Forecast-based Financing (FbF)

**Focus Group Discussion (FGD) Guide**

Resources needed:

* 2 moderators (1 facilitator, 1 note-taker)
* Audio recorder (tape or digital; can be a smartphone)
* Notepads, pens for note-taker
* See also “useful tips for the FGD facilitator” on the last page

Moderators:

The ideal focus group **facilitator** has the following traits:

* Can listen attentively with sensitivity and empathy
* Is able to listen and think at the same time
* Believes that all group participants have something to offer no matter what their education, experience, or background
* Has adequate knowledge of the topic
* Can keep personal views and ego out of the facilitation
* Is someone the group can relate to but also give authority to
* Can appropriately manage challenging group dynamics

The **note-taker** must be able to do the following:

* Set up a tape recorder and check that it is recording well
* Run a tape recorder during the session
* Take notes; this is very important in case the recorder fails or the tape is inaudible (which is often the case because some participants speak very quietly)
* Note/record body language or other subtle but relevant clues
* Allow the facilitator to focus on moderating the group and do all the talking during the discussion

Participants:

In each community (FbF intervention and comparison), 2 FGDs should be organized:

* 1 FGD with men (6-10 participants)
* 1 FGD with women (6-10 participants)

A discussion group should **not exceed** the maximum of **10** participants. **Bystanders should not be present**, meaning the group should have a quiet space to discuss undisturbed among themselves.

Group composition:

FGD participants should be **selected by the moderators, in consultation with** the appropriate community leaders. Selection of participants should *not* only rely on willing community members volunteering to participate as this may lead us to miss the voices of the most vulnerable / less vocal community members.

**Priority groups** to be included in FGDs: FbF cash recipients (in FbF intervention areas); landless; elderly; disabled.

Discussion groups should be demographically **homogenous**: FGD participants usually feel most comfortable sharing their views if they speak among peers. This means a group should not be too diverse regarding the **age range** of participants (avoid putting very young and very old persons together in the same group) and their **vulnerability** (avoid mixing very poor and well-to-do individuals in the same group). To ensure we capture the views of all relevant demographic groups, we need to balance participation across communities: if you have spoken to a group of mostly elderly women in community A, try to speak to a group of mostly younger women in community B.

**FOCUS GROUP SCRIPT**

***(Welcome)***

The moderators introduce themselves to the participants.

* Name
* Background

***(Purpose)***

We are speaking with you today to learn about your experiences during the recent flood. This will help us and others to be better prepared to provide assistance in the future.

Your answers will not impact whether or not your community receives Red Crescent/Red Cross aid in the future, so it is important to be honest with us and tell us how you really feel and what is most important to you.

Our discussion today will last about 60 to 90 minutes (one-and-a-half hours).

***(Ground rules)***

Our role will be to ask a number of questions and listen to your answers.

We would like you to do the talking. We would like everyone to participate and will make sure everyone has time to speak. We may call on you if we haven’t heard from you in a while.

There are no right or wrong answers. Every person’s experiences and opinions are important. Please speak up whether you agree or disagree. Some people might not think the same things as you do, and that is OK. We would like to hear a wide range of experiences. We hope that all of you will share their views and tell us what you think.

If you have any questions while we are talking, please let us know.

***(Voluntary)***

It is important that you know you do not *have to* talk with us today. It is okay to choose not to talk with us. If you choose to talk with us today, you can decide not to answer every question. Also, you can stop talking when you want to.

***(Confidentiality)***

We will not share your specific answers with anybody. It is important that you do the same thing. It is important that you do not share anything that is said by anyone in this group with anybody outside of the group.

We will share the information in a way that does not let people know who came to this group today, or who said what. Your name will not be on any reports or presentations that we will produce.

***(Audio recording etiquette)***

You may see us writing things down; this is so we don’t forget anything we talked about. We are also tape recording our talk today so that we will be able to remember exactly what you tell us. In order for the tape recording to work well, only one person can talk at a time so that we can hear everything that everyone says.

Does anyone have any questions about what I just talked about? Let’s begin…

**FOCUS GROUP DISCUSSION PROTOCOL**

*Example from Bangladesh for flood-affected communities who received FbF cash*

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Community name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Focus Group moderator names:

1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Group type: ❟ Men

❟ Women

Group composition: The majority of this group is composed of (check all that apply or note down any other relevant properties of the group):

 ❟ FbF cash recipients

 ❟ Landless

 ❟ Elderly

 ❟ Physically disabled

 ❟ Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 ❟ Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 ❟ Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Number and age of participants:

|  |  |  |  |
| --- | --- | --- | --- |
| 1. | Age \_\_\_\_\_ | 6. | Age \_\_\_\_\_ |
| 2. | Age \_\_\_\_\_ | 7. | Age \_\_\_\_\_ |
| 3. | Age \_\_\_\_\_ | 8. | Age \_\_\_\_\_ |
| 4. | Age \_\_\_\_\_ | 9. | Age \_\_\_\_\_ |
| 5. | Age \_\_\_\_\_ | 10. | Age \_\_\_\_\_ |

Discussion start time: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

***IMPORTANT:***

*WHEN ASKING A QUESTION, DO NOT READ OUT PROBES IN [SQUARE BRACKETS] IN THE BEGINNING; THESE ARE PROMPTS TO BE USED IN CASE PARTICIPANTS DO NOT MENTION THESE ISSUES DURING THE DISCUSSION.*

**[Icebreaker question (5-10 minutes):]**

1. **To begin, I would like to go around and have everyone share briefly what was the first thought that crossed your mind as you woke up this morning?**
* [Ask a volunteer to start, then go around the group and make sure everyone speaks.]
* [Keep answers brief.]

**[Core questions (50-70 minutes):]**

1. **Tell us about the recent floods.**
* **What happened?**
* **Was there anything different in how you experienced the most recent flooding event compared to previous floods? Was it more or less severe?**

[Probe - in case participants do not bring this up during the discussion:]

1. [If participants mention more or less severe, let them qualify these statements HOW / WHY they say it was more or less severe.]
2. [Probe for differences in timing, severity, scale]
3. **Before the flood of last week happened, did you learn in advance that this time the flooding would happen, and whether it would be more severe than usual? How?**

[Probe - in case participants do not bring this up during the discussion:]

1. [Probe whether an early warning was received?]
2. [When was information / warning received?]
3. [Were people warned earlier / later than usual? Did this make a difference?]
4. [How was weather or warning information obtained? Through which channels? From whom?]
5. **Did you take any actions to prepare and protect yourself, your homes, your livestock or your farms against the impact of the flooding**
* **before it happened? What did you do?**
* **during the time when the flood had already started rising?**

[Probe - and **note** whether **actions** were **taken BEFORE or DURING** the flood:]

1. [Did people sell valuable assets to get cash? What did they sell, and for what purpose?]
2. [Did people borrow money from someone / take out loans? For what purpose?]
3. [Did people evacuate?]
4. - [Where did they evacuate to?]
5. - [When did they evacuate?]
6. - [Any challenges when evacuating?]
7. **Did you receive any outside assistance before the flooding became severe?**

[Probe - in case participants do not bring this up during the discussion:]

1. [What type of assistance was received? Was it different from what you usually receive?]
2. [What was the assistance used for?]
3. [When was assistance received? Was it early enough?]
4. [Was assistance received earlier / later than usual? Did this make a difference?]

 In FbF-assisted communities:

1. [Did people receive FbF cash?]
2. [How much FbF cash was received? When?]
3. [Any challenges in accessing the FbF cash? How long did they have to wait in line?]
4. [What was the cash used for?]
5. [Did the FbF cash influence whether people borrowed money / took out loans?]
6. **Which flood impacts / effects of the flood are worrying you most?**

[Probe - in case participants do not bring this up during the discussion:]

1. [Damage to housing / physical infrastructure?]
2. [Loss of livestock?]
3. [Health of self or family members?]
4. [Inability to work / loss of income? For how long?]
5. [Need to borrow money / accrue debt?]
6. **If such severe flooding were to happen again in the future, what type of assistance would be most helpful to you to be prepared?**

[Probe - in case participants do not bring this up during the discussion:]

1. [Early warning?]
2. [Cash assistance?]
3. [Distribution of goods / assets?]
4. [Evacuation assistance?]
5. [Anything else?]

**[Closing question (5-10 minutes):]**

1. **Is there anything else you would like to share with us regarding your experiences with the recent flooding?**

***(Closing)***

Thank you for sharing your experiences and opinions with us. You have been very helpful and we appreciate you taking the time to speak with us.

**Discussion end time:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Total duration: \_\_\_\_\_\_\_\_\_\_\_ minutes

[Immediately after all participants leave, the moderators debrief while the audio recorder is still running and label all recordings and notes with the date, time (if more than one group per day), and name of the group.]

**USEFUL TIPS FOR THE FGD FACILITATOR**

**Keep time:** The focus group moderator has a responsibility to adequately cover all prepared questions within the time allotted.

**Probe for more:** S/he also has a responsibility to get all participants to talk and fully explain their answers. Some helpful probes include:

* “*Can you talk about that more?*”
* “*Help me understand what you mean*”
* “*Can you give an example?*”

**Summarize:** It is good moderator practice to paraphrase and summarize (repeat in your own words) long, complex or ambiguous comments. It demonstrates active listening and clarifies the comment for everyone in the group.

**Remain neutral:** Because the moderator holds a position of authority and perceived influence, s/he must remain neutral, refraining from nodding/raising eyebrows, agreeing/disagreeing, or praising/denigrating any comment made.

**Actively moderate:** A moderator must tactfully deal with challenging participants. Here are some appropriate strategies:

* Self-appointed experts: “*Thank you. What do other people think?*”
* The dominator: “*Let’s have some other comments.*”
* The rambler (doesn’t stop talking): Stop eye contact; look at your watch; jump in when they inhale.
* The shy participant: Make eye contact; call on them; smile at them.
* The participant who talks very quietly: Ask them to repeat their response more loudly.

More useful guidance can be found here: [*Guidelines for Conducting a Focus Group,* Duke University](https://assessment.trinity.duke.edu/documents/How_to_Conduct_a_Focus_Group.pdf).