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MINI-DRAMAS, ICTs, FINANCIAL EDUCATION AND PROMOTION OF SAVING*

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As part of the Todas Cuentan initiative, financed by the International Development Research Centre (IDRC) of Canada and implemented by the University of Chile Economics Department, along with the Instituto de Estudios Peruanos (IEP) and the Fundación Capital, and supported by the Ford Foundation and the IDRC of Canada, an evaluation was undertaken of the intervention to promote saving among rural woman beneficiaries of the JUNTOS program using ICTs. This evaluation, carried out by Martín Valdivia (Grade) and Alberto Chong (IDB) seeks to determine the effect of exposing women in the JUNTOS program to socio-dra-

mas that transmit pro-savings messages with which they can identify.

SUMMARY

We propose to evaluate an intervention that promotes saving among women beneficiaries of the JUNTOS program based on the use of ICTs, exposing the women to socio-dramas that transmit pro-savings messages with characters and stories that are related to their situation. Recent literature provides growing evidence of the effectiveness of soap operas or socio-dramas in changing patterns of behavior, especially in women. Karlan et al. (2010) report significant effects on savings levels when reminder messages are related to aspirations that reflect

* The complete document is available at the Capital Project: <www.proyectocapital.org>.



the women's situation. We therefore proposed that the use of socio-dramas could have a significant impact on the savings levels of women in JUNTOS. We also aim to analyze the impact of this intervention on the empowerment of women in the home and adjustments in their strategies for investing in human capital and generating income. The evaluation strategy assumes a random assignment of towns from one or two departments to the control group or the treatment groups. The distribution strategy will depend on JUNTOS managers to convene the participants, but the meetings will be specific for viewing the various episodes. When possible, the evaluation will take advantage of the periodic meetings at which women in JUNTOS receive transfers or attend talks or training sessions. The evaluation will use information from short surveys as well as bank records to determine the effect on saving, women's empowerment and their income-generation strategies. Support from MIDIS and JUNTOS will allow the results to be incorporated into public policy and to build capacity for the design of policies based on rigorous evidence.

MOTIVATION AND RATIONALE FOR THE STUDY

This study seeks to explore whether soap operas or socio-dramas can play an important role in promoting saving among women in the JUNTOS program, either through the use of traditional technologies (TV, video) or modern technologies (PC). Recent studies of the role of media show the great potential of traditional technologies, such as television and newspapers, and modern technologies, such as computers and cell phones, to affect decisions and behaviors that are crucial for families' welfare (Besley and Burgess, 2002; Stromberg, 2004; Gentzkow, 2006; DellaVigna and Kaplan, 2007; Olken, 2006; among others). Jensen and Oster (2007) estimated the impact of the ar-

rival of cable television on women's autonomy and production and on fertility in India.

Perhaps more importantly for our project, Chong and La Ferrara (2010), La Ferrara, Chong and Duryea (2012), and Chong and Yanez-Pagans (2012) show that the content of soap operas can have both short- and long-term impacts, particularly on women. In these three studies, the authors show how soap operas have played a key role in the functioning of contemporary society in Brazil and how they have been crucial for linking, institutionalizing and changing attitudes and patterns in the country, particularly women's attitudes (fertility and divorce) and those related to crime (homicides). Our project is based on lessons learned from those studies, which show that to be effective, soap operas must not only be of high quality, but must also have intelligent, hopeful story lines. In Brazil, either by chance or by design, soap operas have historically been "loaded" with messages related to emancipation and a specific model of the family: small, urban, middle class and consumerist, with independent women.

Many studies have sought to establish the determining factors for saving. Recent studies based on behavioral economics and field experiments have shown the complexity of that process. Karlan et al. (2010), for example, shows that reminder messages can have substantial impacts on the propensity to save and the likelihood that each person will meet his or her initial savings goals. Most important for this study is that they find that the effects are even stronger when the messages are associated with the person's own aspirations. This connection with the individual's aspirations can be leveraged significantly through the use of soap operas that promote saving among women in JUNTOS. Within this framework, it is possible to explore the effects of increased savings on women's empowerment, family welfare and



the propensity to innovate in independent economic enterprises.

The potential for using soap operas on themes related to education, participation and inclusion in the financial system appears to be very great for at least three reasons: (i) the role of women in household financial management; (ii) the empowerment of women that a well-designed soap opera can achieve, as demonstrated in Brazil; and (iii) elements related to greater confidence. Although (i) is fairly well known in microfinance literature, (ii) and (iii) are elements that are difficult to find in any other type of tool for delivering messages, and that could be the great advantage of soap operas. The emotional element of soap operas provides an additional bond of identification with the viewer. Not by chance did La Ferrar et al (2012) find that in Brazil, in households that watch soap operas regularly, children's names were strongly and statistically linked with the names of soap opera characters.

The literature mentioned above shows that a successful soap opera design for increasing inclusion in the financial system should contain at least three elements within a well-designed plot: (i) powerful visuals and a story line that has direct empathy with the target population about the role of formal banking; (ii) a clear element of "trade-offs," for example, in the use of money; and (iii) extreme elements that highlight the importance of participating in the financial system (for example, an accident in which the character squanders resources).

OVERALL OBJECTIVE

To determine whether socio-dramas with messages associated with common aspirations of the women beneficiaries of JUNTOS can increase their propensity to save, and through that promote the empowerment of women within the

household and improve their households' welfare and strategies for generating income.

SPECIFIC OBJECTIVES

- i) To determine whether variants of the intervention or complementary interventions can create differentiated effects, and whether those effects vary depending on the characteristics of the women, their families and the communities in which they live.
- ii) To formalize the social learning process by publishing the results in different media targeting different audiences, including local and international academia, local and international government officials, and the general public.
- iii) To build capacities for the development of innovations based on international experiences that include a strategy of rigorous impact evaluation among government officials in JUNTOS, the Banco de la Nación and MIDIS.
- iv) To promote the design of anti-poverty policies and social programs based on rigorous evidence about their processes and impact.
- v) To strengthen MIDIS' capacities in the design of interventions that include the use of ICTs to combat poverty in the country.
- vi) To promote saving and women's empowerment through productive investment in conjunction with graduation from the JUNTOS program.

RESEARCH QUESTIONS

- 1) Can the use of soap operas link the benefits of saving with messages associated with specific goals valued by women in the JUNTOS program to change the women's savings patterns, both financial and non-financial (animals, jewelry, etc.)?

- 2) Do the effects of the soap operas on saving differ when the messages focus on the positive effects of having saved, rather than on the negative effects of not having saved? Alternatively, do the soap operas have a stronger impact when they are supplemented by discussion sessions after the women watch the episodes and incentives for follow-up and discussion of the soap operas' messages through community contests with prizes that are attractive to the JUNTOS participants?
- 3) To what extent do those changes in savings patterns lead to the empowerment of women within the household, changes in their consumption patterns and modification of their family income-generation strategies?
- 4) To what point can soap operas be used to transmit positive messages related to the use of savings for future productive investment, helping JUNTOS participants "graduate"?
- 5) Do the soap operas' effects on savings patterns, women's empowerment and household welfare differ depending on certain characteristics of the women, their families and their communities? Community variables could be particularly important, especially with regard to the connectedness of villages to markets, schools and health centers, access to electricity services, etc.

METHODOLOGY: STUDY DESIGN AND IMPLEMENTATION

This study is based on an intervention that affects the savings patterns of women beneficiaries of JUNTOS through their exposure to video sessions in which they watch socio-dramas lasting about 20 minutes that emphasize the importance of saving. All episodes of the soap operas or socio-dramas will be based on concrete savings goals or requirements typical of

the JUNTOS beneficiary population, such as expenses associated with the celebration of community festivals, children's education, the illness or death of a family member, etc. These videos will be developed with a company that specializes in videos designed to provide information or videos for marketing. They will be based on lessons learned from prior studies, which the authors will organize, and from specific qualitative studies. With assistance from experts in social psychology and anthropology, focus groups will be held to determine the JUNTOS beneficiaries' concept of saving and the extent of their experience with the regulated and non-regulated financial system.

The idea is to expose the women to the socio-dramas in bi-weekly sessions organized with the support of the JUNTOS managers and leader mothers. The proposal is to work with two treatment groups and one control group, to be selected at random from a set of eligible villages. In other words, there will be no differences in the treatment within a given village, as differentiation could lead to tensions between the treated and non-treated population, which could jeopardize the design of the experiment. In the control villages, the process of resource allocation resources and monitoring will continue as generally established by the JUNTOS program. The treatment groups will receive the same number of sessions about the same cases of savings needs. One treatment group, however, will see videos that present the message negatively, emphasizing the cost/loss resulting from not having saved, while the second will receive the same messages, but emphasizing the benefits of having some level of savings. The treatment should occur in at least three sessions, with one case associated with children's education, one related to the illness of a family member, and a third related to the development of agricultural and non-agricultural



productive capacities. Some groups will only see the video, while others will also participate in facilitator-led discussions after each episode. After the third episode, the latter group will also participate in a contest related to the stories and the pro-savings messages.

The viability of this intervention depends on access to electricity in the villages involved and the availability of equipment for showing the socio-dramas in each case (for example, computers with access to DVDs or Internet for streaming). In an initial stage, the area could be restricted to villages that receive transfers by deposit in the participants' accounts in the Banco de la Nación, on the grounds that villages where a transport service delivers the cash are too far away from bank branches.

Comparison with the control group will establish whether exposure to the socio-dramas has an effect on the women beneficiaries' savings patterns. Comparison of the treatment groups will establish, first, if the socio-dramas are

more effective when they focus on the benefits of saving than when they focus on the losses associated with not having saved in a timely manner. Information about the savings patterns can be obtained from records of the Banco de la Nación (BN); the women participating in JUNTOS will be asked to authorize this, and will be assured that the information will be kept confidential and will be used only for research purposes, without being connected to individual cases. A short survey of the women will determine changes in the empowerment of women within their households, as well as in their use of time and their employment strategies, among other indicators.

CONTRIBUTION TO POLICY IMPLEMENTATION

The project's policy objectives will contribute to the development of public policies based on formal communication media and information technologies that can have a positive influence on people's inclusion in the financial system.

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