

Industrial Theatre and Game Show Financial Education Programme

Evaluation Report

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TABLE OF CONTENTS

1. Introduction	4
2. Background to the Industrial Theatre and Game Show Programme	4
3. Methodology	5
3.1. Analysis Framework	5
3.2. Data Collection Methods	5
3.2.1. Site Observations	6
3.2.2. Evaluation Forms and Registers	7
3.2.3. Telephonic Follow-up Calls	7
3.2.4. Key Informant Interviews	8
3.3. Data Limitations	9
4. Findings and Analysis	9
4.1. Relevance	9
4.1.1. Content	9
4.1.2. Targeted Beneficiaries	10
4.2. Efficiency	11
4.2.1. Operations and Implementation	11
4.2.2. Successes	12
4.2.3. Challenges	12
4.3. Effectiveness	14
4.3.1. Mode of delivery	14
4.3.1.1. Edutainment	14
4.3.1.2. Language	15
4.3.2. Collaboration between stakeholders	15
4.3.3. Achievement of targets	16
4.4. Impact	17
4.4.1. Impact on audience members	17
4.4.2. Unintended consequences	19
4.5. Sustainability	19
5. Conclusion	20
6. Recommendations	20

List of figures

Figure 1: Data collection methods	5
Figure 2: The key elements that were assessed during the roadshow	6
Figure 3: Gender breakdown of audience members	8
Figure 4: Age breakdown of audience members	8
Figure 5: Financial challenges faced by audience members	10
Figure 6: Industrial Theatre and Game Show audience groups	10
Figure 7: Overall Implementation process	11
Figure 8: Roadshow-level implementation process	11
Figure 9: Did you remember the roadshow?	12
Figure 10: How participants heard about the roadshow	13

Figure 11: Findings on the mode of delivery	14
Figure 12: The importance of the inclusion of local languages	15
Figure 13: Photo of audience at a well-attended site	16
Figure 14: Programme reach by province (Registers)	16
Figure 15: Financial messages recalled by respondents	18
Figure 16: Financial changes made by respondents.....	18
Figure 17: Follow-up activities	20

List of tables

Table 1: OECD DAC criteria.....	5
Table 2: Roadshows observed by Genesis	6
Table 3: Roadshows observed by FSCA and Mahuma	7
Table 4: Industrial Theatre and Game Show KII list.....	8
Table 5: Industrial Theatre and Game Show topics covered during the roadshows.....	10
Table 6: Languages used by province.....	15
Table 7: Programme reach by site (Registers).....	17

1. INTRODUCTION

The Financial Sector Conduct Authority's (hereafter 'FSCA') Consumer Education Department implemented a programme to improve the financial literacy of consumers in South Africa. The FSCA, in partnership with Mahuma Group implemented 50 Industrial Theatre and Game Show roadshows in the following provinces; Mpumalanga, Free State, KwaZulu-Natal, Western Cape and Northern Cape. The programme, funded by the Financial Services Consumer Education Foundation (hereafter 'the Foundation'), commenced in September 2017 and was concluded in March 2018.

Genesis Analytics (hereafter 'Genesis') was contracted by the FSCA to conduct an evaluation of the Industrial Theatre and Game Show programme, the purpose of which is to assess the implementation of the programme and the degree to which it contributed to increasing the financial literacy of consumers in the provinces of implementation. The evaluation also serves to provide recommendations on how project design and implementation could be improved in future.

This report constitutes the first draft of the evaluation report. This report begins with a description of the programme (Section 2). This is followed by an overview of the data collection process (Section 3), and the key findings of from the evaluation (Section 4). The report ends with a conclusion (Section 5) and recommendations (Section 6)

2. BACKGROUND TO THE INDUSTRIAL THEATRE AND GAME SHOW PROGRAMME

The Industrial Theatre Financial Education Programme was piloted in 2015 in Gauteng, North West, Limpopo and Mpumalanga provinces. In 2017, the project was rolled out in the Free State, KwaZulu-Natal, Western Cape, Eastern Cape and Northern Cape with an additional Game Show component. The intended reach of the pilot was 10,000 audience members across 50 roadshows and, as per the previous evaluation report, the pilot reached 30,000 audience members. Following the success of the pilot, the FSCA decided to continue with a full launch of the programme in Mpumalanga, Free State, KwaZulu-Natal, Northern Cape and Western Cape.

The programme aimed to target youth in high schools and tertiary education facilities as well as individuals in public spaces and workplaces. A performance called "Save Now" integrating music and dancing was used to attract people. This performance was designed to inform the target audience about the difference between saving and investment, the role of the FSCA, rights and responsibilities of investors, as well as recourse mechanisms available to them when subjected to unfair business practices by Financial Service Providers (FSPs). The story is built around a set of core characters that face different financial challenges and includes both acting and singing.

The play explains the role of the FSCA and includes a 'call to action', which encourages individuals to contact the FSCA if they require assistance. At the end of the play, five audience members are randomly selected to be part of the game show where the person who correctly answers the highest number of questions wins a R500 voucher.

3. METHODOLOGY

This section describes the methods that were employed by the evaluation team in conducting the evaluation. It begins with an overview of the analysis framework and thereafter describes the data collection methods that were used.

3.1. ANALYSIS FRAMEWORK

The methodology used for this evaluation, as well as the data analysis, was informed by the OECD's Development Assistance Committee (DAC) criteria of Relevance, Efficiency, Effectiveness, Impact and Sustainability.¹ The criteria are summarised in Table 1 below.

Table 1: OECD DAC criteria

OECD DAC Criteria	Description
Relevance	The extent to which the Industrial Theatre and Game Show is suited to the priorities and needs of audience members and the FSCA's objectives.
Effectiveness	A measure of the extent to which Industrial Theatre and Game Show attains its objectives.
Efficiency	Measures the outputs (qualitative and quantitative) in relation to the inputs. This criterion specifically looks at whether the objectives were achieved timeously.
Impact	The positive and negative changes produced by Industrial Theatre and Game Show, directly or indirectly, intended or unintended.
Sustainability	Is concerned with measuring whether the benefits of Industrial Theatre and Game Show are likely to continue in the long-term.

The analysis framework was subsequently used to inform the data collection tools. The data collection tools were the basis for engaging with various stakeholders and the analysis framework was used as the guiding framework for analysing the evaluation findings.

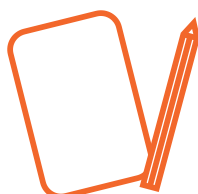
3.2. DATA COLLECTION METHODS

As shown in Figure 1 below, the research methodology employed qualitative and quantitative data collection methods. The diverse nature of the data has facilitated the triangulation and verification of information presented in this evaluation report.

Figure 1: Data collection methods



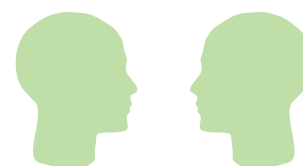
Site Observations of roadshows



Evaluation Forms and Registers



Telephonic follow-up calls



Key Informant Interviews (KIIs)

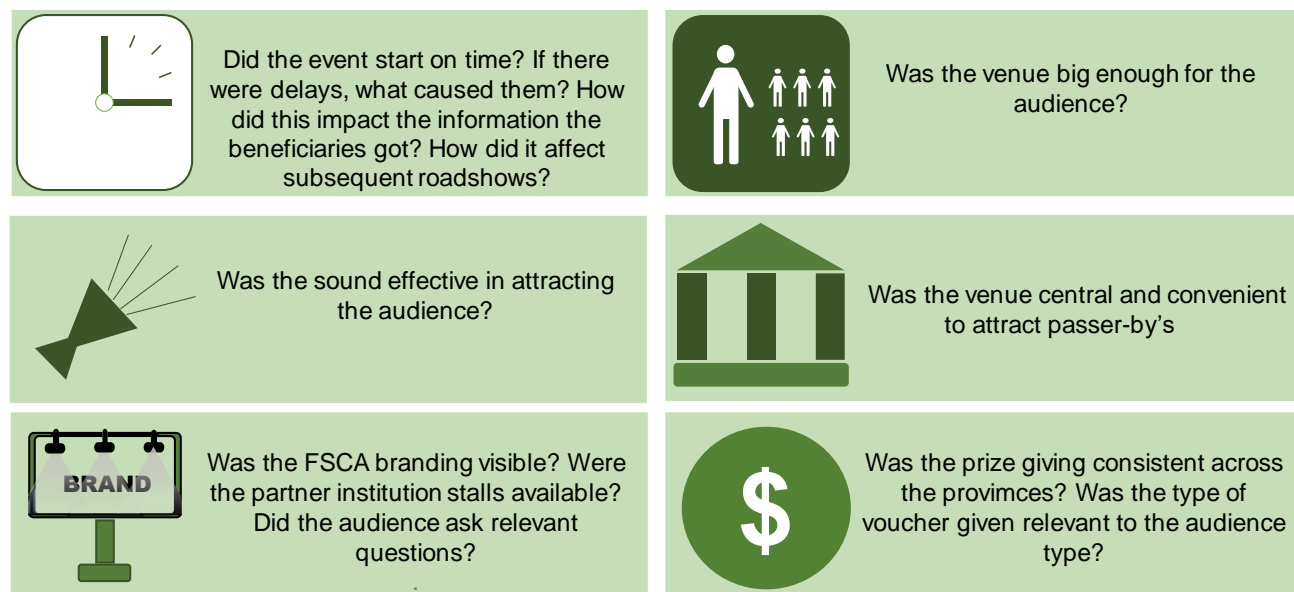
¹ The OECD's DAC (Development Assistance Committee) criteria provide a useful framework for evaluating developmental assistance. This framework is globally recognised and is used by the majority of development assistance organisations, thus enabling comparison between programmes. More information is available at <http://www.oecd.org/dac/evaluationofdevelopmentprogrammes/daccriteriaforevaluatingdevelopmentassistance.htm>.

3.2.1. Site Observations

The evaluation team conducted nine site observations in four provinces; two in Mpumalanga, two in KwaZulu-Natal, one in the Northern Cape and four in the Western Cape. The purpose of the site observations was to observe on-the-ground implementation of the programme, and the effectiveness of the roadshow in attracting audience members, delivering financial messages and keeping them engaged. The observations were guided by an observation sheet that was developed by the evaluation team.

The specific elements that were assessed in the site observations are outlined in Figure 2 below.

Figure 2: The key elements that were assessed during the roadshow



In addition to observing the above components, Genesis had informal conversations with Game Show participants and members of the Mahuma Group team during these site visits. The list of venues where Genesis conducted site observations is provided in Table 2 below.

Table 2: Roadshows observed by Genesis

Province	Roadshow site	Type of location	Date
Mpumalanga	Siyabuswa shopping complex (morning)	Rural	29 September 2017
Mpumalanga	Siyabuswa shopping complex (afternoon)	Rural	29 September 2017
KwaZulu-Natal	The Workshop shopping centre	Urban	24 February 2018
KwaZulu-Natal	uShaka Marine World	Urban	24 February 2018
Northern Cape	Northern Cape Urban TVET college	Urban	13 March 2018
Western Cape	Parow taxi rank	Urban	26 March 2018
Western Cape	Belhar Shopping complex	Urban	26 March 2018
Western Cape	Somerset West taxi rank (morning)	Urban	27 March 2018
Western Cape	Somerset West taxi rank (afternoon)	Urban	27 March 2018

Source: Industrial Theatre and Game Show evaluation forms

The observation sheet was also provided to stakeholders from the FSCA and Mahuma. The evaluation team received 11 observation sheets, nine from Mpumalanga and two from KwaZulu-Natal. The list of venues where the FSCA and Mahuma completed site observation guides is provided in Table 3 below.

Table 3: Roadshows observed by FSCA and Mahuma

Province	Roadshow site	Type of location	Date	Observer
Mpumalanga	Witbank-TUT Campus Library	Semi- Urban	28 September 2017	FSCA
Mpumalanga	Siyabuswa Mall	Rural	28 September 2017	FSCA
Mpumalanga	University of Mpumalanga	Rural	28 September 2017	Mahuma
Mpumalanga	University of Mpumalanga	Rural	28 September 2017	FSCA
Mpumalanga	Siyabuswa shopping complex (Two shows)	Rural	29 September 2017	Mahuma
Mpumalanga	Siyabuswa shopping complex (Two shows)	Rural	29 September 2017	FSCA
Mpumalanga	KwaMhlanga crossing	Rural	30 September 2017	FSCA
KwaZulu-Natal	The Workshop shopping centre	Urban	24 February 2018	FSCA
KwaZulu-Natal	uShaka Marine world	Urban	24 February 2018	FSCA
Northern Cape	Northern Cape Urban TVET college ^{2*}	Urban	13 March 2018	FSCA
Western Cape	Parow taxi rank*	Urban	26 March 2018	FSCA
Western Cape	Belhar Shopping complex*	Urban	26 March 2018	FSCA

Source: *Industrial Theatre and Game Show evaluation forms*

3.2.2. Evaluation Forms and Registers

At the beginning of each roadshow, registers were circulated for audience members to provide their details. The purpose of the registers was three-fold.

- Assist the Mahuma team to select game show participants.
- Allow Genesis to select respondents to participate in telephonic interviews.
- Capture the reach of the roadshows for the different sites and ultimately, the overall reach of the programme.

At the end of each roadshow, game show winners, site managers and school officials (Financial aid officers, Lectures in TVETS, teachers in high schools) completed an evaluation form to provide comments about the roadshow. The evaluation forms collected data around eight components of the roadshows.

- Quality of the campaign presentation
- Presentation of the content
- Appropriateness of the language
- Relevance of the information
- Sufficiency of time provided for the presentation
- Meeting/roadshow site appropriateness
- Recommendations for future topics and sites, and
- Whether participants were going to share the information with friends and family members.

3.2.3. Telephonic Follow-up Calls

To assess the longevity of the effects of the programme, the evaluation team conducted follow-up telephonic interviews with 100 audience members who observed the Industrial Theatre and Game Show roadshows. To allow for a sufficient amount of time to pass between the performance and the engagement, interviews took place six weeks after the roadshows were conducted. The evaluation team randomly sampled 20 audience members from each province. The sample included voucher winners, game show participants, gift bag recipients as well as audience members who just observed the roadshows. The objective of the telephonic follow-up calls was to evaluate the extent audience members remembered the road shows, the knowledge

² Shows observed by the FSCA. Evaluation forms not received and as such, they are not included in the analysis

retention among audience members and the degree to which they reported an improvement in their financial knowledge.

The figures below present the demographic characteristics of the audience members who were contacted during the follow-up telephonic calls. Figure 3 depicts the gender breakdown of audience members and Figure 4 depicts the age breakdown of audience members.

Figure 3: Gender breakdown of audience members

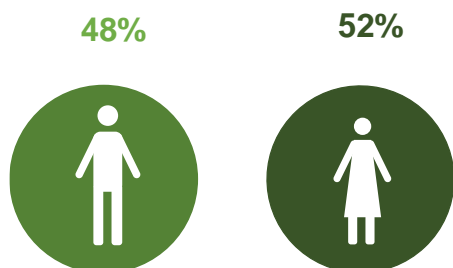
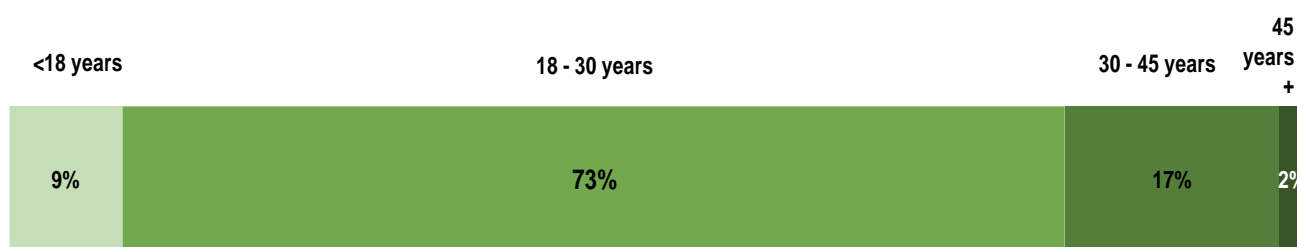


Figure 4: Age breakdown of audience members



Source: Industrial Theatre telephonic follow-up calls (2018)

As depicted above, a larger proportion of audience members who were contacted during the telephonic calls were female. In addition, the majority of respondents were in the 18-30 years age breakdown. The age breakdown of respondents illustrates another success of the programme as this is often the largest group of individuals with financial challenges.

3.2.4. Key Informant Interviews

Genesis conducted Key Informant Interviews (KIIs) with stakeholders from the FSCA and Mahuma Group. The purpose of the KIIs was to gain an understanding of the programme’s objectives, implementation, management and emerging outcomes from the roadshows. The KIIs further highlighted information on the challenges faced by the programme as well as areas of success that can be leveraged for future implementation. The list of stakeholders interviewed as part of the evaluation is presented in Table 4 below.

Table 4: Industrial Theatre and Game Show KII list

Stakeholder Group	Stakeholder Name	Position	Date of Interview
MahumaGroup	Mpho Molepo	Mahuma Group COO	1 June 2018
	Tebogo Ntini	Production Manager	
	Khutso Matlala	Cast Co-ordinator	

	Palesa Diseho	Actress/Costume Manager	
	Thabiso Mmeti	Band Manager	
FSCA	Elliot Modisa	Manager: Consumer Education	4 June 2018
	Themba Mahlangu	Project Leader	
	Grace Phoshoko	Community Relations Officer	

By interviewing a range of stakeholders, the evaluation team received an array of perspectives about the programme. The team was, as a result, able to gauge the different successes and challenges faced during the implementation of Industrial Theatre and Game Show.

3.3. DATA LIMITATIONS

The aim of the registers was to capture the reach of the programme. However, the completion of registers wasn't compulsory and audience members were wary of providing their personal details. The registers do not capture the total number of audience members across the roadshows and, as a result, the evaluation team cannot accurately estimate the total reach of the programme.

The evaluation team only observed roadshows in public places and at tertiary education facilities. While the evaluation team attempted to observe roadshows at High Schools and workplaces in the Northern Cape and Western Cape, these roadshows were either postponed due to adverse weather conditions or cancelled due to exams.

The qualitative data from group interview conducted with the Mahuma Group production team could not be fully utilised due to reservations about their ability to be completely forthcoming about the challenges faced during implementation of the programme. However, additional information regarding the challenges was provided by other key informants – both from FSCA and from the Mahuma Group which accommodated this.

4. FINDINGS AND ANALYSIS

This section presents the findings of the evaluation. These findings have been organised according to the DAC criteria and the main themes emerging from the analysis of the quantitative and qualitative data.

4.1. RELEVANCE

Relevance investigates the extent to which the Industrial Theatre and Game Show is suited to the priorities and needs of the audience members. This will be done by assessing the content of the programme, identifying the targeted beneficiaries and evaluating the extent to which the content is suitable to targeted beneficiaries.

4.1.1. Content

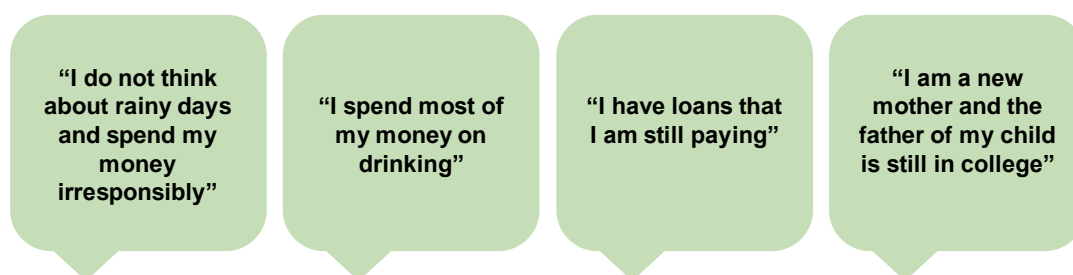
The FSCA commissioned a baseline study by the Human Sciences Research Council (HSRC) which investigated the levels of financial literacy in the country and identified the needs of audience members. This enabled the FSCA to identify broad themes for content development. Thereafter, the first draft of the content was developed by the Mahuma Group. After various iterations and revision processes with the FSCA, the content was finalised and shared with the broader the Mahuma Group team. The outline of the content is provided in Table 5 below.

Table 5: Industrial Theatre and Game Show topics covered during the roadshows

Content	
1	Create awareness on consumer recourse mechanisms; share information about disadvantages of using illegal credit lenders.
2	Create awareness on personal financial management.
3	Consumer rights and responsibilities when buying financial products and services.
4	Provide information about the role of the FSCA as a regulator.

The roadshows that were observed by Genesis revealed that audience members generally showed an interest in the topics covered and could answer the questions in the game show. However, some aspects of the content were more suitable to some audience groups than others. The evaluation forms found that **85% of respondents indicated that the content was excellent, while the remainder of respondents (15%) indicated that the content was good.** The telephonic calls found that the content of the roadshows addressed the financial challenges of audience members. Respondents indicated that their major financial challenges included insufficient income to cover their expenses as well as an inability to budget and save. **Irresponsible spending and debt were also challenges that were faced by audience members.** Qualitative data on the major financial challenges faced by audience members is provided in the quotes below.

Figure 5: Financial challenges faced by audience members



Source: Industrial Theatre telephonic follow-up calls (2018)

4.1.2. Targeted Beneficiaries

The success of the roadshows is informed by the extent to which the content is relevant to the roadshow audience groups. The Industrial Theatre and Game Show programme had three distinct audience groups. These groups are depicted in Figure 6 below.

Figure 6: Industrial Theatre and Game Show audience groups



The evaluation team found that aspects of the content were more suitable to some target groups than others. For example, the recourse options and consumer rights and responsibilities topics were more suitable for

individuals who were employed and not particularly relevant to High School students. **As such the FSCA should consider modifying the content based on the audience members.** There are a number of distinct target audiences that are reached by Industrial Theatre. These audiences have people of different ages with differing financial education needs. Whilst the overall message can remain the same, particularly messages related to savings and investment, it may be useful to slightly modify the content to cater for the different financial needs of various audience groups.

4.2. EFFICIENCY

This section investigates the implementation of Industrial Theatre and Game Show. This will be done by providing an overview of the planned implementation process, examining each phase in the implementation process and looking at the key successes and challenges associated with implementation.

4.2.1. Operations and Implementation

As shown in Figure 7 and Figure 8 below, Industrial Theatre and Game Show has two levels of implementation; overall programme level implementation and roadshow level implementation. The diagrams that follow outline the planned implementation processes.

Figure 7: Overall Implementation process

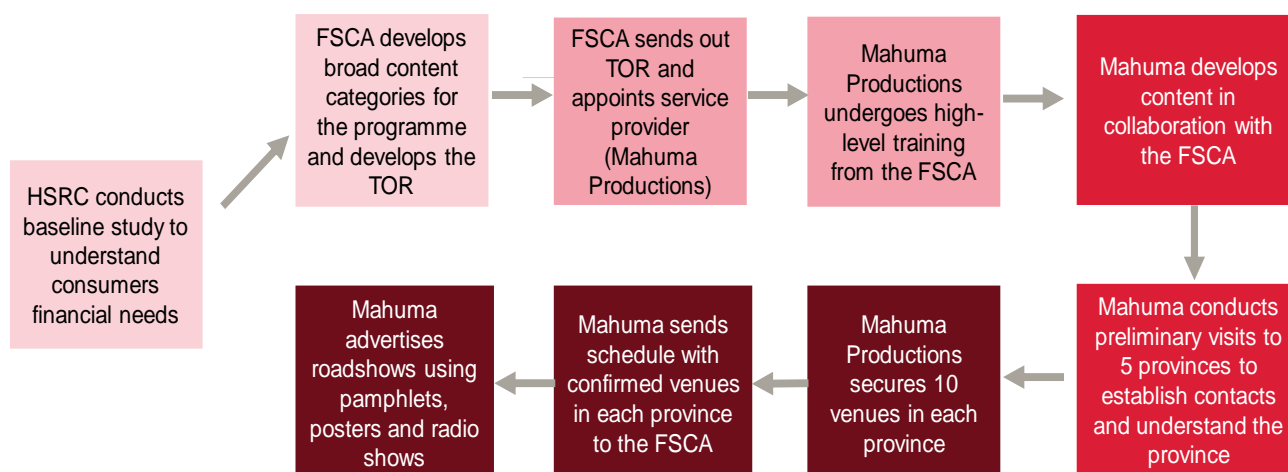
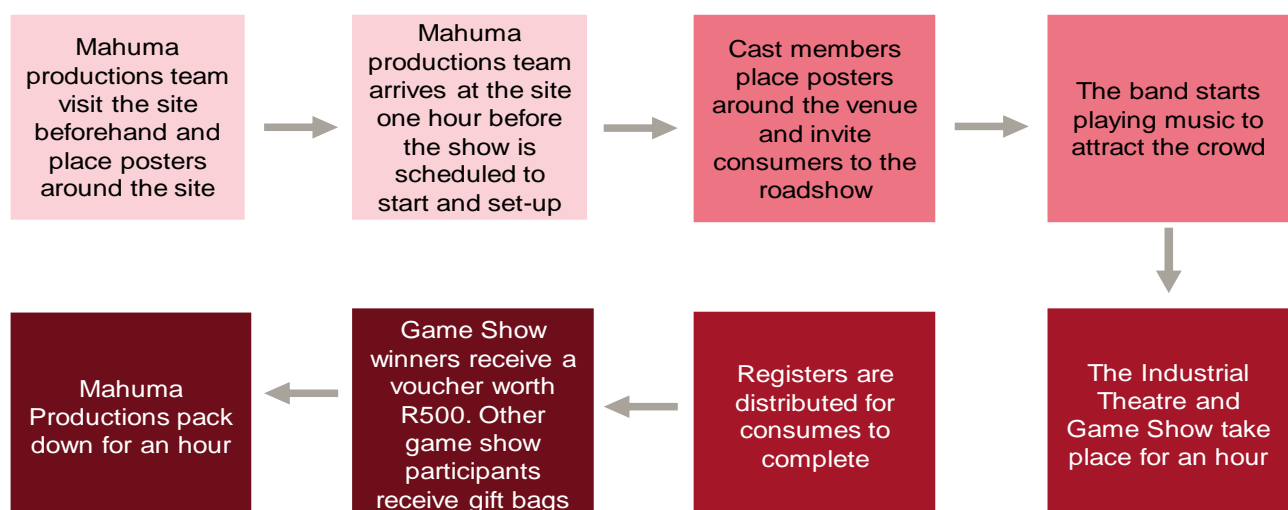


Figure 8: Roadshow-level implementation process

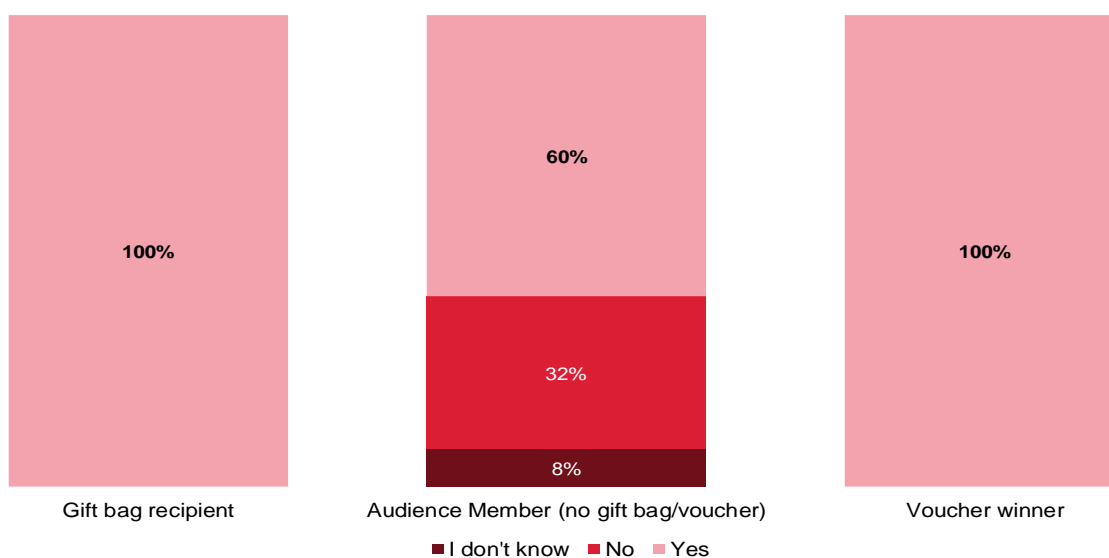


4.2.2. Successes

The programme was completed within the assigned timeframe. Despite the delay caused by unfavourable weather conditions and school holidays in KwaZulu-Natal, the programme was completed within the assigned timeframe. In addition, the rescheduling that was caused by the delays had positive outcomes and, as such the programme was able to increase the number of audience members reached.

The incentives given to audience members increased audience engagement. The evaluation found that the vouchers and gift bags were a successful introduction to the programme. **Audience members who were contacted during the telephonic follow-up calls cited the incentives as a feature of the roadshow that was most enjoyable.** This finding was supported by KIIs with FSCA and Mahuma stakeholders who attributed part of the success of the programme to the incentives that were provided to audience members. In addition, data from the telephonic follow-up calls suggests that there is a relationship between audience members who received incentives and recollection of the roadshow. Figure 9 below illustrates that 100% of the audience members who received a voucher and a gift bag remembered attending the Industrial Theatre and Game Show roadshow, while only 60% of the audience members who didn't receive any incentives remembered attending the roadshow.

Figure 9: Did you remember the roadshow?



4.2.3. Challenges

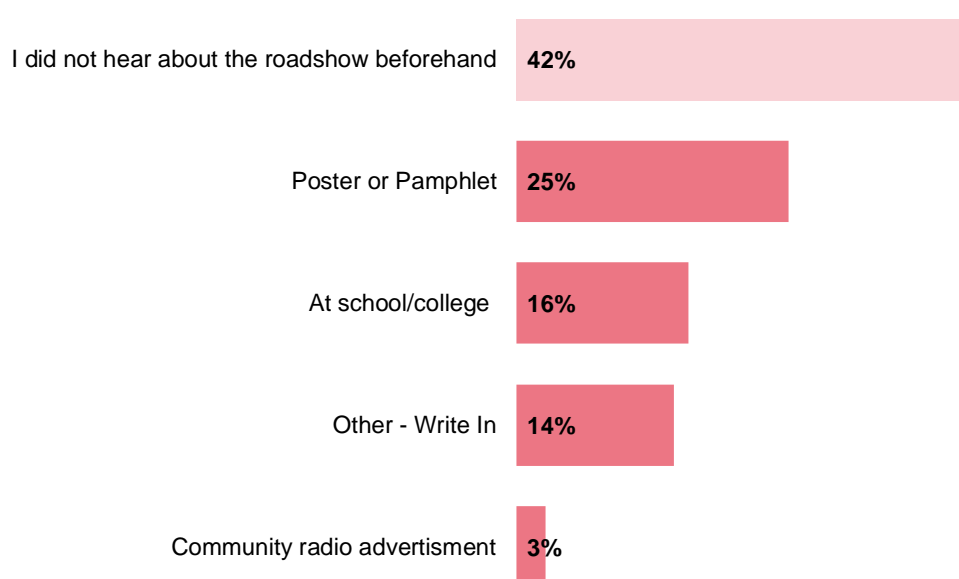
The Mahuma Group Production team experienced difficulties with venues confirming and then cancelling at the last minute. This was a particular challenge in the Western Cape where a number of venues with large projected audiences initially agreed to host the roadshows and cancelled at the last minute. As a result, the Mahuma crew had to find alternative venues that agreed to host the roadshows. These were often public venues with low audience numbers. In addition, this also meant that they did not have the information for the FSCA team 14 days ahead of the commencement of the roadshows, as per the agreed implementation plan.³

The roadshows weren't well marketed. Despite attempts to widely publicize the roadshows, challenges with securing venues and time constraints on the Mahuma cast and crew limited their capacity to market the roadshows. The cast and crew did not have capacity to place posters and pamphlets at the venues beforehand

³ Once venues were confirmed, the schedule was sent to the FSCA 14 days before implementation in the provinces commenced.

because they were conducting roadshows at other venues. As a result, they could only place posters at the venues when they arrived for set-up. This was particularly concerning in public venues and tertiary education facilities where attendance wasn't compulsory and the lack of marketing may have affected attendance at these venues. This finding was supported by the follow-up telephonic calls where the majority of respondents reported that they had not heard about the roadshow beforehand. However, based on feedback from the FSCA, the Mahuma Group was required to appoint a marketing team to promote the events. This was specified in the TOR. **In future, it is recommended that special effort is made to ensure that all parties fully understand the content of the TOR, how this should be executed and that they have the appropriate capacity to fulfil the requirements.** Figure 10 below illustrates the variety of methods through which the audience members heard about the road show. Only 3% indicated they had heard about the show on community radio. Considering this form of advertising is more expensive than free channels such as social media and WhatsApp, there might be more efficient, and cost-effective ways to advertise such events in future.

Figure 10: How participants heard about the roadshow



Stall exhibitions did not materialise. Financial institutions were expected to provide post-intervention support to the programme by exhibiting stalls at every roadshow to provide audience members with more financial information. The evaluation found that this did not materialise and as such, hampered the potential impact of the programme. Based on feedback from the FSCA it is understood that this requirement was detailed in the TOR and they are engaging with Mahuma Group on this matter.

Delays at the roadshows had a knock-on effect on subsequent roadshows. The schedule was created such that there were often two or three roadshows planned on one day. There were a number of venues where the Mahuma team faced significant delays. Delays were caused by adverse weather conditions, longer than expected set-up time and low initial audience numbers. When there were delays, this would have a knock-on effect on the other roadshows that were scheduled for the same day and as a result, there were often fewer game shows than expected. **To address this challenge, the FSCA may want to consider hosting one show per day. This will also allow for audience members to ask follow-up questions and engage with the cast and crew on how to implement changes in their lives based on the information received during the show.**

Collecting register data was a challenge for the Mahuma cast and crew. As mentioned in earlier sections, the Mahuma cast and crew found it challenging to collect register data from audience members, primarily because audience members were wary about how their personal information would be used. As such, it is

difficult to provide an accurate estimate of the number of audience members reached by the programme. **To address this challenge, the FSCA may want to consider appointing a scribe to assist in this data collection process by helping audience members fill out the register, explaining the uses of the data and ensuring late-comers complete the register.**

4.3. EFFECTIVENESS

This section investigates the effectiveness of the Industrial Theatre and Game Show programme. This will be done by assessing the effectiveness of the mode of delivery as well as the extent to which the programme met its targets and objectives.

4.3.1. Mode of delivery

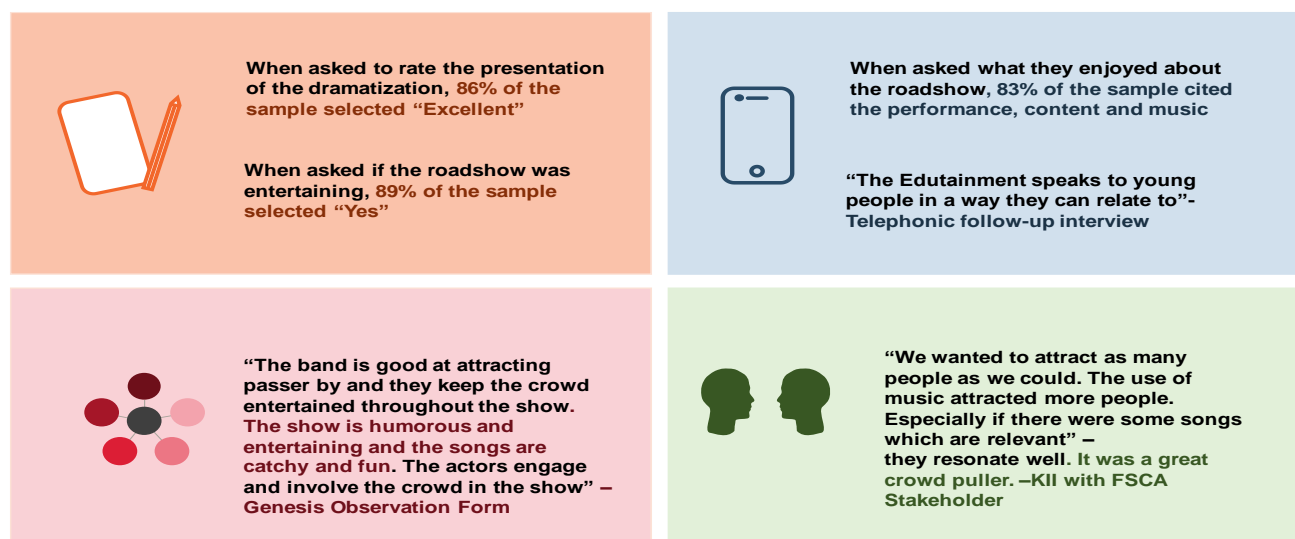
4.3.1.1. Edutainment

Industrial Theatre and Game Show makes use of Edutainment as the primary mode of delivery. Edutainment refers to the combination of education and entertainment, the purpose of which is to support information dissemination with various forms of entertainment. Industrial Theatre and Game Show involved performances by a live band, an interactive dramatization on financial education and between one and three game shows. Audience members who participated in the game show were required to correctly answer the highest number of questions for a voucher worth R500. Examples of questions that were asked during the roadshow include:

- What did Savemore do to be able to buy his family a home?
- What is the FSCA hotline number?
- Name the three topics that were discussed in the play.
- What is the FSCA's email address?
- What did Gravel do to save money?

Overall the evaluation team found that the mode of delivery for Industrial Theatre and Game Show was an effective way of attracting audience members and keeping them engaged and entertained while delivering important content on financial concepts. This finding was substantiated by the evaluation forms, observation sheets, follow-up telephonic calls and KIIs. Figure 11 below is a graphical representation of examples of the findings across the various data collection methods.

Figure 11: Findings on the mode of delivery



In some venues, the success of the performances was diluted by the poor sound quality. The words spoken by the cast were not audible and as such, the delivery of the messages to audience members was diluted. **To address this challenge, the sound systems should be checked and updated to allow for improved sound quality at all venues.**

4.3.1.2. Language

The evaluation team found that Mahuma Group used English as the primary language of communication and other South African languages as secondary support languages. The use of other South African languages was adjusted based on the province of implementation. The table below presents the languages that were used in each of the provinces.

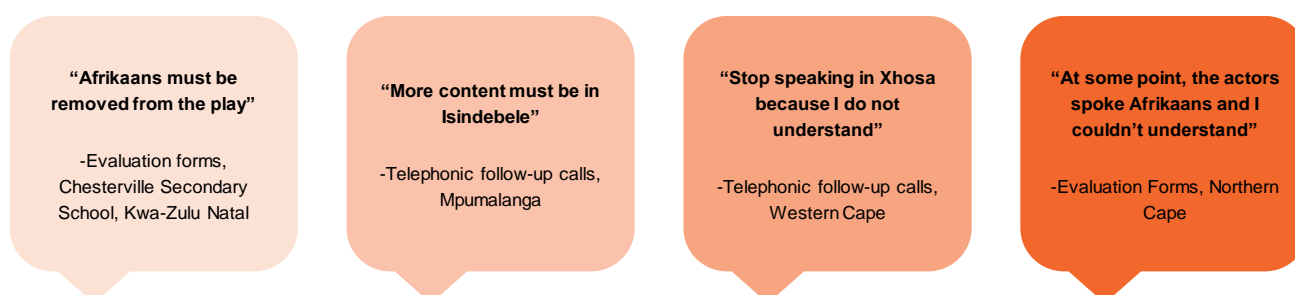
Table 6: Languages used by province

Province	Languages
Mpumalanga	English, Afrikaans, Ndebele and Sesotho
Free State	English, Afrikaans and Sesotho
KwaZulu-Natal	English, Afrikaans and Isizulu
Northern Cape	English, Afrikaans and Setswana
Western Cape	English, Afrikaans and IsiXhosa

The evaluation team found that whilst the languages were broadly adjusted by province, the delivery of Industrial Theatre and Game Show would have been more effective if Mahuma Group had adjusted the languages based on the individual sites or at least the regions within each province. This was corroborated by the observations conducted by the evaluation team. As an example: at a venue in the Western Cape, the audience was predominantly Afrikaans speaking. The play was predominantly in English with Xhosa and Afrikaans as the second and third languages used respectively. The audience didn't understand Xhosa and English did not resonate very well amongst them either. As a result, the game show results at this venue were poor.

This finding was supported by the telephonic follow-up calls as well as the evaluation forms completed by participants. The figure below presents the quotes provided by audience members that illustrate this point.

Figure 12: The importance of the inclusion of local languages



4.3.2. Collaboration between stakeholders

One of the successes of the Industrial Theatre and Game Show was the working relationship between the FSCA and Mahuma Group. Stakeholders from the FSCA and Mahuma Group cited that there was regular communication and good engagement from both parties. Stakeholders from the FSCA further reported that Mahuma Group was a proactive partner with a wide network that was successfully leveraged to ensure that Industrial Theatre and Game Show was advertised on radio stations, venues were secured and the programme was implemented timeously and according to the FSCA's specifications.

4.3.3. Achievement of targets

The Industrial Theatre and Game Show programme aimed to reach 50,000 beneficiaries through 50 roadshows. Based on stakeholder engagements and the observations done by the evaluation team, it is likely that this target was reached. However, the evaluation can only report on the data received from the registers, despite the fact that it doesn't represent the entire reach of the programme.

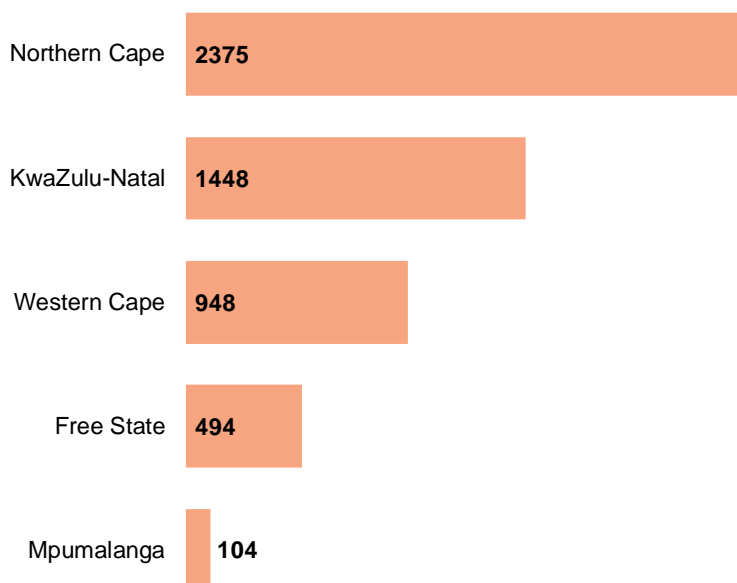
Figure 13: Photo of audience at a well-attended site



⁴Figure 13 (left) is an example of a site that had a high number of audience members. Based on the site observation conducted by Genesis as well as the evaluation form completed by the FSCA, there were an estimated number of over 500 audience members. However, the register data captured 59 audience members.

According to the data collected in the registers, the programme reached a total of 5369 audience members. As depicted in Figure 14 below, the Northern Cape had the highest number of audience members who completed the registers, followed by KwaZulu-Natal and Western Cape. The registers in Mpumalanga and Free State only contain the details of the game show participants and winners. This again highlights the challenge with collecting information from the participants.

Figure 14: Programme reach by province (Registers)



In order to assess the effectiveness, the various sites, the evaluation team extrapolated the data in each of the provinces to provide an estimation of the number of audience members by site. This data is provided in Table 7 below.

⁴ Photo taken during site observation visit by the Genesis evaluation team

Table 7: Programme reach by site (Registers)

Site Type	Total audience members per site	Number of shows per site	Average audience members per site
High Schools	1658	12	138
Tertiary Institutions	2642	24	110
Workplaces	164	2	82
Public Space	905	19	48
Total	5369	57	378

As shown in the table above, Tertiary Institutions attracted the largest number of audience members, followed by High Schools. Conversely, public spaces and workplaces attracted the lowest total audience numbers. However, it is interesting to note that High Schools have the highest numbers of average audience members. This is followed closely by tertiary institutions. It is also interesting to note that workplaces have a *lower total number* of audience members than public spaces but a *higher average number* of audience members than public spaces. **In order to maximise the reach of the programme, the FSCA should consider exclusively targeting High Schools and Tertiary Education Institutions.**

This is consistent with findings from KIs where stakeholders from Mahuma Group indicated that public spaces were less effective than Tertiary Education Institutions, High Schools and workplaces. This is because there is a greater level of control at these sites, whereas the Mahuma Group has no control over the number of people at public sites. In addition, there is a greater likelihood that audience members at High Schools and Tertiary Education Institutions will stay for the duration of the roadshow. This is not the case in public spaces, where the evaluation team observed audience members leaving before the end of the roadshow.

“They must choose a place where there are more people”

-audience member, Siyabuswa shopping complex

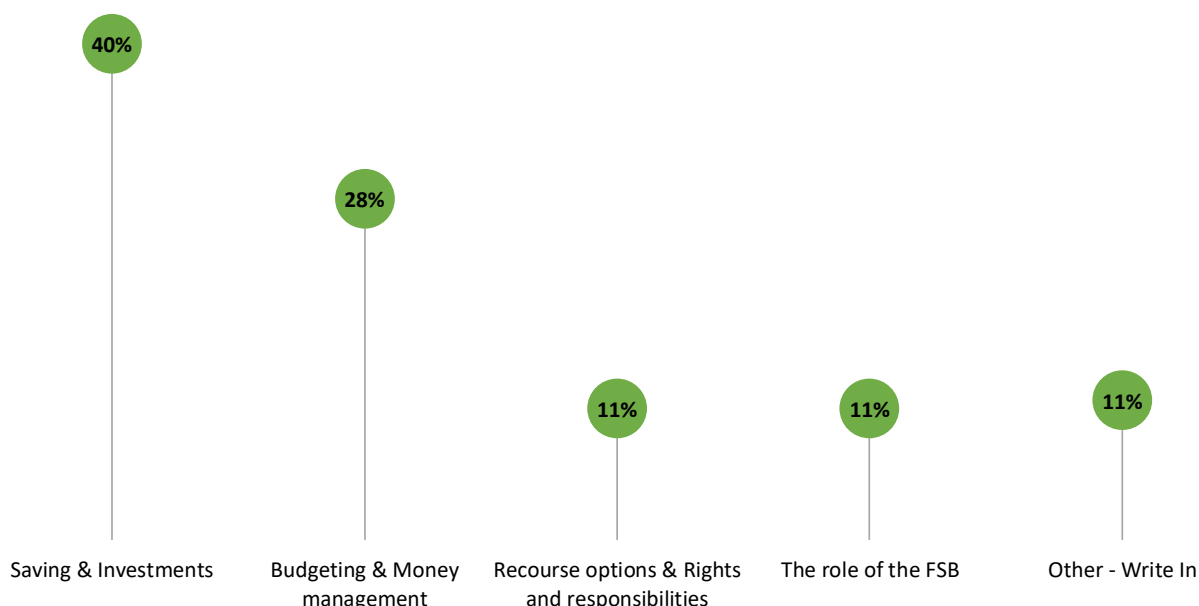
4.4. IMPACT

This section investigates the impact of the Industrial Theatre and Game Show programme. The impact will be assessed at two levels; the impact on audience members and any unintended consequences

4.4.1. Impact on audience members

The Industrial Theatre and Game Show programme aimed to improve financial education knowledge amongst audience members who attended the roadshows, specifically focusing on four topics; savings and investments, budgeting and money management, recourse options and the role of FSCA in regulating the financial sector. To assess the knowledge that audience members gained from the workshop, the telephonic follow-up calls asked respondents which financial messages they remembered from the roadshow. Thereafter, respondents were asked to reflect on whether they had made different financial decisions since attending the roadshow. The objective of these questions was to determine the likelihood that the respondents' awareness and knowledge of financial literacy had improved and assess the extent to which this had translated to changes in financial behaviour.

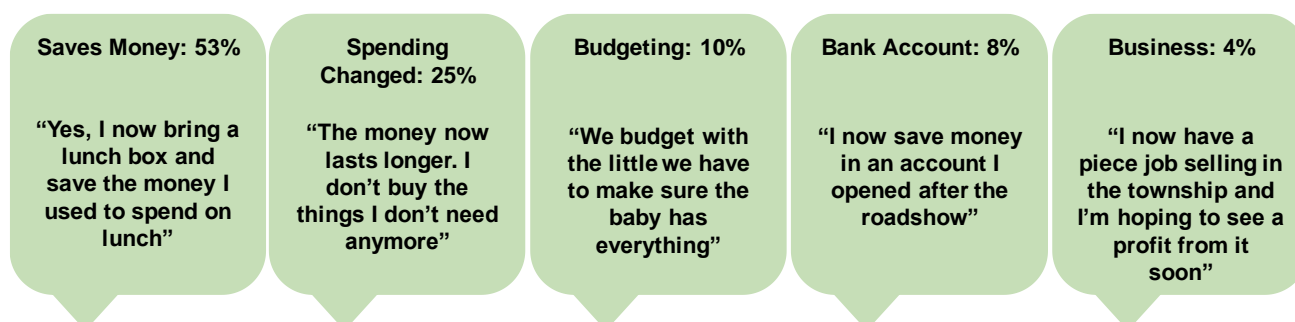
Figure 15: Financial messages recalled by respondents



The figure above shows that when asked what financial messages they remember from the roadshows, the majority of respondents said they remembered information about savings and investment. This was followed by budgeting and money management whilst the remaining two topics were only recalled by 11% of the respondents.

When asked if they had made any different financial decisions, 65% of respondents selected ‘yes’. Respondents reported they had made changes that related to saving, changing their spending habits, budgeting, opening a bank account and starting a small business. The figure on the next page captures the themes of the responses, the percentage of responses within the different themes as well as a quote that illustrates the specific financial changes that respondents had made.

Figure 16: Financial changes made by respondents



4.4.2. Unintended consequences

The Industrial Theatre and Game Show programme had a significant impact on Mahuma Productions and the cast and crew that implemented the roadshows. KIIs with Mahuma stakeholders revealed that the programme has contributed to the growth of the company. In addition, the financial literacy and world view of the cast and crew have been significantly improved by their involvement in the programme, delivering the content and travelling throughout the country.

Whilst these outcomes were not explicitly targeted by the programme, there are important secondary consequences of the programme that must be documented and used to inform future iterations of the programme.

There were concerns noted by the FSCA that Mahuma Productions spent more time profiling themselves on the public media platforms instead of promoting the FSCA and the programme itself. Based on this, it is recommended that in future these requirements are communicated to the applicable service provider during the initial contract negotiations.

4.5. SUSTAINABILITY

This section measures whether the benefits of attending the Industrial Theatre and Game Show roadshow are likely to continue in the long-term, after the show has ended.

It is challenging to measure the sustainability of a one-time intervention such as Industrial Theatre and Game Show because financial education is a long-term process. **Industrial Theatre and Game Show is a once-off intervention that addresses the financial needs of audience members in an engaging and interactive way.** However, knowledge retention by audience members may be limited due to the fact that it is a once-off intervention with no complementary, follow-up interventions.

Genesis has evaluated a number of financial education programmes that occur at various life stages – learners (10 – 18 years old), young adults (18 to 34 years old), young families (30 – 44 years old) and mature adults (45 – 60 years old). The findings across all these programmes is that “without repeat messaging, it is difficult to ensure a once off intervention has a lasting impact on the beneficiaries it has reached. Simply providing information to beneficiaries is not enough to improve their financial capability. As a result, it is unlikely that impact will be achieved in the longer term”⁵.

This finding was supported by the follow-up telephonic calls and the KIIs with Mahuma and FSCA stakeholders, who noted that there were no strategies in place to ensure audience members adopt financially sound behaviour. As a result, it is difficult to measure whether the information received will result in long-term changes. **The FSCA would increase the sustainability of this programme by hosting follow-up workshops with audience members to embed the learnings from Industrial Theatre.** It may also be useful to give audience members access to members of financial institutions who can assist them with their individual finances.

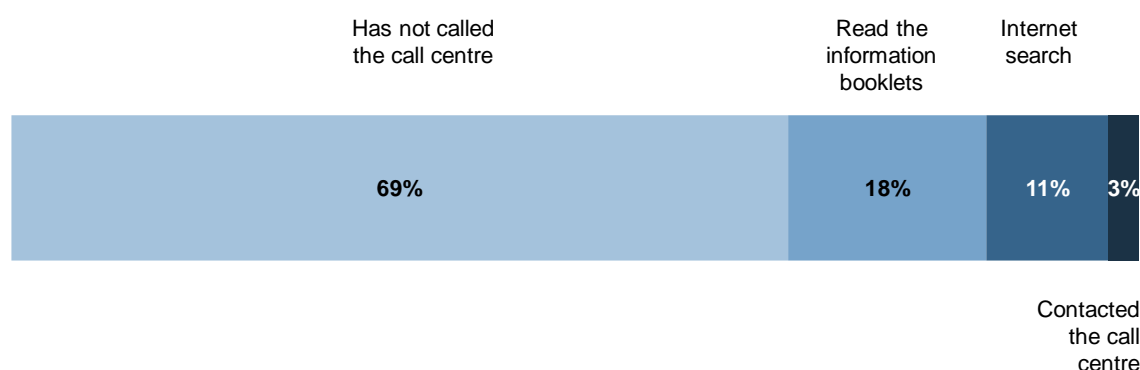
“The roadshow served its purpose. It created awareness but what we now need is in-depth one-on-one sessions or workshops on money management”

-Follow-up telephonic call

In terms of follow up activities, 69% of the respondents reported to not have called the FSCA call centre after attending the roadshow. Reasons included that they didn’t take down the contact details or had lost them, they didn’t have enough time, or that they didn’t have enough airtime or data to do so. 18% of respondents read the information booklets and 11% conducted an internet search. Only 3% of the respondent reported to have called the call centre. This is captured in the figure below.

⁵ Genesis Analysis. 2015. Evaluation of a financial education programme of a large bank.

Figure 17: Follow-up activities



5. CONCLUSION

Overall, the content of the Industrial Theatre and Game Show programme addressed the financial needs of beneficiaries. **Audience members reported to understand and enjoy the content.** Despite delays in KwaZulu-Natal, the programme was completed in the assigned timeframe. The delays enabled the Mahuma Productions team to increase the reach of the programme. **The incentives increased the audience's interest and engagement in the roadshow.** There is also evidence that an incentive increases the participants recollection of the roadshow.

While there were attempts to increase advertising, generally the roadshows weren't well marketed and the majority of audience members had not heard about the roadshow beforehand. **The stall exhibitions did not materialize which hampered the potential impact of the programme.** Delays at roadshows had a knock-on effect on subsequent roadshows planned for that day. **Collecting register data was a significant challenge for the Mahuma Productions team.** As a result, the full reach of the programme is not captured in the registers – exacerbated by the fact that completing the register was not compulsory. Despite this, overall the working relationship between Mahuma Productions and the FSCA was a success of the programme.

Audience members primarily remembered the financial messages about savings and investments from the roadshows. **They reported to have changed components of their financial behaviour since attending the roadshow.** Changes include saving money, changing their spending habits, budgeting, opening and account and starting a micro enterprise.

6. RECOMMENDATIONS

To improve the relevance, efficiency, effectiveness, impact and sustainability of Industrial Theatre and Game Show, the following have been identified as areas of improvement.

Content

- The FSCA may consider modifying the content based on the audience members. There are a number of distinct target audiences that are reached by Industrial Theatre and Game Show and these audience groups are in different stages of life and have different financial education needs. Whilst the overall message can remain the same, particularly messages related to savings and investment, it may be useful to slightly modify the content to cater for the different financial needs of various audience groups.

Implementation

- Whilst the vouchers worked well for keeping the audience members engaged, it may be more effective if the vouchers are relevant to the audience members. The FSCA may want to consider providing a larger range of vouchers for winners to choose from. Providing incentives to all audience members may help to further increase engagement with the content.
- In order to ensure audience members complete registers, the FSCA may want to consider employing an enumerator or fieldworker or renting an automatic data collection system.
- Future iterations of the programme might want to consider including a more even distribution of rural and urban sites to broaden the reach of beneficiaries.
- The FSCA might consider contracting a service provider that is responsible for stall exhibitions to ensure that they take place as expected. Alternatively, the FSCA could engage with the FSPs but do this through a contract to ensure they are fully invested and held accountable.
- Due to the logistical delays that can occur, it would be useful if the FSCA limited the programme to only one show per day. This will also allow for audience members to ask follow-up questions and engage with the cast and crew on how to operationalise the information received from the show in their lives.
- The language used during the roadshows should be further adjusted based on the individual sites and not just on the province.

Achievement of targets

- In order to maximise the reach of the programme, the FSCA may like to consider exclusively targeting High Schools and Tertiary Education Institutions. Alternatively, instead of focusing on once-off high reach numbers in numerous different locations, the roadshows could be conducted in fewer locations with numerous iterations covering the financial literacy topics in more depth to enhance understanding, retention and application of knowledge.

Sustainability

- To improve the likelihood of behaviour change, the FSCA should consider hosting follow-up workshops with audience members to embed the learnings from Industrial Theatre. It may also be useful to give audience members access to financial planners to assist them with their individual finances.

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