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AUDIOVISUAL MASS MEDIA CAMPAIGNS
FOR INSURANCE EDUCATION:
STAGES AND LESSONS

Sarah Bel, Mariana Pinzón Caicedo

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EXECUTIVE SUMMARY

Improving insurance literacy for low-income households has the goal of protecting low-income families and enabling them to make informed choices so they can better manage risks. Traditionally, face-to-face meetings and group workshops have been the preferred vehicle for financial education. However, due to the growth of the microinsurance industry and the diversification of risk carriers and distribution channels, there is an increasing need to scale up microinsurance education efforts to reach a wider audience more cost-effectively. It is difficult for classroom-based training to achieve this broad reach easily or cheaply. Many players have therefore started to add mass media activities (such as comic books, radio and video programmes) to their education campaigns, so as to reach more people and improve the cost-efficiency of their campaigns.

Audiovisual mass media is strongly anchored in the lifestyle of low-income people in developing countries. One of the main advantages of this media is that it can reach people who might not actively seek financial education.

Mass media campaigns include the following stages: PLAN, DESIGN, MANAGE, and MONITOR and EVALUATE.

PLAN

Planning a mass media campaign involves the following steps: set the campaign goal, understand the audience, select the media channel, map the stakeholders involved and assess the risks.

The goal of most campaigns is to enable potential clients to understand insurance concepts and products and encourage them to change their behaviour and adopt better risk management practices, such as using insurance products.

Understanding the audience is of great importance because an effective and responsive adult education requires a clear understanding of the characteristics, needs, and aspirations of the campaign's target group. A complete assessment of the target audience includes an analysis of individual characteristics, influential external factors, media preferences and existing barriers that discourage the audience from adopting the behaviour promoted by the campaign.

Many criteria can be used to select the 'right' broadcaster for a radio or video campaign: cost, outreach, identity, format of the programmes being aired, and ease of creating alliances. Among cases, the most common one was to use a broadcaster network in order to reach a wide audience. However, some cases either selected local dissemination partners or aired videos in particular settings.

An important issue for a successful campaign is identifying mechanisms to increase community participation at all stages of the campaign to increase sustainability and impact. Using a participatory approach can promote trust with clients, deepen an understanding of client needs, facilitate dissemination and therefore anchor messages. Additionally, if local audiences are included in campaign planning, some of their members may become knowledge champions within their communities.

Not only communities but other important stakeholders need to be engaged from the beginning, convincing them of the importance of financial education programmes. The final step in the planning stage is to identify the potential risks that the campaign may face. Potential risks could include an inadequate media infrastructure, an ill prepared insurance value chain, negative perception from the community and challenging political conditions.

DESIGN

Creating an effective programme involves several key steps: design the programme content, format and style; make the audience identify with the topic; create an interactive platform within the campaign; work closely with the broadcaster; and pilot content and format.

Firstly, content needs to be built around the audience's existing frame of reference, so it is important to start with what listeners know to later introduce them to more complex information. Secondly, key messages and content for each episode should derive directly from the learning objectives that have been set in the planning phase. Thirdly, when it comes to format, the cases in this paper demonstrate that programmes using "edutainment" easily attract audience attention, managing to make abstract insurance concepts interesting and intelligible. Fourthly, the audience should be able to identify easily with the situations and characters.

Media specialists tend to agree that an audiovisual programme which incorporates some interactivity will have more impact on the target audience. Interactivity is a way of establishing a bridge between audience and programme, by making listeners and viewers feel an important part of the campaign.

It is important to pilot the campaign. Feedback from the pilot test can help the project team, and particularly the producer, to account for local preferences and fine tune the programme.

MANAGE

Once the campaign has been planned and the programme is created and tested, the next stage is implementation. The main features of this step are the dissemination of the programme, synergy with other communication elements, and connection to the sales processes.

To disseminate the programme it is important to reach the intended target audience, and to guarantee quality of sound and image when airing the campaign. Education campaigns need to be devised as a holistic project, whereby the message is shared and reinforced through other media (for example, flyers, posters, brochures and websites).

Another key issue when managing the campaign is to acknowledge that an educational campaign should connect to the financial products available on the market, so as to facilitate the capacity to act on the new knowledge generated. The microinsurance industry needs to organize its presence in the field.

MONITOR AND EVALUATE

It is important that a campaign is carefully monitored and evaluated so as to assess its impact and determine which aspects are effective. There are several challenges to overcome in order to conduct proper monitoring and evaluation of mass media campaigns, some of them are: selecting the most appropriate methodology for the impact evaluation, analysing the campaign outreach and cost-effectiveness, and assessing the campaign impact.

The main objective of monitoring is to ensure that all steps of the campaign were carried out and that the programme was delivered as planned. Monitoring should be an on-going feature of campaigns. Different ways of monitoring were used by cases, including monitoring through interactive mechanisms, direct monitoring, estimating outreach, and following qualitative indicators.

Evaluation has to be done both before implementation (for example, through a baseline survey), and afterwards. If the learning objectives of the campaign are clear, it becomes easy to design the evaluation.

Results of the evaluations conducted by the cases show that mass media education campaigns created awareness. Conclusions on insurance capability, perception and attitudes are ambiguous. Results concerning behaviour change and increased take-up rates are inconclusive. As a result, it is clear that factors - other than awareness levels, knowledge enthusiasm and skills - influence the client's decision to buy microinsurance: interpersonal communication and the demonstration effect are potentially powerful ways of strengthening the impact of a mass media campaign and convincing clients to purchase a policy.

In terms of financial sustainability the cases studied used three different business models: insurance associations were funded by its members, international organizations and NGOs were funded by donors, and one case guaranteed funding through advertisement.

CONCLUSION

Mass media campaigns have the potential to enable organizations to reach wide audiences in a cost-effective manner. Results from the case studies show that mass media campaigns can achieve improvements in awareness and knowledge.

Mass media campaigns should not be viewed as replacements for traditional classroom-based training, but rather as a supplement to expand the outreach of existing programmes. The complementarity between audiovisual mass media campaigns and other types of instruction, and the need for a broad educational programme on financial issues, means that several parties need to be engaged. Private companies, NGOs, non-profit organizations, insurance and financial associations and other meso-level bodies (e.g., central banks) all need to work closely.

ABBREVIATIONS AND ACRONYMS

AKI	Association of Kenyan Insurers
BFC	Better Factories Cambodia
BW	ILO Better Work programme
CNSeg	Brazilian Insurance Confederation
CRA-UNC	Community Reinvestment Association of North Carolina
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
ICE-K	Insurance Consumer Education - Kenya
ILRI	International Livestock Research Institute
MFI	Microfinance Institution
MFO	Microfinance Opportunities
NGO	Non-Governmental Organization
NIC	Ghanaian National Insurance Commission
OECD	Organisation for Economic Co-operation and Development
OI	Opportunity International
ProMiGH	Promoting Microinsurance in Ghana
Q&A	Questions and Answers
RAMS	Radio Audience Measurement Share
RMS	Royal Media Services
SAIA	South African Insurance Association
FASECOLDA	Colombian Insurance Association

1 > INTRODUCTION

Low-income families are particularly vulnerable to losses from unexpected shocks, such as the death of a breadwinner, illness, accidents or natural disasters, and they may be ill prepared to cope financially with the impacts. Such crises can wipe out hard-earned gains accumulated over time, forcing households deeper into debt and/or to sell assets in order to pay the unplanned expenses. Microinsurance is increasingly seen as a potential risk management option, enabling low-income workers to protect themselves against the most severe shocks. However, insurance is often misunderstood and mistrusted by this target group.

1.1 Making a case for insurance education

Improving insurance literacy for low-income households has the goal of protecting these families and enabling them to make informed choices so they can better manage risks. Financial education has been a focus for financial service providers and public institutions seeking to facilitate access to the products available and counteract fraud and mis-selling. No institution providing financial services could hope to be successful without explaining the benefit of the product, how to access and use it, and how it relates and complements the offerings that already exist. This is especially true in the case of a new product. The logic is the same for insurance, since clients need to understand basic risk management concepts in order to analyse the value of insurance cover and differentiate between the tools available for protecting their family.

With the development of the microinsurance sector, the insurance industry and regulators have voiced concern that low-income people are not sufficiently well informed about insurance to be able to choose between newly available products in an active and safe manner. To fill this gap, many organizations (insurers, insurance industry associations, non-governmental organizations (NGOs) and microfinance institutions (MFIs) have created modules, topics and formats for financial education programmes and conducted insurance education campaigns.¹

¹ See, for instance, *Risk Management and Insurance: Protect Your Family's Future*, Microfinance Opportunity curriculum. Available by request at: <http://microfinanceopportunities.org/resources/financial-education/curricula/>

Box 1: Definition

Financial education has been defined as “the process by which financial consumers/investors improve their understanding of financial products, concepts and risks and, through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being.” (OECD, 2005, p.26).

Literacy in the insurance context refers to the capacity to understand and think critically of risk management mechanisms. As the “access to finance frontier is pushed ever further and new and vulnerable consumers enter financial markets, it is vital that they have the knowledge, [understanding, capacities and confidence] to make sound financial decisions suited to their social and financial circumstances. This is known as **financial capability** and people who have it are more likely to avoid common pitfalls such as over-indebtedness and falling victim to frauds or even simply paying too much for products ill-suited to their needs.” (Miller, 2011; OECD, 2008).

Insurance education campaigns should aim not only to create insurance awareness, change perceptions towards the insurance industry and create trust, but also to equip people with the required knowledge and build their capability so that they can understand financial products and take decisions on how to manage their risks. This move from knowledge to action (or behaviour change) is the hallmark of a successful insurance education campaign.

1.2 Why mass media?

Traditionally, face-to-face meetings and group workshops were the preferred vehicle for education. This was for three main reasons: the delivery format was held to have a greater impact in terms of content absorption; workshop impact was easy to monitor; and many financial institutions already had face-to-face contact with the clients.

However, due to the growth of the industry and diversification of risk carriers and distribution channels, there is an increasing need to scale up insurance education efforts and educate a wider audience. Classroom-based training cannot achieve this broad reach easily or cheaply. Many players have therefore started to add mass media activities (such as comic books, radio and video programmes) to their education campaigns, so as to reach more people and improve the cost-efficiency of their campaigns.

In this paper, we examine mass media campaigns² that include content in audio or video format. This content may be broadcast on radio or television channels, with CDs or DVDs screened in movie theatres, in village settings, in branches of microfinance institutions or at home.

Audiovisual media is strongly anchored in the lifestyle of low-income people in developing countries. This type of media is ‘portable’: a radio set can be taken anywhere, both in private and social settings, and people enjoy watching movies, either in public places such as restaurants, in community spaces or at home on DVD players. In most developing countries, audiovisual media is seen as a reliable source of information (this characteristic is stronger for radio). It is also perceived as both educational and entertaining.

One of the main advantages of mass media campaigns is that they can reach people who would not actively seek financial education. Literature on education highlights the fact that classroom-based training is mainly useful for those who have already started to seek information. Experience also shows that this form of training mostly targets a captive and

² A campaign is a series of activities undertaken to achieve a large-scale educational objective. A programme, as defined in the study, is either an audiovisual single production (e.g. a 35 minute radio episode), or an entire radio or television show comprising a series of individual episodes.

restricted sector of the population (e.g., MFI clients). Audiovisual channels have the potential to achieve scale and deliver educational messages in a cost-efficient manner to an audience characterized by high levels of illiteracy and a preference for oral communication. In addition, these people are often based in remote locations. Once the campaign has been produced (e.g. a radio soap opera), the upfront production cost can be cushioned due to the wide audience spread. The greater the number of listeners or viewers reached by the campaign, the lower its final unit cost an attractive feature compared with the cost-effectiveness of classroom-based activities.

Despite broad consensus on the value of mass media as a tool to create large-scale awareness, the insurance industry sees two key limitations in this approach. Firstly, programmes are costly to make. Secondly, there is scant evidence regarding the extent to which they can strengthen financial capability and increase insurance take-up.

This paper aims to explore whether mass media can effectively achieve changes in terms of insurance awareness, knowledge, attitude, and skills. Is it realistic to assume that mass media could have the same type of impact that classroom-based training does, while reaching a far wider audience? If so, what is needed to achieve corresponding changes in scale and behaviour? The paper identifies campaign elements that have the potential to turn financial knowledge into effective risk management behaviour and promote up-take. It targets practitioners in the microinsurance arena who seek to understand how to design and implement a successful mass media campaign.

The findings are based on a review of literature, coupled with a study of nine mass media campaigns. The review of literature was conducted to collect information on use of radio and video/TV in the development sector. For radio, the main sources of information were the many reports published by Farm Radio International, a Canada-based NGO that focuses on radio for rural development. For video, the authors used material analysing the Soul City experience in South Africa, considered a reference programme for changes in health behaviour.

The nine campaigns analysed in this paper are summarized in Table 1.

These were:

- The ILO's **Better Work (BW) programme**, established in 2007 by the Better Factories Cambodia (BFC) project, launched in 2001 to improve working conditions in Cambodian garment factories. Through interviews and factory observation, the BW programme identified the need to train stakeholders involved in the garment industry in how to improve working conditions, productivity and quality. Training of factory managers and supervisors was done through small workshops, but a different strategy was needed to train workers in these same areas. Recognition of differences between workers, managers and supervisors – particularly in literacy levels and years of education – led to the development of a campaign in which educational topics were presented in an entertaining way, so as to attract workers' attention. A video soap opera was created, in order to share the key training messages. The episodes, starring well known Cambodian actors, were mainly broadcast at lunchtime in factories taking part in the project. They were also aired on national television. Altogether, the campaign has reached more than 55,000 workers.
- CNSeg, the Brazilian Insurance Confederation, developed *Estou Seguro* in 2009. This was an educational campaign in Santa Marta, a slum in Rio de Janeiro. The aim was to raise awareness about insurance and increase information levels among low-income insurance clients. To reach its goal, CNSeg created a multimedia campaign, using different channels, including radio soap opera, a short film, street theatre plays, printed material and a Samba contest. With the emphasis on a participatory approach, the campaign was implemented in close collaboration with community leaders and a pool of insurance companies. It reached an estimated 4,000 people.

- In 2007, Fasecolda, the Colombian Insurance Association, created a workshop-based educational programme aimed at improving risk awareness among low-income households. Two years later, the association decided to adopt a wider communication strategy to reach a greater number of people. Choosing radio as the dissemination channel, Fasecolda developed **Viva Seguro**, a series of 36 episodes, each including a radio soap opera, interviews with community members and experts, music extracts and tips. The radio programme was supplemented by



other media activities, including the Internet and traditional and social media, and was accompanied by booklets and videos. Aired in the country's six main cities, the radio campaign reached almost 330,000 listeners.

- The Ghanaian National Insurance Commission (NIC) and Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) launched the **Promoting Microinsurance in Ghana (ProMiGH)** project with the aim of stimulating access to insurance. One of the project components was an awareness campaign, designed to enable low-income Ghanaians to make informed decisions about insurance. As a prelude to the campaign, pilot road shows were conducted, so as to obtain the target group's feedback on educational movies that had been developed by the project. Each show comprised an educational talk, an "edutainment" film (featuring community actors) and a Q&A section. With pilot interventions in the Volta, Central and Western regions of Ghana, the campaign reached 8,750 low-income people.
- In an effort to reduce poverty and promote economic development in Kenya, **the International Livestock Research Institute (ILRI)**, decided to introduce an index-based insurance product to protect pastoralists from the impact of drought. During the pilot project, launched in the Marsabit district of Northern Kenya in 2001, ILRI noticed that potential clients had little knowledge of insurance and their level of literacy was low. This led to the creation of an educational campaign to encourage insurance take-up by improving understanding of insurance as a concept. To overcome the difficulty of reaching pastoralists living in remote areas, ILRI developed a communication strategy using radio programmes. Using "edutainment" features, a live Q&A and pre-recorded messages from experts, ILRI developed a campaign that focused on product education for pastoralists in four communities.
- Microfinance Opportunities (MFO) and the Association of Kenya Insurers (AKI) teamed up in 2009 to launch **Insurance Consumer Education - Kenya (ICE-K)**, an educational radio campaign targeting low-income Kenyans. The ICE-K programme provided average Kenyans with the tools needed to make informed decisions about insurance and how to use it to protect their families and livelihoods against risk. The programme, **A Friend Indeed**, has 13 episodes and MFO has estimated that it reached as many as 2.5 million people.
- In 2005, the Community Reinvestment Association of North Carolina (CRA-UNC) launched the first Spanish language soap opera, **Nuestro Barrio**, on an English language network targeting Latino immigrants in the United States of America. With the idea of providing both entertainment and financial education, the 13-episode soap opera aimed to empower and integrate Latino households into the financial system (Spader and Ratcliffe, 2008).

The programmes had the clear aim of encouraging behaviour change in the US Latino community, specifically in terms of bank account ownership and preparation for home ownership. *Nuestro Barrio's* audience has been estimated at more than 25 million households.

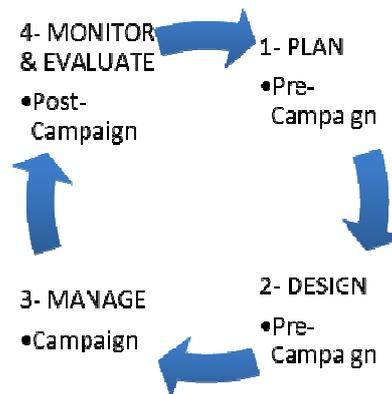
- **Opportunity International**, a not-for-profit organization, launched **Opportunity for All**, a financial educational pilot programme, in Ghana, Malawi, Mozambique and Uganda in 2010. The aim was to reach individual loan and voluntary savings clients. Producing a DVD for screening at banking halls and on portable devices, the organization encouraged a change in financial habits. These included making deposit savings in the formal sector, creating and controlling household budgets, understanding insurance, loans and savings products and asking relevant questions to financial agents. Opportunity International deliverables included a set of ten multimedia financial literacy training modules for each country, designed to stimulate positive financial habits, taking into account clients' knowledge, skills and attitudes. During the 18 months in which this pilot ran, a total of 290,236 clients were directly exposed to the campaign.
- In 2010, the South African Insurance Association (SAIA) launched a radio campaign to educate people in risk and risk management strategies. With the aim of providing the knowledge and skills needed to choose wisely and use financial products more effectively, SAIA created **Financial Freedom**, a 39-episode radio drama programme broadcast in the Sepedi language on Thobela FM, a South African Broadcasting Corporation (SABC) radio station in Limpopo. The radio soap opera was backed up by a phone-in session, facilitated by an expert on financial products. The campaign aimed to increase financial inclusion by increasing levels of knowledge and skills in order to change the attitudes and behaviour of the almost 15 million people estimated to have listened to the campaign.

Table 1: Summary of campaigns reviewed

<i>Implementer</i>	<i>Programme</i>	<i>Outreach (people)</i>	<i>Insurance education</i>	<i>Financial literacy</i>	<i>Radio</i>	<i>Video</i>
ILO, Cambodia	Better Work / Better Factories Cambodia	55 000				
CNSeg, Brazil	Estou Seguro	4 000				
AKII/MFO, Kenya	A Friend Indeed	2.5 million				
Fasecolda, Colombia	Viva Seguro	330 000				
ILRI, Kenya		4 communities				
GIZ, Ghana	Kora wo Daakye	8 750				
SAIA, South Africa	Financial Freedom	15 million				
CRA-UNC, USA	Nuestro Barrio	25 million households				
Opportunity International, Africa	An Opportunity for All	290 236				

This paper is divided into four sections, according to the different stages of a campaign: PLAN, DESIGN, MANAGE, and MONITOR and EVALUATE (see Figure 1). *Plan* presents the steps to be followed prior to producing an education campaign. It covers identifying the campaign goal and assessing audience needs and barriers and details how to select the media channel and campaign partners, as well as how to analyse potential risks that might hinder the project. *Design* focuses on creating a radio or a television programme that can effectively capture the attention of the target audience. *Manage* covers aspects related to the programme dissemination and its inclusion in a wider framework. *Monitor and evaluate* focuses on the methodological aspects of campaign assessment and presents results on impact in terms of knowledge, attitudes, skills and behaviour change (in most cases related to up-take).

Figure 1: The main stages of a mass media campaign



2 > PLAN

Planning a mass media campaign involves the following steps: set the campaign goal, understand the audience, select the media channel, map the stakeholders involved and assess the risks (see Figure 2).

Figure 2: Main steps of the planning stage



2.1 Setting the campaign goal

The goal of most campaigns is to enable potential clients to understand insurance concepts and products and encourage them to change their behaviour and adopt better risk management practices, such as using insurance products.

To achieve this goal, most of the cases explored in this paper departed from the supposition that behaviour change is a continuous process which starts with awareness creation, is strengthened by knowledge and the acquisition of skills, and requires positive attitudes so as to eventually change risk management behaviour (see Figure 3).

Figure 3: Phases of behaviour change over time (Source: ICE-K project/MFO)



The assumption is that after being exposed to a radio programme or a video, clients would have a better grasp of terms and financial management techniques. This simple level of awareness is an essential prerequisite to correctly defining insurance terms and techniques. As knowledge improves, clients are likely to develop skills related to identifying household financial needs and choosing appropriate financial products to meet those needs. This increased exposure and understanding is, in turn, expected to improve attitudes such as trust and confidence towards insurance and financial institutions (see Box 2 for definitions). Finally, the foundation is laid for supporting change in financial management behaviour and triggering sales. MFO/AKI and Fasesolda used this framework to promote change.

Box 2: Knowledge, skills and attitudes - definitions

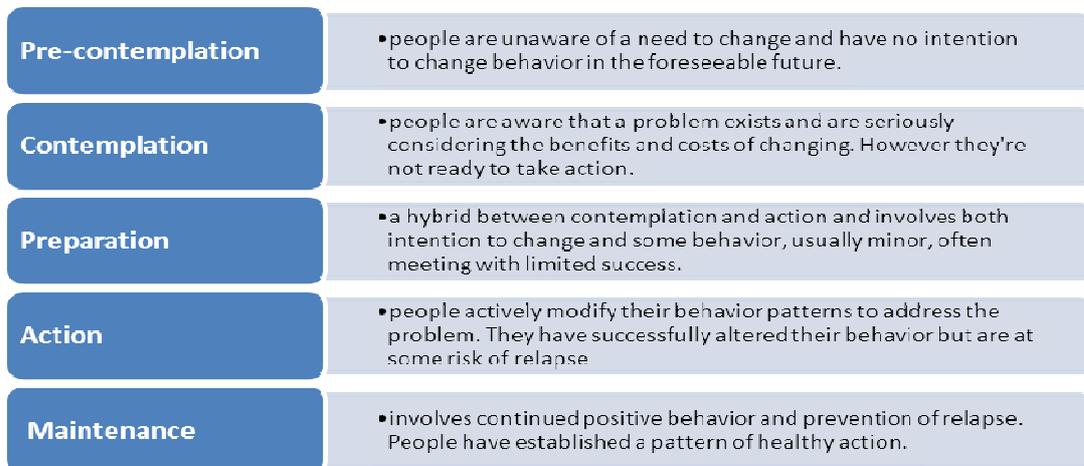
Knowledge, also understood as understanding (Hung, Parker & Young, 2009), focuses on the assimilation and comprehension of “fundamental elements of the financial world, including the purpose and basic features of financial products, such as insurance policies and pensions.” (OECD, 2013, p.145). “Is what the person should know or the information they require to adopt the desired financial behavior” (Sebstad, Cohen and Stack, 2006, p.10)

Skills can be defined as the ability to apply that knowledge (Hung, Parker & Young, 2009). “These skills include such generic cognitive processes as accessing information, comparing and contrasting, extrapolating and evaluating - applied in a financial context.” (OECD, 2013, p.145).

Attitudes are defined by Eagly & Chaiken (1993, p.1) as “a psychological tendency that is expressed by evaluating a particular entity with some degree of favor or disfavor.” They are the “thoughts, feelings, and opinions that support the behavior” (Sebstad, Cohen and Stack, 2006, p.10). They relate to “confidence to ask questions, negotiate terms and reject unsuitable products.” They are “about discipline and commitment” (Sebstad, Cohen and Stack, 2006).

Nuestro Barrio used a more complex theory of change, the *Transtheoretical Model of Behavior Change* (TTM or *Stage of Change Theory*), originally developed by Prochaska and DiClemente in the early 1980s. This theory views change as a process and includes five stages of change: 1) precontemplation; 2) contemplation; 3) preparation; 4) action; and 5) maintenance (Ozmete and Hira, 2011, pp.387-388). Each stage of change describes a person’s emotional/motivational readiness to change or progress towards changing a problematic form of behaviour (see Figure 4). These stages are not linear, meaning that a person can start at any stage of change, and that people can revert to an earlier stage or skip forward due to internal and external factors. Following this theory, the key to developing a successful programme is correctly assessing the stage a person is in before analysing the processes through which each person needs to go in order to achieve the expected change. In defining where the audience stands in terms of knowledge, attitudes and readiness to change, this theory not only creates a framework for organizing video and radio programme content, but also offers a structure for measuring incremental progress toward behaviour change.

Figure 4: The five stages of the Transtheoretical Model of Behaviour Change (source: Spader et al., 2009)



Nuestro Barrio chose this complex model because the campaign was targeting Latino immigrants who had no awareness of the potential benefits of financial education (in other words, they were in pre-contemplation stage). The television programme aimed at first moving viewers into the contemplation stage, so that they would actively compare their current behaviour with potential alternatives. Subsequent goals would be moving viewers into the preparation, action, and maintenance stages. Using explicit examples relevant to the target group, the programme highlighted the main risks faced by the group and proposed alternatives to viewers' current risk management practices. For example, in order to tap into the concerns of self-employed viewers and present them with the potential value of insurance, one episode features an unexpected fire which destroys the small restaurant of one of the characters.

Equally important as defining the ultimate goal, and the theory of change that underpins it, is the need to ensure that campaign outcomes are designed as SMART: specific, measurable, attainable, relevant and timely (see Table 2). For instance, though the BFC programme had a clear goal – to create a better understanding of labour laws by factory workers – there were no predefined indicators to monitor its success, making it difficult to conduct an impact evaluation and report to the different stakeholders who committed to the programme (Flores Arias, 2008).

Table 2: Aligning campaign goal and SMART outcomes

Goal	SMART outcome examples
Educating clients on a product	70% of clients exposed to the campaign understand their policy and the benefits. They know what to expect and how to make a claim, which in turn leads to a 50% reduction of the number of complaints linked to misunderstanding of policy, managed by the ombudsman over the year following the campaign.
Creating trust in the insurance industry	60% of clients exposed to the campaign have changed their perception of (and attitudes towards) the insurance providers and say they see the value of insurance coverage and intend to purchase a product in the next 6 months.
Increasing people's insurance knowledge and ultimately enabling them to make informed decisions about risk management options	70% of clients exposed to the campaign demonstrated a clear understanding of basic insurance concepts and principles (e.g. they can define terms such as policy, benefits and can cite several types of insurance products) 3 months after the campaign ended. They can distinguish between various financial tools (e.g. savings, loans and insurance) and know when to use them. 70% of clients exposed to the campaign compared different products before enrolling in one scheme.

The more ambitious the goal, the more comprehensive the campaign needs to become, which carries a risk in terms of final impact. If the impact of the campaign is measured through several indicators rather than just one – such as creating awareness, changing behaviour and increasing take-up – the campaign may be labelled as unsuccessful, even though impact has been proven for one of the indicators.

The main drawback of a narrowly focused education campaign is that clients may not understand the benefit of insurance over other options, such as emergency loans and savings. By contrast, the difficulty of a comprehensive campaign lies in the fact that it cannot be implemented by a sole provider and requires commitment and investment from a large coalition of stakeholders.

Box 3: Creating trust in Ghana's insurance industry - working on attitude

A study helped the GIZ realize that negative perceptions of insurance on the part of clients in Ghana could be explained not only by a lack of understanding about insurance, but also by a strong distrust of insurance companies. According to this study, conducted to create an Insurance Awareness Index, some people "felt that insurance firms are generally not trustworthy as they collect people's money with ease and put clients through hurdles including taking them to courts when it comes to making claims" (Ackah & Owusu, 2011, p. 11). The campaign therefore sought not only to create a better understanding of insurance and improve insurers' image, but also to share with the industry some of the clients' expectations and feedback on insurance products and processes, so as to help industry better match supply and demand.

The campaign's goal should not be overambitious, since results may take longer than expected. One main lesson to emerge from the cases is that change - especially increased take-up rate - takes place over a long period of time, even if a valuable product is available on the market and demand for risk management is high. A campaign should aim at improved financial capabilities for the target group, so that clients see the need to protect their business and their families and understand how, and to what extent, insurance can help them meet their needs. Increased take-up is certainly one of the desired outcomes of a campaign, but it may only happen after repeated efforts, when the target group is able to distinguish between the different risk mechanisms available and understand the added value of insurance over savings and emergency loans.

Box 4: Improving insurance knowledge in South Africa

The programme was based on past SABC radio practice and research, as well as on the *Soul City* and ABC Ulwazi models. It attempted to have an impact on the financial knowledge, skills, and attitudes of South Africans by improving their critical engagement with financial products, building their resilience and improving their livelihoods. The most compelling reason for educating people on risk and the need for risk mitigation was to help them understand and use strategies and financial products more effectively, through good financial management decisions. South Africans are experiencing an ongoing financial downturn, as well as a very low savings culture, with high levels of defaulting on debts. In addition, people in lower income groups are moving upwards and increasingly engaging with financial products. They may start to acquire more complex products, without being sufficiently informed about what is on offer and any drawbacks. For these reasons, SAIA identified a need for a comprehensive financial literacy campaign.

2.2 Identifying audience needs and barriers to change

Effective and responsive adult education requires a clear understanding of the characteristics, needs, and aspirations of the campaign's target group. Because learning is in itself a social process (Jacobson, 1996), the campaign requires an analysis of individual characteristics (socio-economic demographics, level of understanding of insurance, risk management practices, perceptions of the insurance industry) and influential external factors (for instance, the context in which participants are embedded, their previous experiences with financial services and the organization of their social network). Various methodologies can be applied to assess audience needs.

Box 5: How to assess audience needs and preferences

Opportunity International started with a **baseline survey** which analysed target clients' needs before using **focus groups** to deepen understanding. Project managers were strongly involved so as to give them direct contact with clients' needs and help them understand how to focus financial education content. The initiative provided an opportunity to examine cultural commonalities and differences related to financial management (attitudes, beliefs or habits) and avoid a one-size-fits-all DVD. Through **audits** in factories, the BFC realized that factories did not have a proper induction process for workers in the garment industries and identified the knowledge gaps to be filled. While assessing the content needed, MFO also evaluated the audience's preferences for the delivery of the campaign through a **Learning Needs Assessment**. Faseolda and CNSeg did a thorough **market survey**, using qualitative and quantitative research methods to analyse the demographics (age, gender, marital status, family size, income, occupation, education and religion) and current knowledge levels and ownership of insurance, as well as attitudes to this type of financial service.

A complete assessment of the target audience includes an examination of its media preferences, the format they like most and their consumption preferences (e.g., in terms of time, preference for home consumption versus an external setting, and preferred language). Interestingly, ILRI realized that simply assessing needs, knowledge and attitudes was insufficient. It conducted a survey, which showed that pastoralists in the Marsabit area were not familiar with the concept of insurance but had designed their own social insurance products (exchange of animals and small loans from friends and family to cope with crises). Since pastoralists had little or no previous experience of insurance, their expectations of the product were unreasonable. The survey highlighted that they believed they would either receive a payout or get their premiums back, or that the premium would provide coverage for the following year. Hence the need for the campaign content to focus on product features, so as to ensure that pastoralists fully understood the benefits they could expect and to clarify any misconceptions. However, after the campaign was introduced, ILRI noticed that by choosing the national radio broadcaster as delivery channel, the campaign was reaching a large unintended audience, thereby creating an expectation for the index-based product that could not be fulfilled. As a result, the campaign was adapted and was no longer broadcast by the Kenyan Broadcasting Company. Instead, it was aired by local community radio stations that reached the pastoralists in Marsabit. ILRI's experience highlights the need to clarify media preferences for the target group so as to select the right channel to reach the intended clients.

Another important element in the preliminary assessment consists of identifying barriers (socio-economic, psychological, cultural, etc.) that discourage the audience from adopting the behaviour promoted by the campaign. In many cases, barriers are related to the social context.

Planners of *Soul City* (a prime-time television drama screened in South Africa to impart public health issues) realized that "very often individuals want to change their lives, but are prevented from doing so by social norms" (Usdin, 2009, p. 578). The negative perception of lifelong learning is often a barrier to education campaigns, as in the case of the BFC. Preliminary research found that most workers in Cambodia saw learning as an activity for children. Learning was not seen as a continuous process aimed at improving skills and employability. As a result, the idea of offering educational activities within the working environment initially met with resistance.



Barriers are also created by previous experiences, connected directly (e.g. lack of accessible and valuable products) or indirectly to the insurance sector, as the ILRI case shows. The collapse of six insurance companies in Kenya over the past 15 years had generated scepticism and distrust among pastoralists. At first, some community leaders expressed negative feelings about the index-based product. Pastoralists wanted guarantees that the insurer, UAP, would not fail to provide payouts when claims were presented. As a result, one of the major threads of the campaign focused on reducing negative perceptions and establishing a dialogue between the communities' leaders and pastoralists before any educational effort could get under way.

2.3 Selecting the media channel and the broadcaster

Most campaigners use two main criteria - outreach and cost - to select their medium. Other criteria, such as target group preferences as in the ILRI case, or the capacity to create interactivity, should also be considered in order to maximize the benefits of a campaign.

SAIA opted for radio, since the Radio Audience Measurement Share (RAMS) indicated listenership of 94.4 per cent of the South African population, the widest reach of any media in the country. MFO also chose radio, since this medium was extremely popular in Kenya. Not only did it reach a wide audience, but radio was also the most trusted information source for the majority of Kenyans,³ according to the *AudienceScapes* project led by Intermedia (as cited in Tower and McGuinness, 2011).

A different approach was taken by Fasescolda, though when choosing between radio and video, it finally opted for radio. After a review of academic literature, international experiences, production and broadcasting costs and media penetration in Colombia, Fasescolda chose radio over video and television. Whilst television had a wider reach in the country, radio was perceived by the audience as an educational channel, which better suited the purpose of the campaign. According to research, people turn to the radio to become informed and learn, whilst television is seen as a means of entertainment. In addition, Fasescolda preferred radio since it allowed for segmentation of the audience and creation of platforms for interaction to open up the floor to listeners.

By contrast, in the case of the BFC, radio spots were initially considered, before being rejected in favour of video. The factories' announcement system was thought to be an interesting radio-like channel through which radio plays could be broadcast. However, after several informal conversations at the factories and with different NGOs involved in the garment industry, the BFC decided against radio. The reason for the decision was that the television industry was rapidly taking off in the country, and even though not all individuals had a set at home, most of them would congregate at night in restaurants, or other public places, to watch soap operas. This informal conclusion was verified through small focal groups in the factories. BFC chose the soap opera format. Since watching the broadcast was voluntary, and could not be allowed to disrupt factory production, programmes had to be shown during lunchtime and have sufficient entertainment value to attract workers during their break.

When it came to choosing the broadcaster, campaigners adopted a range of solutions. The most common one was to use a broadcaster network in order to reach a wide audience (see Table 3).

³Ninety-eight per cent of surveyed Kenyans who use radio for information feel that it is either somewhat or very trustworthy.

Table 3: Video screening strategies used by various cases

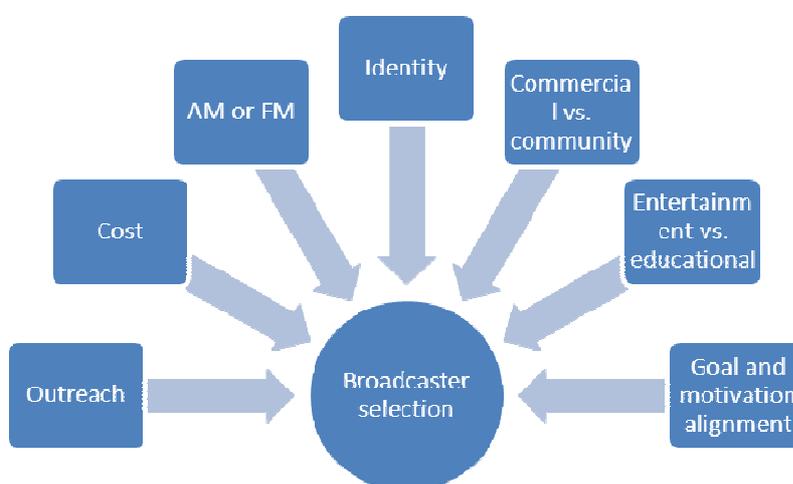
Name of programme	Organization	Type of broadcast
Nuestro Barrio	CRA-UNC	Broadcast on television network and DVDs were distributed for private screenings
Estou Seguro	CNSeg	Originally planned for movie theatre broadcast, later shown in the streets and through CNSeg website
Kora wo Daakye	GIZ	Videos were shown during roadshows in local communities
An Opportunity for All	Opportunity International	Originally planned for in-branch screening, then DVD was distributed for private and community screenings
	ILRI	Video was shown during meetings with pastoralists
Better Work/Better Factories Cambodia	ILO	Video was shown at factories during lunchtime

Indeed, the first option considered for broadcasting a radio or video show was a national or regional broadcasting channel (television or radio). *Nuestro Barrio*, *Fasecolda* and *MFO* chose a national or regional broadcaster as their option for dissemination. However, other cases either selected local dissemination partners (CNSeg, ILRI, SAIA), or aired videos in particular settings (GIZ, BW/BFC, Opportunity International).

2.4 Choosing the appropriate radio broadcaster

Many criteria can be used to select the 'right' broadcaster for a radio or video campaign (see Figure 5).

Figure 5: Balancing broadcaster selection criteria



One major concern in all cases was the campaign's outreach and targeting. The selected broadcaster must have the capacity to reach a wide audience, but also to target low-income people or a very specific group (such as the pastoralist community in Marsabit in the case of ILRI). *A Friend Indeed* selected two of the most popular stations in the country (Radio Citizen and iNooro FM, both owned and managed by Royal Media Services (RMS)), to reach the maximum number of Kenyans possible. The programme was broadcast both in Kiswahili (Kenya's lingua franca) and Kikuyu (the second most widely-spoken vernacular, with speakers concentrated in the Central Province, north of Nairobi). RMS was selected

because of its ability to reach more rural and low-income audiences than other leading media outlets. In interviews, executives explained that radio targets a mass audience, as opposed to the "prime" audience comprised of upscale urban listeners. These stations also had no obvious political or religious affiliation that might alienate any listener groups.

The ILRI case showed that outreach is not always the best criteria for selecting a broadcaster, and that community radio can help a campaign to have a more focused reach (see section 2.2). Community radio stations have the significant advantage of reaching remote and specific communities, broadcasting in vernacular languages. They produce localized content and are extremely interactive, allowing greater dialogue with the audience. However, operational challenges make collaboration with community radio stations more complex. To ensure that the majority of listeners were low-income people, Fasescolda initially considered community radio to broadcast *Viva Seguro*. However, the media buyer contracted, along with Fasescolda's Communications Department, identified three problems with using community radio stations in Colombia. Firstly, a number of stations are illegal, making communication with the person in charge of programming difficult. Secondly, there is no way of gauging the audience of these stations, meaning that the efficiency of financial investments cannot be assessed. And finally, it was concluded that to reach a large number of listeners it would be necessary to have agreements with more than 50 community radio stations, which would be difficult to organize and would require a high level of operational effort. As a result, commercial broadcasters were selected.

One important criterion is selecting a radio station that is in keeping with the programme's educational goals and considers such an initiative to be an added value to its audience. This is an important prerequisite for securing the commitment of the radio partner. If the broadcast partner selected is keen to support local communities by giving them relevant information, it will be highly motivated to help listeners improve their risk management and will therefore be much more likely to commit to the financial education programme.

The campaign should 'fit' naturally into the overall programme grid. The programming department at Radio Citizen was at first reluctant to air the 15 minute episodes of *A Friend Indeed* and offered a 10 minute slot between 9 and 10 p.m. The primary concern was that listeners might reject *A Friend indeed* since it disrupted the flow of the station's signature programming. Programmers feared that listeners might switch to another station as a result, possibly resulting in their loss for the rest of the evening.

Selection of the broadcaster should involve examining the type of content that is usually broadcast on a given station. Broadcasters focusing on musical programming are generally not interested in introducing an educational component into their regular programmes, since it would alienate their natural audience. By contrast, broadcasters who bundle news and information content in their programmes are more willing to introduce an educational component, so long as the content is entertaining and includes news items and, where appropriate, music. Even if FM radio tends to be more music oriented than AM radio, the case of Fasescolda shows that it is worth investigating.

Box 6: FM versus AM radio stations in Colombia

An analysis of commercial radio stations in Colombia found that although FM frequency stations have a large audience, they also have higher costs, and preset formats make it difficult to introduce a financial education programme. Indeed, FM stations with large audiences are generally characterized by news or music-based programming.

Given this, Fasescolda initially considered that the high costs and format incompatibilities would prohibit the use of FM stations. Strictly speaking, AM frequency stations tend to be more open to educational content, even if their estimated audience is smaller than FM radio stations. However, the choice of broadcaster needs to be made on a case by case basis, as Fasescolda learned. During negotiations with RCN Radio, Fasescolda discovered that some FM stations could accommodate *Viva Seguro*, in cities such as Bogotá, Cali and Medellín.

The broadcaster must be willing to give optimal positioning of the educational programme in its broadcasting schedule. That means providing airtime during prime time slots to attract a wide listenership, allocating one of its presenters to introduce the programme and agreeing to broadcast all recorded episodes of the series.

2.5 Involving the community

Identifying mechanisms to increase community participation at all stages of the campaign can increase a project's sustainability and impact. Using a participatory approach can promote trust with clients, deepen an understanding of client needs, facilitate dissemination and therefore anchor messages.

Collaboration with local leaders can enable greater buy-in within the community and avoid blockages. One of the first steps of the CNSeg project involved establishing a partnership with the association of dwellers, a highly trusted institution. Working with community leaders and involving them in the decision-making process enabled CNSeg to be accepted in Santa Marta, as well as helping to fine tune and spread the campaign messages, collect information much more swiftly and recruit local actors and a sales team. Community leaders requested access to data on socio-economic characteristics of residents, and required complete transparency on purpose and planned actions prior to any intervention. Providing regular feedback proved crucial so that the community would be included in the project and feel that it could benefit.

Including community participation in the needs assessment stage can be an effective way of improving understanding of local audience preferences, behaviour and routines, thereby smoothing a campaign's implementation. Opportunity International learned this lesson while carrying out a financial education campaign in Ghana and Malawi. The initial choice was for an 'in-branch' broadcast, but organizers quickly realized that this dissemination strategy was not appropriate, since clients had to travel up to 50 km to reach branches. After several discussions with clients, Opportunity International decided to give free access to educational materials, so that clients could make DVD copies of the video and watch them at home with their families when it was convenient.

Box 7: Keeping client in mind when designing dissemination strategy

Opportunity International originally designed its dissemination strategy from an institutional perspective, based on the capacity of its financial services delivery partners. The plan was to show the DVDs in all countries, via plasma screens in the financial institutions (e.g. banking halls).

A key assumption was that individual client target segments would be most effectively reached when they visited the delivery channels. Once the dissemination began, feedback from target client segments showed that they did not spend long enough in the banking halls to be able to complete watching the DVD. In addition, only the group leaders regularly visited banking halls on payment day, on behalf of the rest of the group. Most group members seldom or never entered the branch. This deeper understanding of client access trends highlighted the need to place greater emphasis on optimising portable delivery channels.

There is also a strong correlation between local participation in production and awareness creation among the target audience. In the case of CNSeg and GIZ, hiring community actors proved a successful strategy to attract audience attention. CNSeg conducted qualitative and quantitative research which revealed that Santa Marta residents paid more attention to the theatre plays (compared to the video and radio soap opera) because they used local actors. To further engage audiences, script competitions can create the right impulse for prompting interest and engagement. This strategy was used by the GIZ before producing its third film, so as to involve communities and present the most distressing events through local voices.



Furthermore, close relations with communities creates the opportunity to conduct an ongoing educational campaign. If local audiences are included in campaign planning, some of their members may become knowledge champions within their communities. In the cases of both CNSeg and GIZ, the actors became “natural” disseminators of the project, even when they were not on stage, spreading the word about insurance and explaining why it matters. In the case of GIZ, local actors relayed information and shared copies of the DVD with friends and family.

2.6 Engaging with other key stakeholders in the campaign

A successful campaign is implemented by a multi-skilled team (producer, insurer, educator or behaviour change specialist) that is aligned on the same goal, but there are also other stakeholders who are critical to the campaign and need to be engaged at the planning phase.

For MFO, convincing the industry and its delivery channels of the importance of financial education was the first step in the campaign. MFO started its project with a training of trainers (TOT) session to create ownership, since the various stakeholders (insurers, regulators, delivery channels and broadcasters) did not understand the overall purpose of financial education, or the specific case of insurance education. By the end of the workshop their perception of the campaign had changed from one of apprehension to one of considerable appreciation. All the participants agreed that consumer education was key to a successful uptake of microinsurance products and that they could embark in the campaign on a sound basis.

It is also important that the evaluation team is engaged in the process right from the planning phase, so that it is involved in the design of the monitoring and evaluation (M&E) framework, which will be the basis for identifying the campaign’s impact. The evaluation design needs to be ready before the campaign launch (see chapter 5).

2.7 Assessing local risks and resources

Prior to producing the educational material, it is crucial to identify the potential risks that the campaign may face. Potential risks could include an inadequate media infrastructure, an ill prepared insurance value chain, negative perception from the community and challenging political conditions.

For the CNSeg campaign, two major difficulties had to be overcome regarding dissemination. The first one concerned the short film. Initially, CNSeg planned to screen the video in a movie theatre during a festival. However, the fact that the programme of the 2010 festival catered mainly for children had been overlooked; for that reason, a new broadcasting strategy had to be devised. When it came to the radio component, once the broadcast had started, the team realized that the voice quality of the speakers on the show was low, which would make it extremely difficult for the audience to understand the messages. Dissemination was organized via loudspeakers throughout the neighbourhood. Because of the location and quality of sound, outreach was poor, since few people heard the messages being broadcast.

Another key obstacle relates to the microinsurance sector. The entire value chain needs to be ready to fulfil the expectations that the campaign will create. Insurance products need to be ready for distribution at the time the communication campaign is launched, and it is also important to leverage the awareness created by the campaign through pertinent marketing and sales mechanisms. In the case of CNSeg, a significant amount of preparation was needed to ensure a collaborative approach for providing access to insurance products to people in Santa Marta. The campaign did not focus on any specific product, but it did create considerable expectations within the community. The sales agents saw that the opportunity created by the campaign needed to be seized quickly.

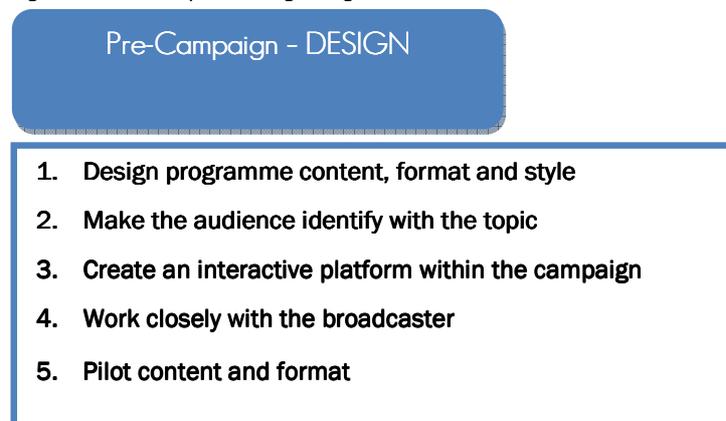
"Communication attracted curiosity. If there is a movie about insurance that is screened, we need to go there to answer clients' questions. The effect of communication does not carry on after the broadcast," said one of the Santa Marta sales agents. The information kiosk proved important in providing follow-up to requests for more information from the audience, but printed material (simple product brochures) could also have been useful and might have increased the broadcast's impact.

It is also important to consider the political context and local rules that may influence the production and broadcasting of mass media programmes. Time and resources should be dedicated to an in-depth analysis of the regulatory framework within which the programme will be aired. For example, preliminary research by the BFC revealed that showing a video in a public space would require a greater degree of authorization than using private spaces in dormitories or factories hence the choice to focus on garment factories.

3 > DESIGN

Once the planning phase has been completed, the creation of the programme can begin. Creating an effective programme involves several key steps: leveraging the audience's knowledge and aligning content with the learning objectives are crucial if inspiring messages are to be created; blending education and entertainment (edutainment) is a successful strategy for attracting the audience's attention and anchoring messages; combining various elements (drama, interviews, testimonies and interactivity) and making the programme 'real' can create bonds with the audience (see Figure 6).

Figure 6: Main steps of design stage



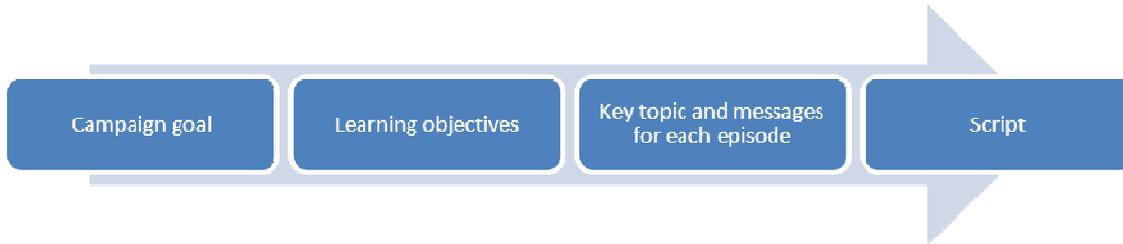
3.1 Designing programme content, format and style

Firstly, content needs to be built around the audience's existing frame of reference, so it is important to start with what listeners know. This is true for the overall design of the campaign's content, but also for the design of key messages.

Existing knowledge should be the starting point for the target group, which can then gradually be introduced to more complex information before being guided into unknown territory. In the planning phase, Fasesolda learned that the audience mostly managed risks through savings and emergency loans, but had little understanding of insurance. As a result, planners realized that the campaign needed to fill the information gaps and create links between the risk management strategies used by listeners and the concept of insurance. For this reason, the campaign content covered five main topics: risks, financial instruments, types of insurance products, insurance concepts and rights and duties of the financial customer. The idea was to slowly walk the listeners through all the existing risk management tools they could use.

Starting with a community's reference framework is equally valuable when it comes to creating convincing messages. A CNSeg baseline survey showed that lack of information regarding the price of a policy was one of the greatest impediments to the purchase of an insurance product. A key objective was therefore to correct the misperception that insurance is too expensive for the poor. The campaign used a popular unit of reference in the community, equating the cost of a beer with the cost of a premium. At the end of the campaign, few members of the community continued to assert that insurance was too costly for them, and most were able to make a correct estimate of the price of a premium. Secondly, key messages and content for each episode should derive directly from the learning objectives that have been set in the planning phase (see Figure 7).

Figure 7: Steps for creating content



MFO started with its existing curriculum used for classroom-based education. It selected the learning objectives that could be adapted to a radio campaign and organized them into topical groups, corresponding to the episodes of the radio campaign. Once the learning objectives were grouped (see Figure 8), key messages (see Table 4) and scripts for each episode were developed.

Figure 8: Topics of *A Friend Indeed* in Kenya (Source: Tower and McGuinness, 2011)

Risks	Managing Assets	Insurance
<ul style="list-style-type: none"> • Identify common risks and their consequences • Comparing financial protection and reaction measures and evaluating long term impact of risks and their related coping strategies 	<ul style="list-style-type: none"> • Strategies and tips to save money • Identifying which savings methods are most helpful in responding to emergencies and learning guidelines for using savings or credit for an emergency 	<ul style="list-style-type: none"> • Identifying common myths about insurance and explaining how it works using welfare associations as an example • Identifying the benefits of insurance and analyzing them in relation to costs • Identifying insurance terms and demonstrate the importance of family decision-making using good communication techniques • Identifying different types of insurance and explaining health insurance functions and benefits • Explaining property and livestock insurance functions and benefits • Explaining life insurance functions and benefits

Table 4: Key messages for Episode 1 of *A Friend Indeed* (Source: Tower and McGuinness, 2011)

Learning objective for episode 1	Key Messages/Technical Content	How (Storyline)
Identify common risks and their consequences	Risk is the possibility of loss or injury. Most common risks: Sickness Drought Accident Consequences of risks: Risks can cost a lot and have an impact on family income and expenses Some risks can affect us or cost more than others (i.e. accident that results in hospitalization) Risks can affect you emotionally, physically and financially Risks can lead to financial pressure Consequences of Sickness: If you don't treat a sickness right away (like malaria) the condition could worsen. This may require hospitalization and will cost more money. If you get sick and own a business you may lose income for your family because you cannot work Sickness: Different costs of malaria: Doctor's fee/Consultation Transportation Lab Costs Medication Bed	Drama: Show costs of risks when Elizabeth, Andrew and Jaclyn's 12 year old daughter gets malaria after visiting Jaclyn's parents in the countryside. Show emotional, physical and financial effects/financial pressure of malaria. Family treats the sickness partially because of financial difficulties and so the condition worsens resulting in hospitalization and higher costs than if it had been treated right away. Elizabeth then has to miss more than one month of school. Testimonial: Person who has had malaria and required a hospital treatment talking about many costs of malaria. Comparing costs of malaria without hospitalization and with hospitalization. Expert: Talk about challenges in planning ahead for sickness. It is hard to know when sickness will occur It is hard to know how serious the sickness will be It is hard to know the total costs of sickness After meeting daily needs you may not have much left over for savings for sickness or unexpected expenses Thinking that planning ahead for sickness might bring you bad luck You do not like or think you need to plan ahead

The cases in this paper demonstrate that programmes using “edutainment” easily attract audience attention, managing to make abstract insurance concepts interesting and intelligible. Listeners involved in the various case studies enjoyed short drama or soap opera broadcasts. In Kenya (*A Friend Indeed*), combining drama with on-air interventions from insurance experts proved an effective way of attracting listeners. Serial dramas about topics such as insurance and risk management are new to the Kenyan market, and have the potential to engage listeners and encourage them to follow the characters - and the programme - over time. The endline surveys showed that the drama element of the programme was the most commonly recalled by listeners. To be successful - and this is especially true if the programme is broadcast on a major radio or television channel - it is crucial that the storyline rivals that of competing programming, and places as much emphasis on entertainment value as it does on educational content. The drama needs to be intense, and the cliffhangers must be heartwrenching. For instance, *Nuestro Barrio's* educational impact depended directly on its entertainment value to Latino immigrant viewers, who also had many other soap opera options.

Aside from the drama feature, there are other additional elements that can strengthen the programme. Combining narration with expert interviews, panel discussions, questions and answers, local music and where possible, jingles and quizzes have all proved effective approaches (Ward, 2010, p. 16).

There are a number of possibilities for enhancing the drama component. MFO included several short features in its programme, such as advice from an insurance expert, "man-in-the-street" testimony and quizzes (see Figure 9). SAIA opted to add on a call-in session, which immediately followed the soap opera, offering a chance to answer questions, clarify potential misunderstandings and follow up with practical information on insurance products. Fasesolda introduced musical breaks in the programme, to give listeners time to digest new information and reflect on the drama's messages (see Table 5: Episode matrix for Viva Seguro). However, Fasesolda points out that musical extracts must be used with care, so as not to distract the audience and divert them from the main message. To increase dramatic impact, Fasesolda chose music extracts that conjured up the programme topic, such as accident, death or debt.

Figure 9: Episode matrix for Friend Indeed (Tower, 2011)

- Signature tune -----30 seconds
- Introduction /recap ----1 minute
- Bridge music ----- 30 seconds
- Drama -----4 minutes
- Music -----1 minute
- Expert analysis ----- 4 minutes
- Bridge music ----- 30 seconds
- Question/Answer/Prize ----- 1 minute
- Outro/Signature tune ----- 30 seconds

Furthermore, a programme should include an introduction and wrap-up for every episode. The programme introduction helps to focus the listener on the overall topic, by referring to general issues, before announcing the subject on which the episode is going to concentrate. Conversely, the conclusion, conversely helps to emphasize key messages and allows time to meditate about the lessons learned.

Table 5: Episode matrix for Viva Seguro

No	Section	Mins	Secs	Observations
1	Pre-recorded presentation		15	Song that identifies the programme
2	Welcoming	3		Overview, previous episode and day's structure
3	It could also happen to you	3		Three short interviews
4	Commercial break		15	Commercial
5	Talk to the expert	6		Expert in macro issues (unemployment, illness, flood)
6	Song 1	3	30	Related to the topic of the day
7	Safe notes		30	Interesting notes, Did you know...?
8	Soap opera	3		Theme of the day
9	Learn, participate and win	2		Contest invitation
10	Cases & things	3		Three short interviews
11	Song 2	3	30	Related to the topic of the day
12	Commercial break		15	Commercial
13	Talk to the expert	6		Expert in micro issues: psychologist, anthropologist, academic
14	Live safe, live peacefully	1	30	Recommendations on the topic of the day
15	Are you safe? Write to us		30	Contact numbers

16	Song 3	3	30	Related to the topic of the day
17	Conclusions and farewell	1	30	Conclusions, introduction to next programme
18	Pre-recorded farewell		15	Song that identifies the programme
Total Time		41	30	

3.2 Relating content to audience

A key success factor when scripting radio and video programmes involves making sure that the audience can relate to the plot. The audience needs to be able to identify easily with the situations and characters and see these as realistic, and close to their own actual experiences. The sense of familiarity with the storyline should be reflected in the language used and the references that structure the plot. This aspect poses a potential limitation for mass media campaigns in targeting wide and diverse audiences, especially when compared to face-to-face workshops, where it may be easier to understand the audience, tailor messages and find ways to deliver them. In the case of classroom-based training, a trainer can make on-the-spot modifications if a problem arises; this is more problematic in the case of a mass media campaign.

A first tip for building a successful link between the audience and the story is to connect with 'real' characters. Both GIZ and CNSeg preferred actors from the community, playing scenes from everyday life, to create a credible context with which the target group could identify. Opportunity International call this process 'Catching with the voice on the street', allowing audience members to hear a range of people just like them describe forms of behaviour, attitudes and beliefs centred around financial themes. A key element is ensuring that the testimonies presented build a clear case for each viewer or listener, so that they start to consider making changes in their own behaviour patterns. As one viewer of *Nuestro Barrio* observes: "En esa telenovela se ve uno, se ven cosas que uno esta pasando ahorita o a gente que uno conoce." (In this soap opera, you can see things that are happening now or to people that one knows) (Spader, 2009, p. 27).

Another strategy to facilitate audience identification with characters is to use celebrities, who can leverage archetypal and role model characters. In Cambodia, BFC worked with popular actors. The principle underpinning that choice was that factory workers would learn by observing celebrities' behaviour,⁴ since such figures are seen as attractive, trustworthy and competent and are likely to inspire the desired change. This use of well known actors also helped to attract audience attention and facilitate identification with situations in the plot.

Box 8: Using role models in South Africa

Dumi, one of the characters of *Financial Freedom* (SAIA Project), was developed as a model for correct knowledge and wise attitudes. His role in the drama was to assist with information development, offering a role model for desirable financial behaviour. His actions were to be emulated: he saved money, he insured his goods and acted ethically and knowledgeably in all situations. This use of dramatic narrative ensured that audiences remained compelled by events, yet also learned, along with the successes and failures of the characters with whom they identified.

Localizing campaign content can help to create a close link between the audience and the programme. Ideally, not just the script, but also the language, accents and elements of reference (place, names, etc.) should be adjusted so that they seem familiar to the target population. Often, translating dialogue into local languages is not sufficient. 'Localized versioning' is the term given to ensuring cultural and linguistic sensitivity, so that characters are created in line with local

⁴ According to Byrant and Fox, learning by observation is defined as an "observation and reproduction of a sequence of new behaviors to be learned by watching another person engage in that sequence of behaviors." (in Flores Arias 2008, p. 38)

norms and customs for each audience. By using local production teams, this 'versioning' - as opposed to simple translation of master scripts - ensures relevant and compelling content for each audience.

The issue of localization is directly related to the choice between recorded and live programmes. Pre-recorded episodes lower production costs and allow time to search for new broadcast opportunities. However, they reduce the potential for identification, because it is not possible to segment and target a specific audience, or to interact with listeners (see following section). Another advantage of pre-recorded programmes is that they can smooth the production process. MFO decided to use a pre-recorded format to simplify recording of the expert analysis component. In their case, it was cumbersome to get experts to commit to the broadcast schedule.

But localization does not guarantee success, even though it does help to engage with communities. This approach may prevent a film or a radio programme from being broadcast (and the messages accepted) in other communities and can exclude large groups from the campaign. MFO's Kenyan partners felt that the messages were inaccessible to millions of Kenyans, who did not understand or want to listen to Kikuyu or Kiswahili. Outreach could have been increased by airing the show on more radio stations in different local languages, though this would obviously have increased the campaign costs. Indeed, producing an audience specific programme increases production costs, since each audience segment would need to have its own programme. Pre-recorded programmes might be cost-efficient, but they could also be discarded by the audience.

For example, Fasesolda originally opted for a generic programme. In programmes aired in six different cities, it broadcast a short announcement to promote the campaign, using a neutral accent that is usually associated with the way people speak in the capital city of Colombia. In some regions, this approach resulted in low levels of participation in the raffles. According to the radio partner, the main reason was that the audience lacked trust and was sceptical about the radio advertisement that invited listeners to participate. It was clear for Fasesolda that the programmes had to be recorded using the accent of each region, which in turn increased production costs. This lesson applied not just to the choice of presenter, but also to the section featuring people's testimonials. Fasesolda also learned that a good way to increase programme relevance was to leverage the credibility of the radio presenter with the audience. Since the presenter is familiar with the audience, he/she can introduce and comment on the programme, taking into account listeners' tastes.

Table 6: Pros and cons of generic versus localized programmes

	Generic programme	Localized programme
Pros	Reduces production costs	Adds credibility and increases relevance
	Smooths production and broadcast process	Helps to engage with a specific audience and to have the message accepted
Cons		
	Paradoxically, can reduce potential audience by spreading the message "too thin"	Increases production costs

3.3 Making programmes interactive

Media specialists tend to agree that an audiovisual programme which incorporates some interactivity will have more impact on the target audience. Interactivity is a way of establishing a bridge between audience and programme, by making listeners and viewers feel an important part of the campaign.

Interactivity can take a variety of forms. The most common method, in this context, is to create a space where listeners or viewers can call in to present their experiences with insurance or ask questions on the topics developed in the programme. This system also allows callers to make more general inquiries, for example, how an insurance policy works or how to make a claim. SAIA opted for this type of interactivity, inserting a call-in session after each episode to stimulate interaction with the audience. This created an opportunity to explore some programme topics in greater depth through a question and answer (Q&A) session. To prepare the interactive component, SAIA put together a voluntary panel of experts proficient in Sepedi, the language in which broadcasts were made. SAIA ensured that the live show was neutral, with no mention of specific companies and products, callers with inappropriate or misguided questions were handled carefully and experts were well prepared for the Q&A sessions, so as to provide adequate answers for callers. Specific product inquiries were rerouted to a call centre that could provide more product information. The call centre did not receive as many inquiries as anticipated, since it seems that those interested in financial products contacted financial service providers directly, rather than going through the call centre.



Interactivity was also an important component of the GIZ video campaign. Every roadshow bundled the video screening together with educational talks and a Q&A⁵ session that lasted about one and a half hours. This arrangement was decided on for two reasons: firstly, because the educative message in the movie needed to be complemented by further explanation; secondly - and most importantly - because GIZ and partners agreed that they did not want the audience to be passive, but thought it right that viewers be given the opportunity to ask questions. Indeed, during focus group discussions, the GIZ learned that the combination of the movie and interactions with insurance staff had provided people with a better understanding of the concept of insurance.

The BFC programme also used Q&A sessions to interact with viewers, with the idea that interactivity would inject some fun in the sessions, thereby increasing audience attention levels. Interactivity also helps to ensure that key messages are remembered for longer and encourages workers to share their thoughts, which in turn could boost the self-esteem of the, mostly young, factory girls (Flores Arias, 2008). The video itself lasted for between 25 and 35 minutes, but the broadcasting sessions were one hour long, including the introductory session (in which key issues of the video were addressed and the audience was asked questions about previous video screenings to prompt recall of key messages). It also included post-viewing discussion, with a short quiz to help highlight messages. Quizzes can be an effective interactive tool for reinforcing messages, but it is important that listeners' levels of insurance knowledge are analysed carefully before the session is designed. In Kenya, *A Friend Indeed* offered listeners the possibility of winning cell phone airtime if they

⁵For a list of the questions posed by participants please go to Annex 1 in Dzansi (2012).

answered questions correctly at the end of each episode. At first, the quiz sessions were largely unsuccessful, as the questions were too difficult and listeners were discouraged from responding.

Fasecolda tested an indirect approach, and though did not include live interactivity in the programme, it created a mechanism to promote dialogue with the audience. The aim was to engage the audience in each episode by including interviews in the street, which were recorded and aired. The interviews enabled both good and bad experiences with risks and insurance products to be shared, though Fasecolda chose which ones would go on air. This feature sought to establish a link between listeners and the stories, thereby creating a bond that would make the campaign more effective. A call centre and a dedicated email address were also made available, so that listeners could send suggestions, comments, questions or complaints. However, when the first 4 months of the campaign failed to elicit any emails or calls, Fasecolda decided to change tactics, allowing the broadcaster to respond to recent comments and questions from the audience, in a special slot at the end of each episode.

Some campaigners have seen interactivity as a risk, and decided not to use this option. During interviews with the target audience, Fasecolda learned that some listeners had negative perceptions of insurance companies. Pre-recorded programmes, with low levels of audience interaction, were a way of minimizing the risk of receiving awkward comments, such as complaints against insurance companies or products. There are, however, various techniques for reducing the chance of negative interaction. These can include asking for the question in advance, together with the name and locality of the listener, or using technology to put the whole programme on a thirty-second delay. Campaigners should balance the potential positive impact with the risks that interactivity can present.

Some projects have evaluated the benefits of interactivity. Among communication methods used for the CNSeg project *Estou Seguro*, those that involved the greatest level of interaction with the audience –street theatre and Samba contests – were also those that reached the highest number of people. Qualitative research on the case of SAIA, undertaken by South African broadcaster SABC, also suggests that the most effective educational projects in terms of content absorption involved audience participation, through phone-ins and the sending of SMS and email messages. This interactivity helped to establish a link between the new knowledge and listener's own lives, allowing them to select the information, skills and values, and then apply these to their own practical real-life experiences. In the case of Fasecolda, the benefit was much more limited. As mentioned, the association opened a call centre and an email address to receive questions, complaints and comments that would be tackled during the following programme. In spite of having more than 330,000 listeners, Fasecolda received fewer than 20 calls and emails.

3.4 How to work with a broadcaster

In most cases, organizations that embark on an audiovisual campaign will hire a specialized multimedia team or collaborate directly with the broadcaster. For instance, CNSeg worked with a research and marketing agency that had solid contacts in the production sector. A well known scriptwriter was hired to design the content of the video, radio programmes and theatre plays. Fasecolda worked with a communication agency that not only analysed media surveys to identify radio stations and broadcasters as potential partners, but also supported collaboration with broadcasting companies that created the radio programmes. These companies owned several radio stations and broadcast in the main cities of Colombia.

The broadcaster would normally impose its format on the programme. In Kenya, *A Friend Indeed* consisted of 13 weeks of radio programming. There were both short and long features. Short features played for 2 to 3 minutes, each weekday at three different peak times. The purpose was to remind people of the key messages conveyed by the long feature. The long programme lasted 15 minutes and was aired once a week in the evenings during a business show. It included a 4-minute

drama, plus a discussion lasting a similar amount of time with an insurance expert, aimed at reinforcing the messages of the drama. While support features were planned, so as to deliver a stronger message, the idea did not fit in with the overall programming schedule and the broadcaster eventually decided not to air them. MFO also had long discussions about the length of its 'long' feature and the slot during which it would be aired. Initially, the programming department at Radio Citizen offered AKI time between 9 and 10 p.m., but after some negotiation it was agreed to air the programme between 8-9 p.m. The main concern for the radio station was that listeners might reject the programme and switch to another station.

Having an experienced and committed broadcaster can make an important contribution to the overall performance of the campaign. The expertise of the broadcaster can translate into significant improvements in the campaign, since its knowledge about audience preferences leads to better targeted programmes. The broadcaster may also help solve problems encountered during the production, broadcasting and evaluation of the financial education strategy. In Fascolda's case, the broadcaster offered time slots with a greater number of listeners, in so doing helping to attract a larger amount of people into the evaluation programme. It also gave valuable advice on how to improve the incentives offered in the campaign, and provided regular feedback on how the radio campaign could be improved. Campaign content should be designed collaboratively with the different partners, so as to ensure relevance. It is important to leverage the skills of the radio producer, so that technical content can be delivered in a clear and concise manner, to take into account the short attention span of radio listeners. However, it is equally important that the content be carefully checked for accuracy by a team of specialists. In the case of *A Friend Indeed*, the media production company was in charge of creating the scripts, but both MFO and AKI reviewed them in order to match objectives with insurance culture. Advertising Matters wrote drafts of each script, ensuring plot continuity across the entire campaign, so as to give the audience an incentive to tune in each week. MFO would then review the script and check that it was in keeping with the framework and learning objectives⁶. AKI checked the script for technical accuracy and adherence to cultural norms. On the same issue, GIZ worked with local experts who were familiar with the communities. Scripts for the first two movies were revised by Coastal TV, a community-based television channel that has sound knowledge of local audiences and could predict how they would react to certain topics. NGOs and insurance companies were also consulted. CNSeg worked with community representatives to check script wording and style. Although such extensive checking risked causing delays to production, it also improved programme quality, as well as increasing the chances of reaching and impacting the target group in an effective manner.

3.5 Piloting content

Once the programme has been created and all partners are happy with the result, pilot testing is the final step before broadcasting. It is important to test the characters with a representative group of listeners. Feedback from the pilot test can help the project team, and particularly the producer, to account for local preferences and fine-tune the programme. In the case of GIZ in Ghana, pilot movies were screened in five communities to gather feedback and develop two lengthier films that were screened in another 25 communities.

Ideally, the production team will want to continue this process on a rolling basis, as episodes are developed, so that the producer can react to any feedback received once an episode is aired. In the case of MFO, once all three parties agreed on the English version of the scripts, these were translated into both Kikuyu and Swahili. They were then reviewed by the AKI for accuracy. Originally, the plan was to pilot test each episode and make changes based on feedback from focus groups. In the event, this process was dropped after the first pilot, so as not to delay the broadcasts. A combination

⁶Please see the tools section at <http://www.microinsurancefacility.org/en/thematic-pages/consumer-education>

of factors proved a challenge to the pilot test process. The development of scripts ran more slowly than expected and MFO/AKI were unable to allow the continued delay of the start of the radio show, since the radio stations had to keep to their schedule. It also proved difficult to partner with an organization in the field that was capable of running the pilot test effectively. For its part, the MFO did not have enough staff available to oversee the task.

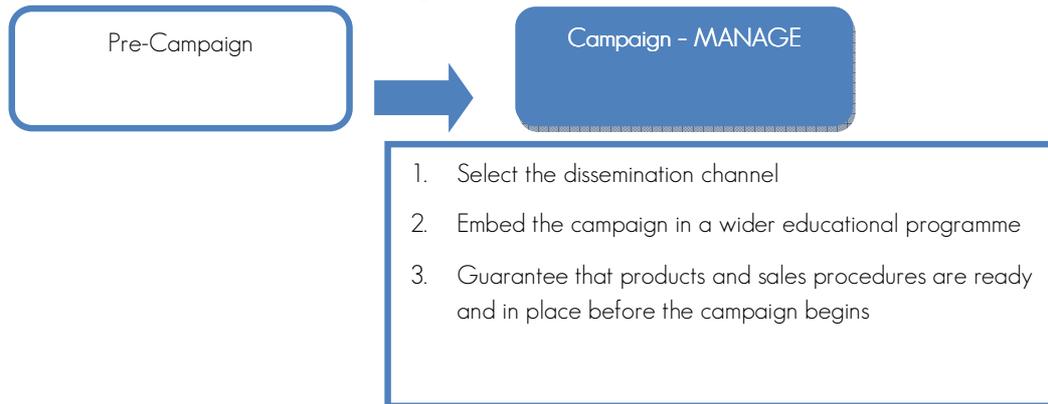
A different strategy was used by ILRI and Fasescolda. Both organizations were open to the idea of including changes to the programme once it had been aired for the first time. ILRI changed its broadcasting partner and Fasescolda introduced adjustments to its strategy of interactivity. The latter organization also adopted a continuous lesson-learning approach; when feedback was received after the programme was first aired outside the capital city, Fasescolda was willing to introduce changes before broadcasting it in other cities.

Overall, most cases have not planned sufficient time and resources to test their production output with a pilot. However, experience shows that, where possible, it is advisable to do so, so as to ensure that the programme matches audience expectations.

4 > MANAGE

Once the campaign has been planned and the programme is created and tested, the next stage is implementation. The main features of this step are the dissemination of the programme and synergy with other communication elements that will strengthen the campaign and connect it to the sales processes (see Figure 10).

Figure 10: Main steps of management stage



4.1 Disseminating the programme

Choosing a regional broadcaster, *Nuestro Barrio* decided to disseminate the 13 episodes on the WB network in North Carolina, making it the first Spanish language show to air on an English language network in the USA (with subtitles). Due to its popularity, the programme was aired on WB in Miami, on LATV in the Southwest and on VME, a Spanish language television service distributed by the Public Broadcasting Service on digital and cable broadcast in select markets. The show was also distributed nationally to 14 million households on a satellite feed by Dish TV. Spanish language affiliates Telemundo and Univision, based in Albuquerque and Denver respectively, also broadcast the series. In total, estimates calculate that more than 25 million households had access to *Nuestro Barrio*.

Fasecolda, which also chose regional broadcasters for its programme, reached 330,000 listeners spread over six regions in Colombia. MFO estimated a potential listenership of nearly 10 million Kenyan adults, but calculated that 25 per cent (around 2.6 million adults) actually listened to the campaign.

In contrast, CNSeg worked with a community radio and broadcast the show on loudspeakers in the community, as well as on the private Santa Marta network that people can receive in their homes. ILRI changed the dissemination channel from the national network to community radio stations so as to reach the target audience, in this case the pastoralists of Marsabit. In these two models, success was achieved either by reaching a mass audience or by targeting a specific sector of the population.

However, audiovisual production disseminated through a broadcasting network may present some difficulties. The outreach of a television or radio channel will certainly be greater and easier to track, as was the case of *Nuestro Barrio*. But it can be difficult to convince broadcasters to devote airtime to insurance education, and this approach carries high production and dissemination costs. Campaigners may want to consider complementary strategies, such as producing and distributing DVDs. For example, in order to complement broadcasting on television channels, *Nuestro Barrio* distributed

60,000 DVDs to its target group. Other options can include posting videos on YouTube, podcasting audio files or posting the programme on the campaigner's website (this was the solution chosen by CNSeg and Fasecolda). All these strategies should add to the outreach of the original dissemination plan, as well as leveraging opportunities for accessing public space, as in the case of CNSeg (see section 2.7). They could also create space for dialogue with the target group through roadshows (as in the GIZ experience) or through listeners' clubs, a popular way in Africa of discussing key messages of a programme and learning together with peers (Ward, 2010). Mobile telephones offer another channel that should be considered, not only because of high penetration levels among low-income families, but also because they "provide the potential to transform radio [and other mass media channels] from a one-way medium to an interactive one" (Ward, 2010, p. 15).

When broadcasts are carried out in a public environment, the quality (sound and image) and the atmosphere in the venue should also be taken into consideration. According to Flores Arias (2008, p. 78): "Factory workers often mentioned the comfort of the venue as being a decisive factor in whether they would participate in the BFC screening or not." When organized in the public arena, campaigners should leverage the "edutainment" aspect of the video or radio show. GIZ roadshows were organized as a special event for the community, usually during the evening. To attract participants, they started off with entertainment features, such as music and dance performances, to pull crowds to the venue. Afterwards, an acrobatic group would come on stage to perform. In some communities, rap competitions were held after the movie, with competitors using messages from the movie to help them compose their lyrics.

4.2 Embedding the programme in a wider communication framework

Education campaigns need to be devised as a holistic project, whereby the message is shared and reinforced through other media (for example, flyers, posters, brochures and websites). The aim is to promote the campaign, remind audiences of the messages and strengthen the capacity building process. An integrated suite of resources, presented to audiences simultaneously rather than consecutively, can maximize campaign impact.

Before disseminating information through radio, it is important to let the target clientele know in advance when the educational programme will be broadcast. According to Ward (2010), experiences with *Farm Radio International* have shown that campaigns should be promoted weeks in advance and again throughout the duration of the intervention. In line with this strategy, *Viva Seguro* was marketed to attract audiences in Colombia, just as any new programme would have been. Radio programme promotion was conducted through a series of six short commercials, aired daily on the radio station and inviting people to listen to the programme.

Without cross-platform promotional products, such as posters, flyers or newspaper advertisements, a mass media campaign may have a limited outreach⁷. In the case of the ICE-K campaign, all promotion was conducted on air, by two partner radio stations, iNooro and Citizen. The drawback of this



⁷ For an example of posters, flyers and other materials developed by MFO/AKI, see the Tools section on the Consumer Education page: <http://www.microinsurancefacility.org/en/thematic-pages/consumer-education>

strategy was that promotion only reached audiences from these two stations. Other listeners could only learn about the campaign by word-of-mouth or accidental exposure to the programme. It is precisely this type of scenario that *Nuestro Barrio* sought to avoid by using cross-marketing tools. These included community programmes, where local bank partners, non-profit organizations and potential target group members were invited to a social event at which *Nuestro Barrio*'s stars would appear to sign autographs and speak about financial literacy issues. Such events were used as a hook for media coverage on Spanish language radio, television and print outlets.

"Nuestro Barrio received more than 250 independent media articles including coverage on National Public Radio, The Miami Herald, The New York Times, the Associated Press, and many local outlets" (Spader and Ratcliffe, 2008, p.28). The *telenovela* also created MySpace pages for the series and for two of its stars, Fedi and Laura. When the show was aired, staff would make contact on the site targeting Spanish speakers members, sending a "be my friend" request from Laura or Fedi. Those who responded were informed of the *Nuestro Barrio* series and directed to the website that contained video, music, updates on the show, financial literacy information and links to resource sites. Nowadays, social media certainly plays an important communication role, one that can be leveraged easily. For example, Fasescolda used Twitter and Facebook to promote the radio campaign.

ILRI and CNSeg opted for more traditional tools, producing branded T-shirts that were distributed among the community. In Brazil, T-shirts were also given to the sales team, so as to make it easier to identify them and promote contact with clients. One lesson that CNSeg learned was that it is important to differentiate the sales team from community members, so that the insurance brokers could stand out.

Using complementary tools does not just support campaign promotion. It should also reinforce its messages, ensuring that the campaign has a long-lasting impact. CNSeg realized that organizing a second batch of printed material to hand over to the target group - once the campaign had been broadcast - could have been useful in order to anchor key messages. BFC also used comics, created together with local artists and using the images of the actual actors and actresses. These comic books, which were essentially a brief version of the scripts, were handed out to factory participants, who were encouraged to keep a copy for themselves and share other copies with fellow workers in dormitories. Opportunity International supplemented the campaign by designing a financial education board game, which brought the content of the movie alive through discussion, humour and competitions.

Box 9: Using comic books

Sales agents in Santa Marta considered that the absence of printed educational material to be distributed to potential clients once the video or radio show was broadcast to be a missed opportunity. This experience encouraged CNSeg to produce the [Estou Seguro Family booklet](#) to underscore the campaign's key messages. The booklet is a simple (but highly visual) story that describes two families. One has to cope with the death of the breadwinner and borrow money from relatives and neighbours to cover funeral expenses. The other family is affected by the experience of their friend and realizes how much they themselves are at risk. As a result, the family contacts a sales agent, who explains the benefits of life insurance and how to take out a policy. The booklet was developed at the end of the project and distributed by community brokers to residents of Santa Marta and visitors to the House of Insurance. Some copies were also shared with the insurance companies that participated in the project.

4.3 Embedding the campaign in the value chain

An educational campaign should connect to the financial products available on the market, so as to facilitate the capacity to act on the new knowledge generated. However, creating a direct link with products is not easy. Most campaigns did not make reference to specific products and kept the insurance message generic. In the case of insurance associations, this approach sought to respect the neutrality of the institution and the equal treatment offered to its members. SAIA behaved in a similar manner in order to respect the request made by the regulator, which draws a clear distinction between providing information on insurance and marketing insurance products. However, such a generic approach can create some confusion, as happened in the case of the GIZ campaign. "In the Shama community, some people from the crowd brought documents on policies they had with other companies after the movie and wanted to switch to 'Kora wo Daakye'. The team then had to make it clear to the people that this company was fictional and created only for the purpose of education" (Dzansi, 2012).

There are many examples of mass media education campaigns starting ahead of product development and availability. However, experience shows that a campaign should only be launched once the industry is ready. Not only do products need to be available, but information kiosks or call centres and sales mechanisms should also be ready for business. Before the first sales period in 2010, ILRI was considering a radio campaign. However, radio scripts and posters were advising pastoralists to purchase insurance at Points of Sale (POS), which could not be set up in time. It would therefore have been counterproductive to air advertisements, without being able to indicate where the insurance product could be purchased. For that reason, ILRI postponed its radio campaign to 2011, even though the sales period started in 2010.

In addition, since a campaign creates expectations, the insurance industry needs to organize its presence in the field. The CNSeg experience showed that it is important to have a local office (in Santa Marta, the project created the House of Insurance) and representatives available to address the issues and questions asked once the programme is aired or screened. The physical presence of the insurance industry, coupled with information given on a regular basis, will help to build up trust. For example, GIZ organized an information follow-up during the roadshows; insurance company staff were invited to join the event and answer technical questions posed by participants after the screening.

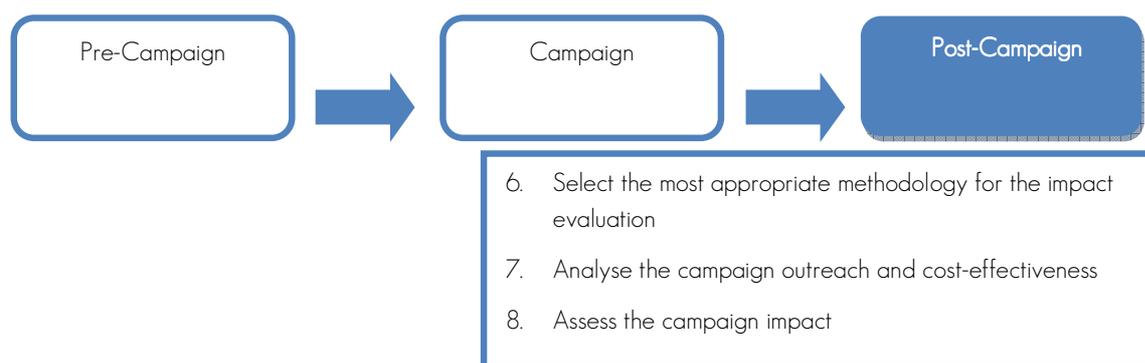
Aside from product availability and physical presence in communities, it is also important to give careful planning to the sequence between the campaign itself and subsequent sales activities. ILRI learned that its campaign should have been launched earlier, so as to allow for a two-month window during which time the pastoralists could organize their finances so as to purchase the cover. An early launch would also have paved the way for product awareness to be separated from product sales. This would have given the pastoralists enough time to understand the product before buying it.

5 > MONITOR AND EVALUATE

It is important that a campaign is carefully monitored and evaluated so as to assess its impact and determine which aspects are effective. Monitoring and evaluating is often linked to a reporting requirement by funders (whether donor agencies, the insurance industry or any public entity). It is essential to create the framework within the design phase of the campaign and to identify the monitoring and evaluation team before the programme is aired, so as to track data properly and gather solid results. While monitoring takes place in parallel to campaign management, evaluation has to be done both before implementation (for example, through a baseline survey), and afterwards.

Broadly, monitoring aims to confirm that agreed outputs have been achieved (for example, using indicators such as the number of episodes effectively broadcast or the number of listeners/viewers of the programme). Evaluation, on the other hand, analyses the campaign in terms of outcomes and in relation to the campaign objectives (see Figure 11). There are several challenges to overcome in order to conduct proper monitoring and evaluation of mass media campaigns.

Figure 11: Main steps in the monitoring and evaluation stage



5.1 Monitoring

The main objective of monitoring is to ensure that all steps of the campaign were carried out and that the programme was delivered as planned. Monitoring should be an ongoing feature of campaigns. Even if deadlines for deliverables are more distant (for example, evaluation activities requiring attention towards the end of the pilot), regular reviewing and monitoring are essential in order to ensure progress is tracked, required changes are made, dissemination targets are achieved and data for final evaluation is available.

Monitoring activities should be linked to the SMART objectives that were defined at the planning stage of the programme. The basic monitoring of a radio campaign consists of making sure that all the episodes are broadcast, according to the right sequence and on the agreed schedule. Additionally, there should be an estimate of the audience for each show (for example, through a listenership survey). Table 7 summarizes the monitoring activities of the various schemes. Originally, AKI had agreed to monitor the listenership of *A Friend Indeed* shows and track the SMS responses to each episode, but the association quickly discovered that it would be too expensive to obtain data on listenership and that it was difficult to capture the SMS messages. However, AKI did monitor the airing of the radio episodes, so as to ensure that they were all

played at the correct time. Through this process, an inconsistency was identified and corrected (AKI and Advertising Matters discovered that one long episode was repeated on iNooro and one long episode was not played on Citizen). The interactive components of the campaign can provide valuable information for monitoring. Questions and comments sent to a cell phone line or through SMS should be documented to enable analysis. This can help in checking whether the audience has understood campaign messages and if it is satisfied with the programme. Similarly, community participation levels can also provide valuable insights. ILRI found the radio campaign to have been effective since the insurance promoters received a great many questions about the product when they visited communities. The positive impact was also evidenced by the number of callers during the interactive radio show, and by the number of calls that UAP Insurance received after the radio programme.

Table 7: Summary of monitoring methodologies used by case studies

	Methodology	Case Study
Monitoring through interactive mechanisms with audience	By monitoring the number and content of calls, emails and SMS, it is possible to assess whether or not the programme has reached its audience, estimate programme relevance, analyse the clarity with which contents are delivered and assess listener satisfaction.	Fasecolda (using an exclusive email address and call line) ILRI (with a live one-hour interactive programme) MFO and AKI (setting up a mobile phone line to which SMS could be sent)
Monitoring broadcasts	It is important to monitor the broadcast itself, so as to guarantee that all episodes are aired. This is also a way of monitoring the quality of the broadcast.	MFO and AKI Fasecolda
Direct monitoring	Staff members may monitor the campaign by being present when the campaign is aired, in the case of a public broadcast, and by leading the Q&A sessions. It will help the team to assess if the audience matches the intended target group, the number of people exposed to the programme and collect direct feedback from the audience.	GIZ BFC
Estimates of viewers/listeners	Specialized agencies exist to estimate the number of viewers/listeners for commercial radio and TV channels.	Fasecolda Nuestro Barrio
Using qualitative evaluation tools	Evaluation tools such as focus groups (FGDs) and surveys may also help to monitor a campaign and understand if the programme reached the right target group, check that all episodes were aired and assess how audience perceived the quality of the programme.	SAIA GIZ ILRI
Tracking advertisement	Assessing the number of	Nuestro Barrio

revenue	organizations willing to pay for an advertisement, and the price they are likely to pay, is a good indicator of the reach and success of a campaign.
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5.2 Designing and conducting impact evaluation

If the learning objectives of the campaign are clear, it becomes easy to design the evaluation⁸, identify the right indicators of changes and relate the different components of the campaign to its expected outcomes. It is wise to keep in mind that behaviour change is a longer-term impact and is therefore unlikely to occur immediately after an intervention, such as a video or radio campaign. For this reason, the evaluation should first focus on measuring the likely outcomes of the campaign (knowledge, skills and attitude changes), a measurement that can be undertaken immediately after the broadcast. Measuring uptake (identified by most cases as the indicator of behaviour change) is important, but difficult. This may not be the best indicator for assessing the immediate impact of the education campaign, and should be tracked on a longer time frame. Also, uptake does not depend solely on insurance information, but on many external factors, such as the quality and price of products, the capacity to deliver them, competing risk management strategies (savings, loans or selling assets) and having extra available income to purchase insurance. These are all external elements that might influence evaluation results.

In terms of indicators, CNSeg used three main elements to assess these changes. The association checked if heads of household could correctly price a policy, knew at least one type of insurance product and could describe the benefits attached to them, since the learning objectives focused on awareness raising and understanding of basic insurance concepts. Fasescolda and MFO had more comprehensive learning objectives and used a complex set of indicators (see Table 8)⁹ to assess the levels of: awareness of risk management and insurance terms; insurance literacy, including knowledge of risk management and insurance terms; trust; attitudes towards insurance, savings, and risk management; and insurance behaviour.¹⁰

Table 8: Indicators to track the impact of Viva Seguro

key indicators used in Viva Seguro questionnaire to track knowledge, attitude, skills and check behaviour change	
Knowledge	Awareness of the risks the individual is exposed to
	Knowledge of insurance products
	Knowledge of the meaning of premium
	Knowledge of the meaning of claim
	Knowledge of the meaning of deductible
	Knowledge of the meaning of exclusion
	Knowledge of financial consumer rights
	Knowledge of coverage of each insurance product

⁸ For an introduction to Impact evaluation, please visit: <http://www.oecd.org/development/evaluationofdevelopmentprogrammes/dcdndep/37671602.pdf>. For very detailed information on impact evaluation, see: http://siteresources.worldbank.org/EXTOED/Resources/nonie_guidance.pdf and http://siteresources.worldbank.org/EXTHDOFFICE/Resources/5485726-1295455628620/Impact_Evaluation_in_Practice.pdf

⁹ For the full learning objectives set by Fasescolda and MFO please see the tools section at <http://www.microinsurancefacility.org/en/thematic-pages/consumer-education>

¹⁰ For the interview questionnaires used by MFO and Fasescolda, see the Tools section on the Consumer Education page: <http://www.microinsurancefacility.org/en/thematic-pages/consumer-education>

Attitudes	Subjective and objective measures of risk aversion
	Perception of capability of using and buying risk management products
	Perception of capability of responding to shocks
Skills	Self-assessment of ability to identify risks
	Self-assessment of ability to choose the right risk management strategy or insurance product
	Self-assessment of ability to understand an insurance policy
Behaviour	Having insurance products
	Desire to buy an insurance product
	Saving money
	Assign savings for emergencies

To track the long-term impact, as well as uptake, it may also be interesting to define long-term indicators, such as evidence of improved capability of the target audience. For instance, Fasescolda used as complementary indicators to its rigorous impact evaluation: (i) the number of complaints made due to lack of information or lack of understanding of policies; and (ii) the percentage of rejected claims due to misunderstandings and miscomprehensions of the process. A fall in these two indicators would imply that clients have higher levels of knowledge and understanding of insurance products and processes. It is also interesting to track how clients apply the knowledge that they have learned from the campaign, so as to assess the long-term impact. For example, BFC looked at two main areas: whether the factory workers had understood and absorbed the messages on competencies conveyed by video and whether they would apply this newly acquired knowledge to their tasks (Flores Arias, 2008). In the case of insurance education, tracking applied knowledge can reveal how clients use the insurance products (and make relevant claims) and how they take decisions regarding the wider sphere of risk management solutions (including other financial products).

In terms of methodology, rigorous evaluation conducted by external providers provides greater credibility, despite the costs, and is a guarantee of an independent perspective on the campaign result. Staff involved in the planning and production of the programme might not necessarily have the experience to evaluate the impact of the campaign and would not be totally impartial. For this reason, Fasescolda chose an academic institution to conduct a randomized experiment in which listeners were assigned to either a control or a treatment radio station (those who listened to the radio programme). However, to avoid misalignments between the study and the campaign goals, the association worked in close collaboration with the researchers and gave them constant support.

In terms of tools, mixing qualitative and quantitative data analysis enriches conclusions and findings.¹¹ In the case of GIZ, the qualitative research supported findings from the baseline/endline survey results, providing interesting insights on listener satisfaction. Several interviews were conducted with individuals, whose responses during the Focus Group Discussions indicated that they had adopted the type of behaviour that the campaign was encouraging. These interviews gave the interviewer a better understanding of the correlation between the video shows and risk management awareness, as well as factors that could motivate people to purchase an insurance product, or to reject the idea.

In practice, implementation of a rigorous methodology is difficult. The cases examined highlighted several challenges.

One is the need to involve enough participants in the survey, so as to create a large sample from beginning to end of the evaluation process, in order to minimize the margin of error. CNSeg and Fasescolda encountered some difficulty in

¹¹ For introductory information on quantitative and qualitative evaluations please refer to: http://socrates.berkeley.edu/~pbd/pdfs/Evaluation_Methods.pdf

gathering the sample proposed in the evaluation framework. In the case of CNSeg, despite having a captive audience, less than 25 per cent of the total number of people surveyed were exposed to the campaign. Fasescolda also had difficulties in convincing listeners to participate in the evaluation and set up an incentive system to gather its sample. The target for the sample was 3,000 individuals, but after several attempts to increase the number of participants, only 904 individuals signed up for the evaluation, and only one-third answered the questionnaire in full. The attrition rate should also be considered (e.g., the percentage rate by which something is reduced over a period; in these cases, it involves a reduction in the number of participants in the sample between the baseline and endline surveys). For instance, SAIA conducted 102 interviews at the baseline stage, but carried out just 50 interviews at the final recall stage, due to the difficulty of finding respondents after a two year lag.

A second challenge is the need to ensure data reliability. Conducting the survey with the help of community members proved useful for CNSeg, in order to increase data quality. Since the community guides who were helping the interviewers were well known in Santa Marta, they could easily access all areas of the slum, engage in conversation with residents and facilitate the survey. As they also introduced the interviewer to the dwellers, their contribution promoted trust and open dialogue with the residents and increased the participation rate in the survey and the quality of the data that was collected.

An important element to remember is listener/viewer preference. An evaluation design needs to be anchored in the reality of the sample; in non-laboratory evaluations, the execution of a randomized strategy may pose several difficulties. In the case of Fasescolda, the evaluator had initially randomly divided listeners of the two radio stations into a control and treatment group. However, some people changed their listening habits. For example, a significant share of the sample in the control group listened to *Viva Seguro* and vice versa, invalidating the results. It is also important to track potential spillover from one group to another.

These challenges need to be considered when designing and implementing impact evaluation, so as to ensure that the results are valid. Working with an expert researcher (either in-house or external) can prove beneficial.¹²

5.3 Analysing outreach and cost-effectiveness

There is a general assumption that use of mass media allows large economies of scale for disseminating information, thereby drastically reducing the unit cost of the educational campaign. Once the campaign has been produced, the cost of production can be cushioned by a wide audience spread. The greater the listenership/viewership of the campaign, the lower its final unit cost, an attractive feature for many players, compared with the cost-effectiveness of classroom-based activities.

However, measuring listenership and viewership may be a difficult task in some cases. While CNSeg was not able to measure precisely how many people were exposed to the campaign, others managed to do so. Because the means of communication used in CNSeg's project were dynamic, it was not possible to make exact estimates of the number involved. Other cases, such as ICE-K, GIZ, Fasescolda and *Nuestro Barrio* opted for estimates of listenership/viewership to assess cost-effectiveness of the campaign. Based on the analysis of the ICE-K budget, and an estimate that the radio campaign had a potential listenership of 10.5 million, the evaluation concluded that the cost per listener for the radio campaign was US\$ 0.013. For the GIZ video campaign in Ghana, the full cost of each pilot roadshow was GHS 2,000 (\$ 1,020) per community, with an average of 350 people attending in each case. Reaching 330,000 listeners, Fasescolda created a campaign with an investment of \$ 0.45 per person (excluding the cost of the evaluation).

¹² To learn more about selecting the best design to deal with selection bias, see Appendix 6 in Leeuw and Vaesse (2009); for more information about quasi-experimental designs, see Appendix 14 in the same document.



A review of the specific costs of *Nuestro Barrio*, which is the only example of a television broadcast campaign, is instructive. Costs included \$ 300,000 for pre-production (director, producer, marketing, etc.) and \$ 1 million for film production (talent, sets, grips, technicians, equipment, etc.). However, distribution generated funds (approximately \$ 250,000) through barter sharing and revenue (the cost of paying for reproduction and airing netted against income revenue from airing and sales). For this model, the largest cost is production, not dissemination. Broader distribution via wider broadcasting increases revenue potential, while simultaneously lowering the cost per viewer. Assuming

that 2 per cent of the 25 million households to which *Nuestro Barrio* was broadcast watched it, the cost was \$ 260 per household.

5.4 Assessing campaign impact

Another general assumption is that mass media allows for large outreach for insurance education, though the individual impact on participants may not be as great as the impact from classroom-based training. The cases examined here show that the mass media education campaigns created awareness, developed audience insurance capability, and to some extent changed attitudes. Results are more ambiguous concerning behaviour change and increased take-up rates.

All campaigns noted a clear improvement in insurance awareness and understanding.

The *Estou Seguro* campaign in Brazil created awareness of basic insurance concepts within a population that had not been exposed to the idea of formal insurance; it had to start from scratch. The campaign highlighted the fact that insurance was accessible to low-income dwellers and explained the coverage given by different types of insurance products. At the end of the campaign, a majority of respondents could correctly estimate the price of a premium. Knowledge of insurance product types also increased significantly. The percentage of heads of households who could define several insurance products increased from 40 per cent to 56 per cent, between the first and the second survey. The top insurance products recalled by those interviewed were property and funeral insurance. Regarding the way the respondents described the coverage of these policies, 90 per cent to 100 per cent exactly matched the description given by insurers. Similarly, preliminary results from *Fasecolda* suggest that knowledge increased among listeners of the radio programme, and that those listening to the campaign were able to recall more insurance products than those in the control group.

Exposure to *A Friend Indeed* in Kenya was also associated with higher insurance knowledge scores. Those who were likely to have listened to the radio campaign scored 7.9 per cent higher on knowledge of insurance than non-listeners. According to qualitative data, the terms that most groups understood were *premium*, *policy*, *beneficiary* and *claim*. Terms that were less well understood by participants of the focus groups were *eligibility*, *benefits*, *exclusion*, *deductible* and *waiting period* (Tower and McGuinness, 2011). This result suggests that participants had greater difficulty in identifying terms that may be used in everyday contexts, a situation that may be improved by repeated exposure to educational messages.

Results related to increased capability might not reflect a general conclusion regarding the capacity of mass media to improve audience risk management skills; future studies would be required to focus specifically on increased capability.

Two cases assessed increased risk management knowledge and perception of capability, but they produced divergent results. For *A Friend Indeed*, an analysis of survey data showed no significant difference in scores on knowledge of risk management for members of the treatment and control groups. This result might be corrected through a longer exposure to these concepts. But SAIA's radio campaign evaluation showed a positive result, with respondents saying they were able to compare and select a financial product that suited them best (86 per cent said this, an increase of 25 per cent compared to the baseline). This was a key indicator of the onset of an appreciation of risk management; this is the basis for an appreciation of insurance products, though it might not reflect real capability.

Giving correct answers to questions about risk management requires a higher level of analytic ability than responding to questions about insurance terms or policies, which is essentially a test of recall. More exposure to the intervention may be necessary for treatment participants to demonstrate gains in this area.

Results related to changes in perception and attitudes are also unclear.

In some cases, the campaigns created positive attitudes towards the insurance industry, leading to more willingness to be covered. However, in some other cases, the level of trust did not increase and the negative feeling towards insurers remained.

An analysis of *A Friend Indeed* found no significant difference in the measures of trust between treatment and control group members. The qualitative data showed that when consumers have a negative experience with an insurance product, they tend to be very resentful. This resentment comes out in unfavourable stories about their experiences, which spreads negative views about insurance among their family and friends. Positive stories do not tend to receive as much attention. This highlights the need for insurance companies to better inform their customers, so as to prevent dissatisfaction among policyholders. There is also a need for them to use audiovisual campaigns to leverage positive stories, as well as role model characters who have successfully used insurance to manage their risks, as in the case of *Nuestro Barrio* and *Financial Freedom* (see Box 8).

However, CNSeg, GIZ and *Nuestro Barrio* experiences differed from those of MFO. CNSeg collected evidence that the perception of people towards the industry had changed over the 3 year duration of the project. The fact that in 2012, insurance companies were still selling in the House of Insurance through a team of local brokers trained by the project, shows that both the insurance industry and the principles of insurance have been accepted by residents. GIZ found out that "discussants confessed they heard bad things about insurance but the movie had set their minds at ease." (Dzansi, 2012). For *Nuestro Barrio*, viewers made progress in all the TTM theory's five stages of change. A comparison of viewers and non-viewers showed that the *telenovela* was effective both in raising awareness and in altering viewers' attitudes toward financial service providers. Viewers felt more comfortable with asking advice from a bank, suggesting that *Nuestro Barrio* had increased viewer trust in financial institutions.

Regarding behaviour change, up-take and renewal, most cases learned that access to knowledge and understanding of campaign messages was not enough to trigger immediate sales, at least as an immediate result of the campaign.

In the case of *A Friend Indeed*, a total of 56.4 per cent of endline listeners surveyed indicated that they would either probably or definitely purchase insurance in the near future. However, there is no information about how many of these carried out their good intentions.

Initially, the case of CNSeg produced a similar conclusion. The percentage of households that had insurance increased slightly from the first interview to the second one in Santa Marta. Only a few dozen policies were sold during the weeks that followed the campaign. A large share of respondents who were found to know about insurance concepts and products, decided not to get insured, contradicting the assumption that access to knowledge is sufficient to generate behaviour change.

Many external factors¹³ can explain why the campaign did not immediately generate significant sales. However, it is important to note that changing purchasing behaviour is substantially more difficult than improving awareness or knowledge. Literature suggests that moving from one stage to another (contemplation to action) takes time and may require repeated exposure to the programme over an extended period. Indeed, months after the formal conclusion of the *Estou Seguro* project, the number of policies sold in Santa Marta totalled more than 200, representing an estimated penetration of 20 per cent within the community, a result considered satisfactory by the Brazilian insurance industry.

Finally, SAIA found that not only did willingness to purchase insurance increase (44 per cent by the endline study). But so did the up-take of insurance across a wide range of products (See Table 9). The survey highlighted the fact that 12 per cent of listeners said they had applied for an insurance policy after listening to the *Financial Freedom* programme, with higher scores for all risk insurance, endowment and funeral policies.

Table 9: Awareness and ownership of insurance products in South Africa

Insurance Products	It's something I would like to have in future		I have this insurance policy	
	Benchmark	Endline	Benchmark	Endline
Funeral insurance	7%	40%	41%	46%
Life insurance	5%	18%	23%	20%
Medical insurance	9%	34%	31%	34%
Retirement annuity	4%	36%	22%	20%
Vehicle insurance on car	5%	36%	18%	24%
Educational insurance	11%	50%	9%	12%
Endowment insurance	9%	20%	2%	8%
Insurance on household goods	9%	50%	14%	18%
Legal insurance	11%	38%	7%	2%
Personal Accident insurance	11%	38%	3%	4%
All risks insurance, like cell phone insurance	2%	41%	3%	16%
Travel insurance	2%	2%	2%	2%
Livestock insurance	2%	18%	0%	0%

5.5 Helping customers act on new knowledge

Although results show that mass media can improve awareness levels and knowledge, as well as creating desire and enthusiasm, when it comes to the actual purchase of a new financial product such as insurance, several criteria can strengthen a mass media campaign's impact and influence the final customer's decision to obtain coverage.

Interpersonal communication often plays an important role in prompting customers to seek more information and purchase insurance. In CNSeg's case, the media campaign created a dynamic exchange of information on the topic of risk management and insurance, but this was only the initial impulse. The absorption of content and decision to purchase were

¹³ In the case of SAIA, a major influencing factor was income source. Ownership of insurance products amongst Thobela respondents was already high at the baseline study, but increased almost in direct proportion to the increase in employment amongst the sample. As employment grows, selection of insurance also grows.

also encouraged through informal talks between residents and the local sales team, who were trained to clarify any remaining doubts. Indeed, most policies have been sold through a direct interaction with one of the sales agents, a well known and trusted character in the community. Significant knowledge exchange also took place during interactions between the residents themselves. For example, a member of a focus group - who watched the film and saw some plays - stated that she decided to buy residential insurance when her mother warned her about the potential risks and praised the policy's benefits. The mother had received information from a neighbour, who already had access to information provided by the sales agent.

The demonstration effect is also a powerful way of strengthening the impact of a mass media campaign and convincing clients to purchase a policy. A CNSeg survey showed that clients who had a family member or close friends involved in events that had generated significant losses, which could have been avoided with insurance protection, were easily convinced by the mass media campaign. *"I have bought home insurance, because the pressure cooker of a friend exploded and she had a lot of damage in the kitchen. Then I got my own house, together with my husband. We spent money to rebuild it, and make everything nice. If after the investments made, a tragedy like this happens ... where would I get money from? ... It was the first insurance that I bought in my life."*

5.6 Who can deliver insurance education to ensure long-term viability?

Since mass media campaigns consume resources, and because their impact can only be seen over a long period and after repeated activity, it is important to discuss who could make this type of educational effort sustainable over the long term. Three main types of players or business models can contribute to securing mass media insurance viability.

Nuestro Barrio proved that a business model exists for delivering financial literacy campaigns, reaching an increasingly wide audience over a period of several months, while significantly reducing per-person costs. Successful television shows have upfront production costs, but licensing fees or advertising can generate revenue. As a show achieves greater distribution and viewership, revenue increases and production costs per viewer decreases. However, the *Nuestro Barrio* model should not be compared with a traditional commercial TV show. The distribution revenue did not meet the benchmark for a profitable television show and initial costs were covered by a subsidy.

Insurance associations can definitely play an active role in promoting an insurance culture among low-income households and sensitizing the insurance sector to the specific needs of that market. For example, the *Estou Seguro* project actively contributed to microinsurance promotion in Brazil. It emerged from the project that not only low-income people, but also insurance providers were in need of information. The insurance education campaign also served research purposes into the target audience. The timing was crucial for Brazil, in view of the introduction of a new microinsurance regulatory framework. Indeed, insurance products will not be relevant for low-income people if insurance companies do not understand the market that they intend to supply. *Estou Seguro* became a laboratory for the insurance companies to explore and understand the target group's needs and how best to match demand. Since it proved extremely valuable for Confederation members, it was easy to ask them to fund the second phase of the project.

Indeed, in order to justify the cost of a mass media campaign, an insurance association needs to convince its members that they will receive a return on their investment, either by increasing take-up or by improving knowledge on how to approach the low-income sector. CNSeg actively disseminated acquired knowledge to the industry throughout the project and published a Methodological Kit¹⁴ that condenses the lessons and provides the insurance sector with the methodology and tools to produce a consumer education strategy. However, although SAIA and Fasesolda raised funds, both still need

¹⁴It can be accessed on: <http://www.viverseguro.org.br/institucional/kitestouseguro/en/index.html>

to report to their members and present arguments to justify a long-term mass media campaign as the right strategy for maximizing the impact of the members' investment.

In the absence of a strong and active insurance association, donor and other non-profit organization (such as private sector foundations) involvement is clearly needed for the sustainability of insurance education campaigns. Examples include ILRI, GIZ and Opportunity International. However, integrating insurance education into a wider financial capability is certainly the way forward for improved sustainability. Some countries have made it compulsory for the industry to give financial support to insurance education campaigns (Colombia and South Africa), though it is up to the industry to decide on the implementation and tools preferred. But this is only a first step. Including insurance in national financial capability strategies would not only help to sustain insurance education campaigns over the long term. It would also make it possible to fix more ambitious objectives, such as increasing the capacity of low-income consumers to understand the different risk management tools available in their market and enabling them to make fully informed decisions regarding their financial affairs.

6 > CONCLUSION

Mass media campaigns have the potential to enable organizations to reach wide audiences in a cost-effective manner. Results from the case studies show that mass media campaigns can achieve improvements in awareness and knowledge. However, it is important to note that understanding and involving the target audience is a prerequisite for the creation of effective campaigns. Building on previous knowledge and the experience of potential viewers/listeners, choosing the right media and broadcaster, localizing programmes and selecting the best times and dates for dissemination - all these tasks are better performed when an accurate assessment of the audience has been carried out and when communities are involved and consulted during the process. It is also worth monitoring the programme when it is being aired, in order to guarantee quality during the dissemination stage.

Furthermore, mass media campaigns should not be viewed as replacements for traditional classroom-based training, but rather as a supplement to expand the outreach of existing programmes. The results of the campaigns analysed suggest that awareness and understanding were increased. A rise in levels of awareness opens the door to more traditional types of instruction. Once awareness has been created, the audience is likely to be more receptive to formal instruction, even if the initial interest was generated by a soap opera on television.

Table 10: Key steps and lessons for each campaign stage

Steps	Lessons
PLAN	
<ol style="list-style-type: none"> 1. Set the campaign goal 2. Understand the target population's needs, barriers, current behaviour and use of media 3. Select the media channel 4. Map the different stakeholders 5. Assess risks from local conditions 	<ul style="list-style-type: none"> • Identify the theory, explaining how adult behaviour change is going to be used for the programme. • Define outcomes following SMART thinking: Specific, Measurable, Attainable, Relevant and Timely. This will also help in the evaluation stage. In that way objectives will be clearly aligned at all stages: planning, implementation, and evaluation. • Have a clear understanding of the characteristics, needs, and aspirations of the target audience. • Consider criteria other than outreach and costs for selecting the media channel. These should include: target groups' preferences and behaviour; capacity of the channel to create an interactive platform; academic literature; international experiences; media penetration among the target audience. • Combine media activities and interactivity • Involve the community in: promoting trust among clients, deepening understanding of the clients' needs, facilitating dissemination, anchoring messages, creating buy-in and promoting awareness
DESIGN	
<ol style="list-style-type: none"> 1. Design programme content, format and style 2. Make the audience identify with the topic 3. Create an interactive platform in the campaign 4. Work closely with the broadcaster 5. Pilot content and format 	<ul style="list-style-type: none"> • Build content based on the audience's existing frame of reference • Enrich "edutainment" with interactivity and participation methods, and with adaptation to local contexts • Localize campaign content so that audience relates to language, accents, expressions, names and places. • Use a variety of tools to support media activities and interactivity within the target group (e.g., set up an insurance knowledge focal point in the community, such as the 'information Kiosk' in Santa Marta, equipped with relevant material and resource people, who

	<p>could address residents' questions and promote dialogue on insurance.</p> <ul style="list-style-type: none"> • Choose the broadcaster wisely, since they will have a major say on format, will determine broadcasting times and could help to create a better targeted programme.
MANAGE	
<ol style="list-style-type: none"> 1. Select dissemination channel 2. Embed campaign in a wider educational programme 3. Guarantee that products and sales procedures are in place before the campaign begins 	<ul style="list-style-type: none"> • Choose wisely when selecting the broadcaster, between media with national coverage or channels with local presence. • Devise the education campaigns as a holistic project in which the message is shared and reinforced through other media (e.g. flyers, posters, brochures and website) • Check that the microinsurance industry is ready to support the campaign in terms of product availability, sales procedures and timing, and physical presence in communities
MONITOR & EVALUATE	
<ol style="list-style-type: none"> 4. Select the most appropriate methodology 5. Analyse campaign outreach and cost-effectiveness 6. Assess campaign impact 	<ul style="list-style-type: none"> • Select whether monitoring will be conducted in terms of outputs or in terms of outcomes. Basic monitoring relates to the former and consists of making sure that all episodes are broadcast, in the right sequence, according to the agreed schedule • Evaluate outcomes and assess changes in knowledge, skills and attitudes after exposure • Consider if a rigorous evaluation methodology should be used. These are more expensive and timely, but yield more robust results • Do not be overambitious in setting the time frame for evaluating results, since this may take longer than expected

The ultimate goal of a financial education campaign is an expansion of the capabilities of the target audience. Therefore, low-income customers should not only be able to understand insurance concepts and products. They should also have a wider understanding of financial services. In turn, a wider educational programme framework should be brought to the agenda.

The complementarity between audiovisual mass media campaigns and other types of instruction, and the need for a broad educational programme on financial issues, means that several parties need to be engaged. Private companies, NGOs, non-profit organizations, insurance and financial associations and other meso-level bodies (e.g., central banks) all need to work closely. Financial education should not be done in isolation, and there is a need for a stronger cooperation between the different entities that are involved in financial literacy. Table 10 lists key steps and lessons in each stage of the mass media campaign development.

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MICROINSURANCE INNOVATION FACILITY

Housed at the International Labour Organization's Social Finance Programme, the Microinsurance Innovation Facility seeks to increase the availability of quality insurance for the developing world's low income families to help them guard against risk and overcome poverty. The Facility was launched in 2008 with generous support from the [Bill & Melinda Gates Foundation](#) to learn and promote how to extend better insurance to the working poor. Additional funding has gratefully been received from [several donors](#), including the [Z Zurich Foundation](#) and [AusAID](#). See more at: www.ilo.org/microinsurance

