INSTRUCTION GUIDE FOR FINANCIAL EDUCATION FOCUS GROUPS

FINANCIAL SECTOR PROGRAM-ANGOLA

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INSTRUCTION GUIDE FOR FINANCIAL EDUCATION FOCUS GROUPS

FINANCIAL SECTOR PROGRAM-ANGOLA

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INSTRUCTION GUIDE FOR CONDUCTING FOCUS GROUPS

Using Focus Groups as a research technique gives the researchers in-depth insight into public opinions about a certain topic or product. The exploratory character of the focus group setting allows the use of resources such as word association or observation of the direction of group discussions.

Ideally, a focus group should have between six and ten participants. This enables the group to be small enough so that everyone can comfortably express their views, and large enough to provide a diversity of opinions.

For the focus groups held on the 22nd, 24th, and 25th of July of 2011, 48 people were invited –twenty four men and twenty four women. All the participants had a regular source of income. All the levels of education were represented, from no years of schooling to graduate-level education.

The recruitment of participants should be preceded by interviews or questionnaires, without revealing the purpose of the Focus Group or the topic that will govern it, to ensure that participants have the desired profile for the FG.

For this research we used a Survey Questionnaire (**Annex I**), which sought to select participants based on three criteria: 1) old enough to have access to banking services; 2) regular income sufficient for opening an bank account of the BANKITA type, 3) have the habit of listening to the radio and television, the main vehicles of transmission of the campaign.

Once matched to the desired profile, the team responsible for creating the groups, presented the invitation for participation1. This invitation followed the following guide:

> *Good morning (sir/madam)!*
>
> *We are conducting a survey about a campaign being carried on TV and radio. To know if we're having success with this campaign, we would like to know the opinion of the residents of Cazenga.*
>
> *Would you like to participate in this research sharing with us your point of view? For this research we are inviting only ten people. During two hours the group will discuss their impressions and points of views about the campaign. This discussion will be conducted informally and at the same time very respectful to the views of each and every participant. In addition, we guarantee that the discussion will be confidential. Naturally during the meeting a snack and juice will be served to help maintain the good spirits of participants. It's fair, isn´t it?*
>
> *And so, can we count on you?*

Regarding the choice of the location for the FG, two main aspects must be considered: easy access for participants and the absence of visual or auditory distractions. The participants should be seated in a U shape, with the moderator facing the participants. The name of each participant must be visible to all present. For this, we recommend the use of adhesive name tag labels with the participant's name spelled in capital letters with pilot pen-type. If possible, participants should be offered light refreshments, such as sandwiches or drinks, during or after the session. This gesture, besides making participants feel welcomed and at ease, will signal to them how much their opinion is being valued.

The Focus Groups should not exceed two hours in length. The research questions guiding this document were developed considering this time interval and sought to initially address the general themes before moving to address more specific issues (**Annex III**).

During the initial phase of the Focus Group, the moderator, along with the moderator's assistant or observer, must seek to establish with the group some basic rules to ensure the smooth progress of the discussion; for example, only speak one at a time, respect the opinions of others, turn off cell phones, etc. This should be followed by all of the participants, the moderator, and the observer introducing themselves. This also serves as an "icebreaker" and serves to help dismantle away inhibitions and suspicions.

[1] Other recommendations provided to the team which coordinated the creation of the groups can be found in **Annex II**.

The quality of answers in a Focus Group is related to the quality of the questions presented by the moderator. The questions must seem spontaneous and natural to the participants, even if they have been studied at length.

The moderator should encourage the participants' comments, taking care not to exercise judgment or express his or her own opinions, which could taint the responses of the group. The observer should intervene only if requested by the moderator. At the end of the session, the moderator should be able to summarize the main ideas presented during the meeting in order to verify them with the group ("Do you consider this to be an adequate and correct summary of everything that we discussed today?").

The moderator and the observer should make notes during the performance of FG. It is highly recommended that these notes are typed immediately after the FG to avoid distortion, false recollection, or misunderstandings.

Finally, it is quite common that some form of financial compensation is provided in return for the time that participants have given to the Focus Group. This compensation should be offered only at the end of the meeting, at the time of filing in the List of Participants (**Annex IV**), in order to insure an accurate record of attendees and to discourage participants from leaving the group too early.

ANNEX I: SURVEY QUESTIONNAIRE

Survey Questionnaire - for verification of adequacy Profile
(To be completed by the staff of the team during interviews with potential participants)

1. What is your age?
   ( ) Less than 20
   ( ) Between 20 and 30
   ( ) Between 30 and 40
   ( ) Between 40 and 50
   ( ) Above 50

2. Do you have any occupation that provides you some income?
   ( ) Yes
   ( ) No

   What kind ? _____

   (If the answer is yes, continue):

3. Do you know how to read and write?
   ( ) Yes
   ( ) No
   ( ) More or less

4. Do you have the habit of watching television?
   ( ) Yes
   ( ) No

5. Do you have the habit of listening to the radio?
   ( ) Yes
   ( ) No

ANNEX II: GENERAL RECOMMENDATIONS TO CREATE A GROUP

1. The number of people to be invited to Focus Groups in Cazenga should be no fewer than 50 (fifty). Although to hold the groups it will be required only 40 participants, it is wise to have a margin to allow for any last minute cancellations.

2. It is imperative that participants in Focus Groups have some source of income. Some examples of potential participants include zunguitas (vendors), tailors, bike-taxi drivers, or housewives.

3. The age of the guests should be between 20 and 50 years old.

4. For the best development of discussions of Focus Groups, it is desirable that participants do not know each other in advance. If this is unavoidable, it is recommended at the very least that participants not be related and there are no ties of power among them (boss / employee, teacher / student, etc.).

5. All FG participants should have similar characteristics; that is, the invitee will be "among equals". This fact can also be useful to avoid invitees' shyness in accepting the invitation.

6. To avoid inhibitions or mistrust of research, it is important to inform the participants of the following:

   6.1. That all FG participants will be people like the invitee; that is, the invitee will be "among equals";

   6.2. That the meeting will take place in an informal, friendly and respectful way;

   6.3. That participants' opinions will be respected, valued, and kept confidential;

   6.4. The time required to conduct the Focus Groups (two hours; three including travel time), making it clear that we will be punctual in meeting this timeline;

   6.5. The location where the research will be conducted, as well as dates and times; and

   6.6. That light refreshments or a small snack will be served during the FG to thank them for their participation.

7. Although "compensation" may be expected in exchange for the participant's time available to the Focus Group, the main incentive to convince the participation should not be the money. After all, we are not "buying" reviews. If at the time of invitation to participate in FG this question is submitted to the organizing team, invitees can be told that there will be some compensation without discussing an exact amount, while reaffirming that our greatest interest is the sharing of views.

8. To avoid tainting the research or introducing a bias, which would threaten the usefulness of the wealth of spontaneous comments during the FG, it is recommended that the coordinating team not mention that the object of research is a financial education campaign. Nor should the BNA be mentioned at the time of the call for participation.

ANNEX III: GUIDE FOR THE IMPLEMENTATION OF THE FOCUS GROUPS

Cazenga- 22nd, 24th, and 25th of July 2011

1. "Icebreaker" *Estimated time 10 minutes*
- 1.1. Identification of participants by locating their home provinces on a map
- 1.2. Establishing rules for mutual respect
- 1.3. Strengthening the assurance of confidentiality

2. Key issues (before the presentation of the material) *Estimated time: 22 minutes*
- 2.1. What are some good reasons for someone to have savings? ET: 15min
- 2.2. What are the advantages of having an account in the bank? ET: 7min

3. Examination of the material (pamphlets / radio and TV spots) *Estimated time 15 minutes*

4. Key issues (after the presentation of the material) *Estimated time 65 minutes*
- 4.1. What are the good reasons for someone to have savings? ET: 20min
  - 4.1.1. Deepening the investigating on whether the savings is only associated with their children's future or is welcomed by perceiving it as related to their own future.
- 4.2. What are the advantages of having a bank account. ET: 15 min
  - 4.2.1. Note if the participants mention the use of Multicaixas.
- 4.3. What are the disadvantages of having a bank account? ET: 15 min
- 4.4. From what we discussed, what do you consider most important? ET: 15 min

5. Issue Summary (After summarizing the main ideas presented during the meeting) *Estimated time: 3 minutes*
- 5.1. Do you consider that this was an adequate summary, correct, from everything that we discussed today?

6. Final question *Estimated time: 5 minutes*
- 6.1. We forget something? / Is there anything you would like to suggest? / What advice would you have for us?

Total estimated time: 120 minutes

ANNEX IV: PARTICIPANTS LIST

Date:
Time:
Location:

	Name	Amount received in Kwz	Identification Card Number	Signiture and Telephone Number
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				