

FGD Transcript

Abida, Gela'Alu & Burimodaytu Districts

Participants:

- 3 MSE Owners/Operators
- 1 Community Leader/Elder
- 4 Youth Entrepreneurs
- 4 Women Entrepreneurs

Location: Joint session hosted in Burimodaytu Woreda meeting hall.

Facilitator (Interviewer): Thank you all for coming. Today, we want to learn from your experiences as business owners, leaders, and entrepreneurs. Let's begin. How do you usually manage your business to keep it stable in this pastoral area?

Participant 1 (Male MSE Owner, Abida): I make a plan every month for my shop. I write down what I sell and what I spend. If I don't record, I forget, and then I lose money.

Participant 2 (Female Entrepreneur, Gela'Alu): For me, savings in our women's iqub helps. When the dry season comes and sales are low, I use my savings to buy stock.

Participant 3 (Youth Entrepreneur, Burimodaytu): I try new ways, like using my smartphone to contact suppliers. It saves me trips and transport costs.

Facilitator: That's good. Now, how do you access money to start or expand your businesses?

Participant 4 (Female Entrepreneur, Abida): The bank refused me because I had no collateral. I depend on my savings group.

Participant 5 (Male Youth Entrepreneur, Gela'Alu): Sometimes clan members lend me money. But it's not always reliable.

Community Elder (Burimodaytu): In our area, clan lending is important. But young people need more formal credit, which is missing.

Facilitator: What about government or NGO support? Have you received any help?

Participant 6 (Female Entrepreneur, Burimodaytu): NGOs trained us on bookkeeping. Before that, I had no idea how to track sales.

Participant 7 (Male MSE Owner, Abida): Government gave us a stall in the new market shed. That reduced my rent. But loans from government banks are still difficult.

Participant 8 (Youth Entrepreneur, Gela'Alu): The NGO brought us sewing machines. That helped some women start tailoring.

Facilitator: Seasonal changes and conflicts—how do these affect your business?

Participant 9 (Female Entrepreneur, Abida): When pastoralists migrate, I lose customers. Sometimes my goods expire.

Participant 10 (Male Youth Entrepreneur, Burimodaytu): During conflict, people avoid markets. Sales stop completely.

Community Elder (Burimodaytu): Elders sometimes mediate disputes to keep markets safe. But drought is harder—everyone suffers.

Facilitator: How do you track sales and expenses?

Participant 11 (Female Entrepreneur, Gela'Alu): I use a notebook. My daughter helps me write since I'm not educated.

Participant 12 (Male MSE Owner, Abida): I sometimes forget, but I try to record supplier payments at least.

Facilitator: And finally, how do community ties or clan practices support your business?

Participant 2 (Female Entrepreneur, Gela'Alu): My clan helps me with small loans. Also, during festivals, we share customers by organizing stalls together.

Community Elder (Burimodaytu): Clan solidarity is strong, but it can also pressure shopkeepers to sell on credit when they cannot afford it.

Facilitator Closing Remark: Thank you all. Your insights show both strengths in community solidarity and challenges with finance, seasonality, and infrastructure.

FGD Transcript – Dalefage, Dawe & Telalek Districts

Participants:

- 3 MSE Owners/Operators
- 1 Community Leader/Elder
- 4 Youth Entrepreneurs
- 4 Women Entrepreneurs

Location: Dawe Woreda Social Affairs Hall

Facilitator: Thank you all for joining. Let's start with the first question: *What are the biggest challenges for MSEs in your districts to manage their businesses well and remain financially stable?*

Participant 1 (Male MSE Owner, Dalefage): The biggest problem is high transport costs. Goods come from Semera or Addis Ababa, and by the time they reach us, the profit margin is very small.

Participant 2 (Female Entrepreneur, Dawe): For women, the main challenge is balancing household responsibilities and running a business. Many of us close shops early because we need to cook and care for children.

Participant 3 (Youth Entrepreneur, Telalek): For young people, the problem is lack of starting capital. We have ideas, but nobody gives us a chance to prove ourselves.

Community Elder (Dalefage): From my observation, the instability of markets is a major challenge. Some weeks there is no market activity due to pastoral migration or insecurity.

Facilitator: Thank you. Now, how do MSEs in your districts access money to run or grow businesses?

Participant 4 (Female Entrepreneur, Dawe): I use an iquub with other women. We contribute every week and rotate the payout. That is how I bought my grain mill.

Participant 5 (Male MSE Owner, Telalek): Sometimes I borrow from wholesalers, who give goods on credit. But if sales are low, repaying becomes very stressful.

Participant 6 (Youth Entrepreneur, Dalefage): We tried applying for microfinance, but they ask for collateral and group guarantees. Many youth groups collapsed because members migrated or failed to repay.

Community Elder (Dawe): Our tradition is to lend within the clan. But with drought, even clans cannot support much anymore.

Facilitator: How do government or NGOs support your business activities?

Participant 7 (Female Entrepreneur, Telalek): An NGO gave us training in food processing. Now I make dried meat snacks for market days. Without that training, I wouldn't know how to preserve it.

Participant 8 (Male Youth Entrepreneur, Dalefage): Government provided us land for a carpentry shade, but no equipment. The land alone is not enough.

Participant 9 (Female Entrepreneur, Dawe): The women's office helped us register as a cooperative. That opened small opportunities, but loans are still far from reach.

Community Elder (Telalek): NGOs sometimes bring temporary relief—like giving goats or food—but sustainable support to enterprises is still missing.

Facilitator: Let's talk about record keeping. How do you track your sales and expenses?

Participant 10 (Male MSE Owner, Dalefage): I use a notebook, but I don't always record every transaction. Sometimes I forget when customers buy on credit.

Participant 11 (Female Entrepreneur, Dawe): I never learned to write. My son helps me keep records at the end of the week.

Participant 12 (Youth Entrepreneur, Telalek): I use my phone calculator to track daily sales. But I don't save the information—once the phone battery dies, it is gone.

Facilitator: And what about market access? Do weekly markets help or hinder performance?

Participant 3 (Youth Entrepreneur, Telalek): Weekly markets are good when traders from other areas come. But they are inconsistent—sometimes there is no turnout.

Participant 2 (Female Entrepreneur, Dawe): For women, markets are also social spaces. We share news, customers, and sometimes pool transport.

Community Elder (Dalefage): Weekly markets are important for cohesion, but drought reduces pastoralists' buying power. When herds die, cash flow collapses.

Facilitator Closing Remark: Thank you for these insights. You've shown how MSEs are shaped by both traditional networks and modern challenges like transport costs, finance, and market volatility.

FGD Transcript – Dulesa, Awash Fentale & Samurobi Districts

Participants:

- 4 MSE Owners/Operators

- 3 Women Entrepreneurs
- 3 Youth Entrepreneurs
- 2 Community Leaders/Elders

Location: Samurobi District Administration Hall

Facilitator: Thank you for coming today. To begin, what are the biggest challenges for MSEs in your districts when it comes to managing businesses and remaining financially stable?

Participant 1 (Male MSE Owner, Dulesa): The rising cost of raw materials is the biggest challenge. Even basic construction items like cement and iron are not always available locally, so transporting them adds extra cost.

Participant 2 (Female Entrepreneur, Awash Fentale): For us women, lack of childcare is a big problem. Sometimes I cannot open my shop on time because I have to take care of my children first.

Participant 3 (Youth Entrepreneur, Samurobi): Young people have energy and ideas, but we are excluded from government tenders. Contracts go to older or more established business owners.

Community Leader 1 (Awash Fentale): In my view, insecurity along some roads has discouraged traders. Without stable security, MSEs cannot grow.

Facilitator: How do MSEs here access finance for running or growing their businesses?

Participant 4 (Male MSE Owner, Samurobi): I got a loan from Somali Microfinance, but the interest rate is high. Paying it back is not easy when business is seasonal.

Participant 5 (Female Entrepreneur, Dulesa): I joined a women's saving cooperative. We save small amounts every week, and when my turn came, I bought a sewing machine.

Participant 6 (Youth Entrepreneur, Awash Fentale): Many of us rely on family support. I started my mobile phone repair shop with money my uncle sent from Djibouti.

Community Leader 2 (Samurobi): In the past, pastoralists sold livestock to raise capital. But frequent droughts mean they now struggle to sell even healthy animals.

Facilitator: What kind of support do government and NGOs provide here?

Participant 7 (Male MSE Owner, Dulesa): The government trained us on how to form cooperatives. That helped us to access some tenders, but bureaucracy is still heavy.

Participant 8 (Female Entrepreneur, Samurobi): An NGO taught us food hygiene and packaging for milk products. This helped me sell butter at a better price.

Participant 9 (Youth Entrepreneur, Awash Fentale): Government offices provide land for businesses, but often in areas without proper water or electricity. That limits our productivity.

Community Leader 1 (Awash Fentale): NGOs sometimes bring vocational trainers, which helps the youth, but such projects stop when funding ends.

Facilitator: How do you keep records of your business activities?

Participant 10 (Male MSE Owner, Samurobi): I use a notebook for daily sales, but customers often buy on credit and I lose track.

Participant 11 (Female Entrepreneur, Dulesa): My daughter, who attends school, writes records for me. Without her, I wouldn't be able to track income.

Participant 12 (Youth Entrepreneur, Awash Fentale): I try to use Excel on my phone for expenses, but data entry is time-consuming, so I don't always update.

Facilitator: What about market access—how do weekly markets affect your businesses?

Participant 2 (Female Entrepreneur, Awash Fentale): Weekly markets are important, but transport costs to reach them are very high. Sometimes half my profit goes to paying for a bajaj ride.

Participant 6 (Youth Entrepreneur, Awash Fentale): In my phone repair shop, customers wait until market days to come, so business is uneven.

Community Leader 2 (Samurobi): Weekly markets are critical social spaces, but droughts and poor roads mean fewer people attend these days.

Facilitator Closing Remark: Thank you for your honest inputs. What I hear is that finance access, childcare, raw materials, insecurity, and weak infrastructure remain shared struggles. Yet, traditional savings, cooperative support, and NGO training provide important lifelines for MSEs across these districts.

FGD Transcript – Teru, Mabaye & Erabti Districts

Participants:

- 5 MSE Owners/Operators
- 3 Women Entrepreneurs
- 2 Youth Entrepreneurs
- 2 Community Leaders

Location: Community Hall, Teru District

Facilitator: Thank you for joining today. To start, what are the biggest challenges for MSEs in your districts in managing businesses and maintaining financial stability?

Participant 1 (Male MSE Owner, Teru): For us, the distance to major markets is the hardest part. Even transporting a small load from Semera to Teru doubles the cost, so profits are low.

Participant 2 (Female Entrepreneur, Mabaye): In my case, balancing family duties and running a shop is difficult. When there's no one to help at home, I have to close the business.

Participant 3 (Youth Entrepreneur, Erabti): Youth try to engage in small trade like phone charging or water vending, but income is uncertain. Seasonal movement of people also reduces customers.

Community Leader 1 (Mabaye): Drought weakens demand. When pastoralists lose livestock, they stop buying clothes, shoes, or food beyond essentials. That weakens local business growth.

Facilitator: How do MSEs usually get money to start or expand businesses in these districts?

Participant 4 (Male MSE Owner, Erabti): My start-up money came from selling livestock. But now, since herds are smaller, we don't have such assets to rely on.

Participant 5 (Female Entrepreneur, Teru): For me, relatives in Djibouti send some money through hawala. This is more reliable than local loans.

Participant 6 (Youth Entrepreneur, Mabaye): Microfinance requires us to form groups and give guarantees. Many youth don't qualify, and even when we get loans, the repayment terms are very strict.

Community Leader 2 (Erabti): Traditionally, clan-based lending supported businesses, but nowadays trust is weaker, so people hesitate to lend large amounts.

Facilitator: What type of support do you receive from government and NGOs?

Participant 7 (Male MSE Owner, Mabaye): The government promised to give sheds for market traders, but only a few were completed. Without storage, goods spoil quickly.

Participant 8 (Female Entrepreneur, Erabti): An NGO trained women in food processing and gave us some equipment. But after machines break, there's no support for repairs.

Participant 9 (MSE Owner, Teru): Infrastructure is our biggest issue. Government talks about roads and electricity, but delivery is slow. That limits business growth.

Community Leader 1 (Mabaye): What we really need is continuity. Short-term NGO projects come and go. Consistent support would help businesses mature.

Facilitator: How do you keep track of your business records?

Participant 10 (Male MSE Owner, Erabti): I don't write much down; I just calculate by memory. But sometimes I forget and lose track of what customers owe me.

Participant 11 (Female Entrepreneur, Teru): I was trained to record sales and expenses. Now, I can clearly see which months bring profit and which bring loss.

Participant 12 (MSE Owner, Mabaye): I write sales and expenses in a notebook, but not daily. Sometimes, when business is busy, I just keep it in my head.

Facilitator: What role do infrastructure and markets play in shaping business outcomes here?

Participant 3 (Youth Entrepreneur, Erabti): Road conditions are terrible. Trucks avoid coming, so even when we produce something, it doesn't reach wider markets.

Participant 5 (Female Entrepreneur, Teru): On market days, more buyers come, but in the dry season, people spend less. I switch from perishable items to non-perishables like biscuits.

Community Leader 2 (Erabti): Without cold storage or warehouses, goods spoil quickly. For example, milk and meat products can't last, so people avoid investing in them.

Facilitator Closing Remark: Thank you all for sharing. The challenges you raised—distance, poor infrastructure, limited finance, drought, and weak continuity in support—are consistent with

what we've heard elsewhere. Still, I see resilience in adaptation strategies like remittances, switching products, and adopting record-keeping.

FGD Transcript – Berahele, Konaba & Wasema Districts

Participants:

- 5 MSE Owners/Operators
- 3 Women Entrepreneurs
- 2 Youth Entrepreneurs
- 2 Community Leaders

Location: District Hall, Berahele

Opening

Facilitator: Thank you all for joining today's discussion. We would like to hear about your experiences as entrepreneurs and community members. Let's begin with the challenges.

1. Challenges in Managing Businesses and Financial Stability

Participant 1 (Male MSE Owner, Berahele): The heat in Berahele makes it difficult to store goods. Many times, drinks and perishable food spoil quickly, which reduces our profits.

Participant 2 (Female Entrepreneur, Konaba): For me, family responsibilities are a big challenge. I run a small food stall, but if there's a wedding, funeral, or family emergency, I have to close the business for days.

Participant 3 (Youth Entrepreneur, Wasema): Young people like us face a lack of capital. Even if we have ideas—like selling mobile phone accessories—access to finance is very limited.

Community Leader 1 (Konaba): Businesses also collapse when drought hits. People stop spending, and traders close until conditions improve.

2. Sources of Finance

Participant 4 (Male MSE Owner, Wasema): I borrowed from relatives when I started, but it was small money. Microfinance groups here often require too many conditions.

Participant 5 (Female Entrepreneur, Berahele): Some women get help from savings groups. We put in small amounts each week and take turns accessing the larger pooled amount.

Participant 6 (Youth Entrepreneur, Konaba): For youth, opportunities are smaller. We try to save income from temporary labor and invest in small trade, but it is never enough for expansion.

Community Leader 2 (Wasema): In earlier days, clans supported young entrepreneurs, but now trust in such lending systems is weakening.

3. Government and NGO Support

Participant 7 (MSE Owner, Konaba): Government provides training, but follow-up is missing. We learn ideas but lack capital to apply them.

Participant 8 (Female Entrepreneur, Wasema): An NGO gave us some equipment for tailoring. But when machines broke down, no one helped us repair them, and many women left the group.

Participant 9 (Male MSE Owner, Berahele): The government promised market sheds, but construction is incomplete. Traders are left in the sun, which reduces both goods quality and customer comfort.

Community Leader 1 (Konaba): Short projects from NGOs are common here. They bring change, but only for a short time, then disappear.

4. Record Keeping Practices

Participant 10 (MSE Owner, Wasema): I don't keep written records. I just remember sales and expenses in my head, but I often forget.

Participant 11 (Female Entrepreneur, Berahele): After a training, I started recording daily income and expenses. It helps me know which days are good for business.

Participant 12 (MSE Owner, Konaba): I sometimes note supplier payments, but not always. Many traders don't see the benefit of writing things down.

5. Infrastructure, Premises, and Market Access

Participant 3 (Youth Entrepreneur, Wasema): Roads here are poor. When trucks fail to arrive, goods are stuck, and prices rise. Customers blame us for high prices, but it is the transport cost.

Participant 5 (Female Entrepreneur, Berahele): On weekly market days, more customers come. But during drought, the number of buyers drops sharply.

Community Leader 2 (Wasema): Lack of electricity is a big barrier. Without refrigeration or lighting, many businesses cannot grow.

6. Business Skills and Innovation

Participant 6 (Youth Entrepreneur, Konaba): I use my smartphone to contact suppliers in Mekelle and Semera. It helps me buy cheaper products and save transport costs.

Participant 7 (MSE Owner, Konaba): Some of us adjust products depending on the season. During dry times, I sell water and soft drinks more, while in rainy months, I shift to grains.

Participant 8 (Female Entrepreneur, Wasema): We try small innovations—like giving discounts during holidays—but without finance and stable infrastructure, growth is limited.

Closing

Facilitator: Thank you for the detailed responses. From this discussion, we learned that businesses in Berahele, Konaba, and Wasema face issues of **infrastructure, limited finance, and inconsistent government/NGO support**. Yet, we also see adaptation—through savings groups, product switching, and use of mobile technology. These voices will be very important for shaping practical recommendations.

FGD Transcript – Afedera District

Moderator: Welcome everyone, and thank you for joining this discussion. Let's start with the key challenges your enterprises face.

Participant 1 (Male, petty trade): In Afedera, one of our biggest problems is transportation. The road linking us to Semera is not reliable, and it delays bringing goods. When we do bring goods, the costs are very high.

Participant 2 (Female, tailoring group): For us women working in tailoring, our challenge is more about electricity. Power cuts are frequent, and sewing machines stop. Customers become unhappy.

Participant 3 (Youth, ICT services): I run a small internet café. The network here is very unstable. Many young people want digital services, but poor connectivity limits the demand.

Moderator: How do you usually access finance?

Participant 4 (Male, livestock trade): We mostly rely on clan-based loans. Banks are not present in Afedera, and microfinance institutions are difficult to reach.

Participant 5 (Female, food processing): Sometimes NGOs provide us with training and even small grants. Without that, it would be very difficult.

Moderator: How does government support reach you?

Participant 1: Officials sometimes visit to check on enterprises, but structured support—like training or credit—is rare.

Participant 2: For women, there are promises of revolving funds, but access is selective.

Moderator: What would improve MSE performance here?

Participant 3: Better internet and ICT infrastructure.

Participant 4: Roads and fair transport pricing.

Participant 5: Regular training and easier loan systems.

FGD Transcript – Bidu District

Moderator: Let's begin by talking about the environment for enterprises here in Bidu.

Participant 1 (Male, salt mining): Our district is known for salt. But lack of machinery makes it hard to process properly. We sell raw salt at low prices.

Participant 2 (Female, handicrafts): Women sell woven mats and baskets. The problem is market access—we need traders to come from other areas, but transport is scarce.

Participant 3 (Youth, petty trade): Many young people start kiosks. But the purchasing power here is low. People buy only basic items, so businesses remain very small.

Moderator: How do you record your business income and expenses?

Participant 4 (Male, trader): Honestly, most of us don't keep books. We use memory. Only some write in small notebooks.

Participant 5 (Female, petty trader): Yes, the idea of record keeping is not strong. We focus on daily survival.

Moderator: What support do NGOs or government provide?

Participant 2: NGOs sometimes train women on savings groups. That helps us pool money.

Participant 3: The government mainly gives us licenses, but little else.

Moderator: What improvements would help?

Participant 1: Machines for salt processing.

Participant 4: Transport connections to markets.

Participant 5: Training on record-keeping and financial literacy.

FGD Transcript – Kori District

Moderator: Thank you for joining today. What challenges are common for MSEs in Kori?

Participant 1 (Male, retail trade): Goods arrive here late and expensive. Customers complain about high prices. Transport is the main problem.

Participant 2 (Female, food vendor): We cook and sell meals, but food supplies are expensive. Also, there's no cold storage, so wastage is high.

Participant 3 (Youth, service sector): For young entrepreneurs like me, the issue is start-up capital. There are ideas, but no loans available.

Moderator: How do you usually get business experience?

Participant 4 (Male, older trader): Most of us learn from family. Sons learn from fathers. There is no formal business training.

Participant 5 (Female, women's group): NGOs sometimes teach us simple business skills—like saving, planning, or diversifying products. That helps.

Moderator: Do clan networks or community practices play a role?

Participant 2: Yes, clan networks are very important. When someone's business fails, relatives help them restart.

Participant 3: Youth also rely on relatives for loans.

Moderator: What improvements are most needed?

Participant 1: Reliable roads and cheaper transport.

Participant 2: Storage facilities for food businesses.

Participant 3: Access to youth loans and training.

FGD Transcript – Yangudi District

Moderator: Thank you all for coming. Let's begin with the main challenges for MSEs in Yangudi.

Participant 1 (Male, livestock trader): For us, the main challenge is drought. When animals die, the whole market suffers. Traders lose income, and people stop buying goods.

Participant 2 (Female, small food vendor): Yes, food businesses are very unstable. When livestock markets fail, households reduce spending. We end up with unsold meals.

Participant 3 (Youth, transport services): For young men in transport—those with donkey carts or motorbikes—our challenge is fuel price. It makes transport costly, so fewer people use our services.

Moderator: How do you usually get capital to run businesses?

Participant 4 (Male, trader): From clan networks. Banks do not operate here. Relatives sometimes contribute for emergencies.

Participant 5 (Female, tailoring group): Women often join saving groups supported by NGOs. That is our main financial source.

Moderator: How about government and NGO support?

Participant 2: NGOs give us training in basic accounting and food safety. That helps.

Participant 3: Government support is minimal. We see officials, but no financial support.

Moderator: What improvements are most needed?

Participant 1: Reliable drought relief and livestock restocking programs.

Participant 5: Women-focused finance opportunities.

Participant 3: Affordable fuel and better transport links.

FGD Transcript – Sibaybi District

Moderator: Let's talk about the business environment in Sibaybi. What are the main issues?

Participant 1 (Male, trader in cereals): Markets are too small. We sell maize or sorghum, but volumes are very low because people cannot buy much.

Participant 2 (Female, weaving and handicrafts): Women's products like mats and baskets don't sell much here. We need connections to bigger markets outside.

Participant 3 (Youth, ICT kiosk): I tried to start a photocopy and phone-charging shop. But electricity is unreliable. People come, but I cannot serve them.

Moderator: How do you track sales and expenses?

Participant 4 (Male, petty trader): Mostly by memory. Only a few of us use notebooks.

Participant 2: Women saving groups are more disciplined in writing down money, but individually, most do not.

Moderator: What role do NGOs and government play here?

Participant 1: NGOs have taught us about savings and cooperative groups.

Participant 3: Government helps with licenses, but no strong follow-up.

Moderator: How do community or clan systems influence businesses?

Participant 5 (Elder, pastoral leader): Clan trust is important. If someone cannot repay today, relatives cover them. That is how we survive.

Moderator: What improvements would help?

Participant 2: Market linkages for women's products.

Participant 3: Better electricity for youth businesses.

Participant 1: Support for larger trade volumes and storage facilities.

FGD Transcript – Unda'Fo District

Moderator: Let's begin by identifying the key constraints for enterprises in Unda'Fo.

Participant 1 (Male, livestock trader): Security is a big issue here. Livestock routes are unsafe. Traders hesitate to move cattle, so markets are disrupted.

Participant 2 (Female, petty trader): For women, the challenge is accessing goods. Wholesalers are far, and transport costs are very high.

Participant 3 (Youth, carpentry group): Our group works with wood, but tools are expensive. Also, people here don't buy furniture often. Demand is weak.

Moderator: How do you normally access finance?

Participant 4 (Male, elder trader): Mostly informal loans. Some younger traders borrow from relatives abroad who send remittances.

Participant 5 (Female, tailoring group): We got a sewing machine from an NGO once, but financing is rare.

Moderator: How do NGOs and government support MSEs in this area?

Participant 3: NGOs are more visible. They provide training.

Participant 2: Government is weak in reaching women traders.

Moderator: What role do traditions and clan structures play?

Participant 1: Clan elders mediate disputes and sometimes help pool money.

Participant 4: Yes, clan solidarity is our safety net.

Moderator: What improvements are most needed?

Participant 3: Access to tools and vocational training for youth.

Participant 2: Reliable supply chains for traders.

Participant 1: Improved security for livestock routes.

FGD Transcript of Golina, Yalo & Awura Districts – 12 participants

Moderator (Facilitator): Thank you all for joining today's discussion. We want to understand your experiences running businesses in Afar. Let us begin with how you manage your businesses and keep money stable in this region.

Participant 1 (MSE Owner – Golina): For me, I always try to save some profit from market days. During the dry season, I reduce unnecessary spending. This way, even when sales drop, I still manage to keep the business running.

Participant 2 (Youth Entrepreneur – Yalo): I don't have many savings. What helps me is being flexible. When livestock traders are absent, I focus on selling small household items. That change helps me survive the quiet months.

Participant 3 (Community Elder – Awura): From what I see, young people sometimes lack planning. Our tradition teaches us to prepare for hard seasons. Businesses should save during good months. That discipline is important.

Participant 4 (Women Entrepreneur – Golina): Yes, I agree. I also joined an *iqub* (rotating savings group). We contribute weekly, and I borrow when my business needs extra capital. Without that, I cannot restock goods.

Moderator: Where do you usually get money to start or expand your business?

Participant 5 (MSE Owner – Yalo): I tried to get a loan from the bank, but they asked for collateral. I don't have land titles. So I depend on clan contributions when I need bigger money.

Participant 6 (Women Entrepreneur – Awura): NGOs once gave us training and some equipment, but there is no continuous financial help. Mostly we depend on family or *iqub*.

Moderator: Let's talk about government support. What helps and what is missing?

Participant 7 (Youth Entrepreneur – Golina): Government officers gave us training on bookkeeping, which was useful. But when we asked for a loan scheme, it was complicated.

Participant 8 (MSE Owner – Awura): For me, getting a business license was not easy. It took many months. Officials sometimes ask for payment to speed the process.

Participant 9 (Community Elder – Yalo): Government tries, but they don't reach remote areas well. Market sheds built in the town are helpful, but villages far from the road still lack facilities.

Moderator: And NGOs? How do they support your businesses?

Participant 10 (Women Entrepreneur – Golina): They gave us training on saving and record keeping. I started writing sales in a notebook after that. It really helped.

Participant 11 (Youth Entrepreneur – Yalo): For us, NGOs sometimes bring fairs. That helps to connect with bigger buyers outside Afar. But these events are not frequent.

Participant 12 (MSE Owner – Awura): During drought, one NGO brought water tanks. That allowed us to keep running small shops. Without it, many would have closed.

Moderator: What about seasonal changes or conflicts? How do they affect your businesses?

Participant 4 (Women Entrepreneur – Golina): When pastoralists migrate, my customers disappear. I sometimes close for weeks until they return.

Participant 1 (MSE Owner – Golina): I store extra food items before rainy months because roads are blocked. Otherwise, suppliers delay deliveries.

Participant 8 (MSE Owner – Awura): Conflicts between clans sometimes stop markets. People fear traveling. When that happens, business is zero.

Moderator: Finally, how do community practices or clan ties influence your businesses?

Participant 9 (Community Elder – Yalo): Clan networks are important. If someone has no money, relatives lend without interest. But there is also pressure to give goods on credit, which is risky.

Participant 11 (Youth Entrepreneur – Yalo): Elders help solve disputes quickly. If there's a supplier conflict, they mediate. That avoids going to court.

Participant 6 (Women Entrepreneur – Awura): Community trust makes customers loyal. They prefer to buy from familiar people, not strangers.