

FOCUS GROUP DISCUSSIONS

Focus group discussions (FGDs) are an excellent way to get the staff's or client's perspective on the Financial Services Provider (FSP)'s social performance. Here are a few tips for organizing FGDs as part of an SPI audit.

1. Staff feedback

Feedback from staff, and loan officers in particular, can be organized as a focus group discussion or gathered during a regular staff meeting. The content of the discussion will focus on the dimensions and criteria of SPI that are more directly linked to the work of this type of staff (see Interview sheet in the [SPI Control List](#)).

2. FGDs with clients

FGDs with clients:

FGDs can be held ad hoc at the time of group meeting, during a general assembly of a branch or any other moment that brings together a group of clients (training, workshop). FGDs should have ideally between 8-12 participants.

Organization:

- Although the client selection can be ad hoc if necessary, it's important to prepare a discussion guide for your FGD. Start with general questions, and work towards more specific ones during the session. Make sure to note follow-up questions for each of the questions. The following is an example of an activity that can guide the FGD.
- Prior to the FGD, prepare a table on a piece of flip chart paper or something similar with the 7 dimensions of SPI5. Illustrate each one with a simple symbol.
- Open the discussion by introducing yourself and having the participants introduce themselves. Emphasize that you are there to learn from them and that their participation is important to improving the services of their FSP.
- Present the dimensions, providing a simple explanation for each of them. Be careful to avoid terminology that might be culturally unacceptable. For example, for some criteria in dimension 1, do not use the term "poverty targeting" but rather refer to it in terms of exclusion from the traditional financial sector, financial constraints, vulnerability to risk.
- Ask the participants to rank the dimensions that are the most important to them using a blue sticker for the ones considered most important, and black sticker for the ones considered less important.
- Next, have clients put a green sticker on the dimensions they feel the FSP does best and a red sticker on the one they feel the FSP doesn't do very well.
- Based on the results, focus the discussion on the aspects considered most important (those with the most blue stickers) as well as those the clients feel the FSP needs to improve (red stickers). Why did they put the blue stickers on these dimensions? And why did they put the red stickers? What are the FSP's weaknesses? How could it improve?

- If the audit has already been completed, or you have some preliminary results, discuss them with the clients. What are their reactions? Do they agree? Disagree? Why?

Duration:

FGDs generally last 60-90 minutes, but should not go over 90 minutes!

Using findings:

Context, group selection, group dynamics and the facilitator's style can all affect the results of a focus group—results should be therefore be triangulated with documentation collected from the FSP and interviews with FSP staff. The innately subjective nature of focus groups can be mitigated by conducting several FGDs with the same discussion format, if time permits!