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BRIEFING NOTE 18

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PROTECTING THE WORKING POOR

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AUDIOVISUAL MASS MEDIA CAMPAIGNS FOR INSURANCE EDUCATION: STAGES AND LESSONS

Sarah Bel and Mariana Pinzón Caicedo[1]

Face-to-face meetings and group workshops have traditionally been the preferred vehicle for insurance education. However, with the growth of the industry and diversification of risk carriers and distribution channels, there is an increasing need to educate a wider audience. Many players have therefore started to add mass media activities (such as comic books, radio, and video programmes) to their education campaigns to reach more people at a lower cost.

This brief examines mass media campaigns that include audio or video content. Audiovisual mass 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 both in public places and at home on DVD players. In most developing countries, audiovisual media is seen as entertaining and as a reliable source of information, particularly radio.

One of the main advantages of audiovisual mass media campaigns is that they can reach people who would not actively seek financial education. They are well suited to a largely illiterate audience with a preference for oral communication.

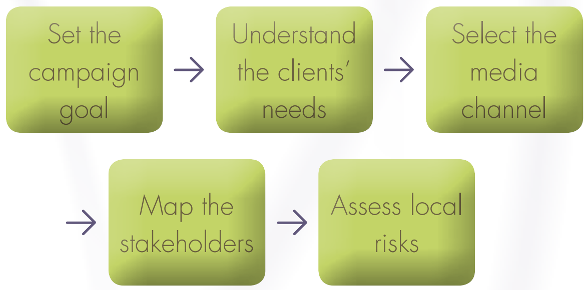
Another advantage is that the upfront production cost can be spread across a wide audience. The greater the number of listeners or viewers, the lower its final unit cost – an attractive feature compared with classroom-based activities.

LESSONS FOR EACH STAGE

This section outlines key steps and lessons for each stage in the development and implementation of mass media campaigns: plan, design, manage, and monitor and evaluate. The lessons are extracted from existing literature and a review of nine mass media campaigns (summarized in Table 1).

PLAN

Figure 1 Steps for the Plan stage



Define the ultimate goal of the campaign. The goal of most campaigns is to enable potential clients to understand insurance concepts and products and encourage them to adopt better risk management practices, such as using insurance products. The campaign's goals should be designed as SMART (Specific, Measurable, Attainable, Relevant and Timely). This will help in the evaluation stage.

[1] This brief is excerpted from the Microinsurance Paper no. 21, which includes details on the reviewed campaigns and the steps to follow for each phase of education campaign. The paper is available at http://www.ilo.org/microinsurance. Sarah Bel and Mariana Pinzón Caicedo were part of the ILO's Microinsurance Innovation Facility at the time of this project.

Table 1 Summary of campaigns reviewed

Implementer, country	Programme	Outreach (people)	Insurance education	Financial literacy	Radio	Video
ILO, Cambodia	Better Work / Better Factories Cambodia	55 000				
CNSeg, Brazil	Estou Seguro	4 000				
AKI/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				

Before designing the content, practitioners should **have a clear understanding of the characteristics, needs, and aspirations of the target audience.** For example, Opportunity International started with a survey that analysed target clients' needs before using focus groups to deepen understanding. Project managers were strongly involved to give them direct contact with clients' needs. MFO also evaluated the audience's preferences for the delivery of the campaign through a learning needs assessment. Fasecolda and CNSeg did a thorough market research survey, using qualitative and quantitative research methods to analyse the demographics (age, gender, marital status, family size, income, occupation, education, and religion), current knowledge levels, attitude, and use of insurance.

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Practitioners should **consider criteria other than outreach and costs for selecting the media channel.** These should include: target groups' preferences and behaviour; interactivity; information from others' experiences and academics; media penetration among the target audience. For example, the South African Insurance Association (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. Microfinance Opportunities (MFO) also chose radio, since this medium was extremely popular in Kenya. It was also the most trusted information source for the majority of Kenyans.

Involve the community throughout the campaign. One of the first steps of the CNSeg project in Brazil was to establish a partnership with the association of dwellers, a highly trusted institution. Working with community leaders and involving them in the decision-making process encouraged the community to accept CNSeg's project, and helped CNSeg fine tune and disseminate the campaign, collect information and recruit local staff.

DESIGN

Figure 2 Steps for the Design stage

Design content, format, style → Make audience identify with content → Create an interactive platform → Work closely with broadcaster → Pilot content and format

The content of the campaign should be **based on the audience's existing knowledge.** In the planning phase, Fasecolda 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. 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.

Make campaigns interactive. Interactivity is a way of establishing a bridge between audience and programme, by making listeners and viewers feel an important part of the campaign. The most common way to make campaigns interactive is to create a space where listeners or viewers can call in to present their experiences or ask questions. For example, in GIZ' video campaign in Ghana video screenings were bundled together with educational talks and a Q&A session. In Kenya, Microfinance Opportunities' *A Friend Indeed* radio programme offered listeners the chance to win cell phone airtime if they answered questions correctly at the end of each episode.

Localize campaign content so that the audience relates to the language, accents, expressions, names, places and situation. 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. Another strategy to facilitate audience identification with characters is to use celebrities, who can leverage archetypal and role model characters.

MANAGE

Figure 3 Steps for the Manage stage

Disseminate the programme → Embed campaign in a wider education programme → Put products and sales procedures in place

Before disseminating information through radio, it is important to **let the target audience know in advance** when the educational programme will be broadcast. The campaigns should be promoted in advance and throughout the duration of the intervention. In line with this strategy, the *Viva Seguro* radio programme was marketed through a series of six short commercials, aired daily.

Devise the education campaigns as a holistic project in which the message is reinforced through other media (e.g. flyers, posters, brochures, and website). These should be presented to audiences simultaneously rather than consecutively to maximize impact.

MONITOR AND EVALUATE

Figure 4 Steps for the Monitor & Evaluate stage

Select the most appropriate methodology → Analyse campaign outreach and cost-effectiveness → Put products and sales procedures in place

It is important that a campaign is carefully monitored and evaluated to assess its impact and determine which aspects are effective. It is essential to **create a framework for monitoring and evaluation within the design phase** of the campaign and to identify the monitoring and evaluation team before the programme is aired.

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. Monitoring activities should be linked to the SMART objectives that were defined at the planning stage of the programme. Fasecolda also monitored outcomes using comprehensive learning objectives and a complex set of indicators (see Table 2).

Table 2 Indicators to track the impact of Viva Seguro

Indicators used in to track knowledge, attitude, skills and 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
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

The interactive components of the campaign can provide valuable information for monitoring. Questions and comments sent to a hotline or through SMS should be documented to enable analysis. Similarly, community participation levels can also provide valuable insights. ILRI found the radio campaign to have been effective in raising awareness, since its insurance promoters received a lot of questions about the product when they visited communities. The positive impact was also shown by the number of callers during the interactive radio show, and by the number of calls that the insurer received after the radio programme.

All the cases examined in this review showed a clear improvement in insurance awareness and understanding. In some cases, the campaigns created positive attitudes towards the insurance industry, leading to greater willingness to be covered. However, in other cases, the level of trust did not increase and the negative feeling towards insurers remained.

Regarding behaviour change, take-up, and renewal, most cases learned that understanding of campaign messages was not enough to trigger immediate sales. It is important to note that changing purchasing behaviour is much more difficult than improving awareness or knowledge. Literature suggests that moving potential clients from awareness to actually buying a product takes time and may require repeated exposure to a campaign over an extended period.

WHO SHOULD DELIVER INSURANCE EDUCATION TO ENSURE LONG-TERM VIABILITY?

Since mass media campaigns are costly, 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.

Individual insurers, delivery channels or training organizations can deliver the programme. *Nuestro Barrio* reached a wide audience over a period of several months, 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 cost 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, as well as sensitizing the insurance sector to the specific needs of that market. For example, the *Estou Seguro* project revealed that not only low-income people, but also insurance providers were in need of information.

In the absence of a strong and active insurance association, the involvement of donors and other not-for-profit organizations (such as private-sector foundations) may be needed for the sustainability of insurance education campaigns. Examples include ILRI, GIZ, and Opportunity International. However, insurance education is most likely to be sustainable when delivered as part of wider financial education programmes.

CONCLUSION

Mass media campaigns can improve the awareness and knowledge of their audiences. They can achieve this at a greater scale and more cost effectively than traditional methods. Nevertheless, this may well not be enough to make the audience actually buy insurance.

Understanding and involving the target audience is vital. This provides a basis for better designing and implementing a campaign that is meaningful to the experiences and needs of its audience.

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

International
Labour
Office

microinsurance@ilo.org
www.ilo.org/microinsurance