastoral areas require continuous training, mentoring, and access to finance. Infrastructure improvements, market linkages, and networking opportunities are essential for sustainable growth and resilience."

End of Transcript 58

Transcript 59

Participant Category: Women Entrepreneur

Role: Owner – Tailoring and Clothing Business

District: Ewa

Gender: Female

Introduction:

The participant is a female entrepreneur running a small tailoring and clothing business in Ewa. She produces traditional and modern clothing for the local community. She has been in business for seven years and has benefited from training programs and small grants provided by NGOs and government agencies.

Q1. Can you describe your business and how it started?

"I started my tailoring business seven years ago with a small grant from an NGO and a personal sewing machine. Initially, I tailored clothes for neighbors and relatives. Over time, I expanded to include traditional and modern clothing, serving a wider customer base. Starting was difficult because of limited capital, lack of proper training in business management, and minimal market exposure."

Q2. What internal challenges have you faced?

"Internal challenges include managing finances, keeping accurate records, planning production according to demand, and introducing new designs. Operational efficiency can be affected during peak seasons or when fabric supplies are delayed."

Q3. How do external factors affect your business?

"External challenges include limited access to finance, poor infrastructure, seasonal fluctuations in customer demand due to pastoral mobility, and competition from other tailors. These factors impact both sales and overall financial stability."

Q4. How has government support influenced your business?

"Government support includes business registration, training workshops on financial management and business planning, and facilitation of small loans. These initiatives helped improve planning and record-keeping, though continuous mentoring is minimal."

Q5. How have NGOs contributed to your business development?

"NGOs provided training in tailoring techniques, business management, customer service, and marketing. Small grants helped purchase additional equipment and fabric. Mentorship programs allowed me to implement skills practically, although sustainability is sometimes limited due to short-term project cycles."

Q6. Which aspects of your business perform better than others?

"Traditional clothing and customized orders generate steady income, while modern designs fluctuate based on fashion trends. Diversifying product offerings helps maintain consistent cash flow."

Q7. How does the pastoral context affect your business?

"Pastoral mobility affects demand for clothing, especially during migration periods. Poor infrastructure complicates delivery of fabrics and finished products. Planning production according to seasonal trends and customer preferences is essential for operational efficiency."

Q8. What strategies have you used to overcome challenges?

"I diversify products, maintain sufficient stock of fabrics, and network with suppliers. Collaborating with other women tailors provides insights on market trends and customer preferences. Flexible order schedules and advance bookings help manage demand during migration periods."

Q9. How effective has training been in improving your business?

"Training improved skills in financial management, record-keeping, production planning, and customer service. Continuous mentoring would further enhance operational efficiency and adaptability to seasonal and market fluctuations."

Q10. Are there policy or systemic gaps affecting your business?

"Limited access to finance, poor infrastructure, seasonal fluctuations in demand, and short-term NGO programs are major gaps. Policies rarely address pastoral-specific challenges. Long-term, context-specific support is necessary for sustainable growth."

Q11. How would you describe overall performance?

"Overall, the business is moderately stable but constrained by internal and external challenges. Operational efficiency and financial stability fluctuate with seasonal demand, supply issues, and infrastructure limitations. Support from government and NGOs has been helpful, but sustained mentoring and access to finance are critical for long-term growth."

Q12. Any additional observations?

"Women entrepreneurs in pastoral areas need continuous support, mentoring, and access to finance. Infrastructure improvements, market linkages, and networking opportunities are essential for sustainable growth and resilience."

End of Transcript 59**Transcript 60**

Participant Category: Women Entrepreneur

Role: Owner – Food Processing and Small Catering Business

District: Abala

Gender: Female

Introduction:

The participant is a female entrepreneur operating a small food processing and catering business in Abala. She prepares and sells traditional snacks, baked goods, and meals to local customers. She has been in business for six years and has received training and support from both government and NGO programs targeting women MSEs in pastoral regions.

Q1. Can you describe your business and how it started?

"I started my food processing and catering business six years ago with a small grant and equipment support from an NGO. Initially, I prepared snacks and meals for local households. Over time, I expanded to include baked goods and catering services for community events. Starting was challenging because of limited capital, lack of formal business training, and difficulties in sourcing raw materials."

Q2. What internal challenges have you faced?

"Internal challenges include managing finances, maintaining accurate records, planning production according to demand, and innovating recipes. Operational efficiency can be affected during peak periods or when raw materials are scarce."

Q3. How do external factors affect your business?

"External challenges include poor infrastructure, limited access to finance, fluctuating customer demand due to pastoral mobility, and inconsistent supply of raw materials. These factors affect profitability and business growth."

Q4. How has government support influenced your business?

"Government support includes business registration, short training programs on financial management and business planning, and facilitation of small loans. These initiatives helped improve record-keeping and planning, though continuous mentoring is limited."

Q5. How have NGOs contributed to your business development?

"NGOs provided technical training in food processing, hygiene, marketing, and business management. Small grants helped purchase additional equipment and ingredients. Mentorship programs allowed practical application of training skills, although sustainability remains challenging due to the short-term nature of support."

Q6. Which aspects of your business perform better than others?

"Traditional snacks and catering for events generate steady income, while baked goods fluctuate depending on customer preference and seasonal demand. Diversifying product offerings helps maintain a consistent income stream."

Q7. How does the pastoral context affect your business?

"Pastoral mobility affects demand, particularly for event catering. Poor infrastructure limits transport of ingredients and products. Businesses that plan production according to seasonal trends and diversify products perform better in operational efficiency and financial stability."

Q8. What strategies have you used to overcome challenges?

"I diversify product lines, maintain essential stock of ingredients, and build reliable supplier relationships. Networking with other women entrepreneurs helps share knowledge and market insights. Flexible production schedules and pre-orders help manage fluctuations due to pastoral mobility."

Q9. How effective has training been in improving your business?

"Training improved financial management, record-keeping, production planning, and marketing skills. Continuous mentoring would further enhance operational efficiency and adaptability to seasonal and market fluctuations."

Q10. Are there policy or systemic gaps affecting your business?

"Limited access to finance, poor infrastructure, seasonal fluctuations, and short-term NGO support are major gaps. Policies often overlook pastoral-specific challenges. Long-term, context-specific support is essential for sustainable growth."

Q11. How would you describe overall performance?

"Overall, the business is moderately stable but constrained by internal and external challenges. Operational efficiency and financial stability fluctuate with seasonal demand, supply limitations, and infrastructure issues. Support from government and NGOs has been helpful, but sustained mentoring and improved access to finance are necessary for long-term growth."

Q12. Any additional observations?

"Women entrepreneurs in pastoral areas require continuous training, mentoring, and access to finance. Infrastructure development, market linkages, and networking opportunities are crucial for sustainable growth and resilience."

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