

*MicroSave*

*Market-led solutions for financial services*

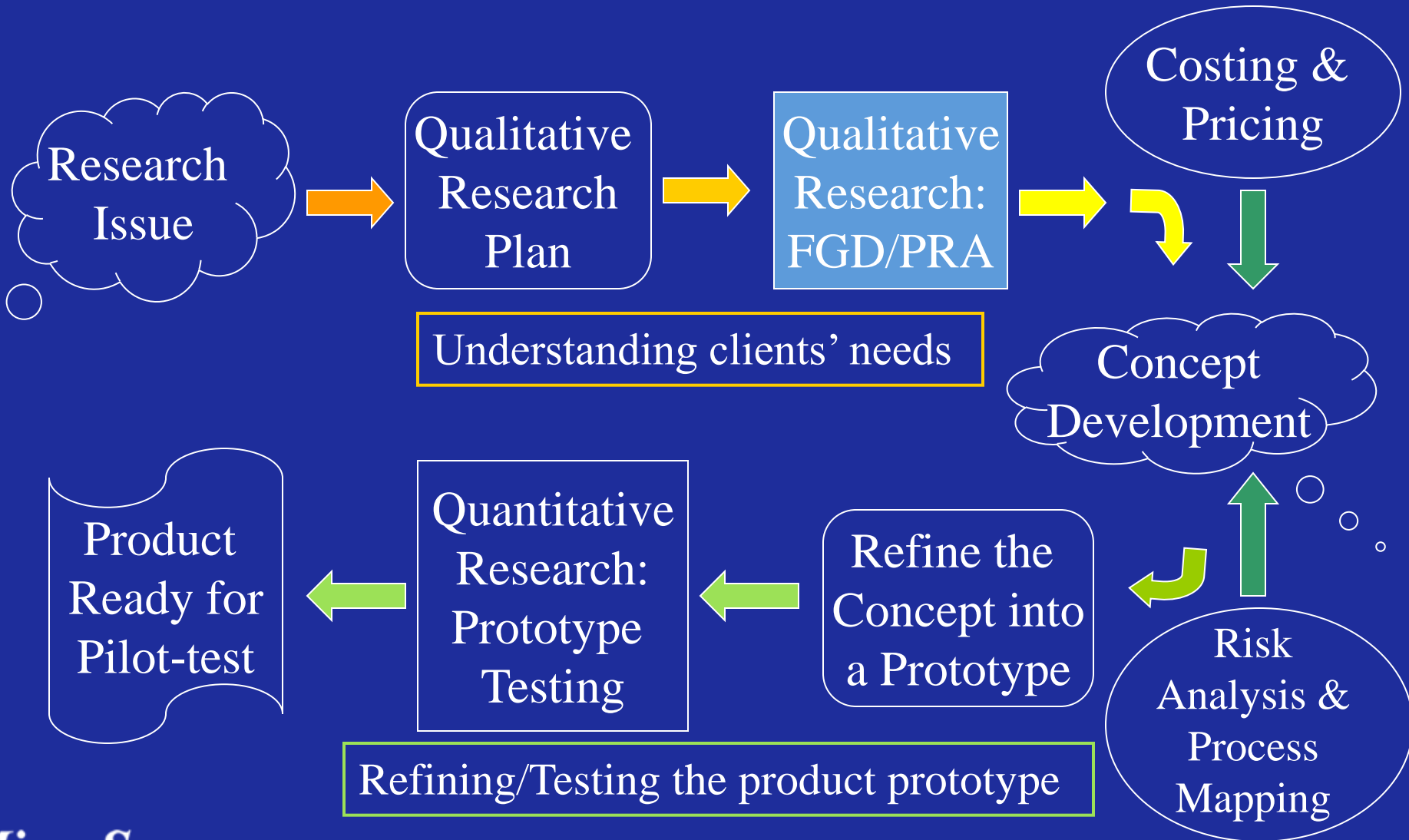
*MicroSave's*  
**Focus Groups and PRA Tools**

# *MicroSave*

## **Market Research for MicroFinance**

- Focus Group Discussion
- Participatory Rapid Appraisal Tools
  - Seasonality Analyses
  - Lifecycle Analysis
  - Product Attribute Ranking
  - Wealth Ranking
  - Cash Mobility Mapping
  - Financial Sector Trend Analysis

# Market Research & Product Development Process Overview



# Focus Groups Depend on the Moderator





# Focusing on the Issues





... and is fun too!!!





# Example PRA Tools

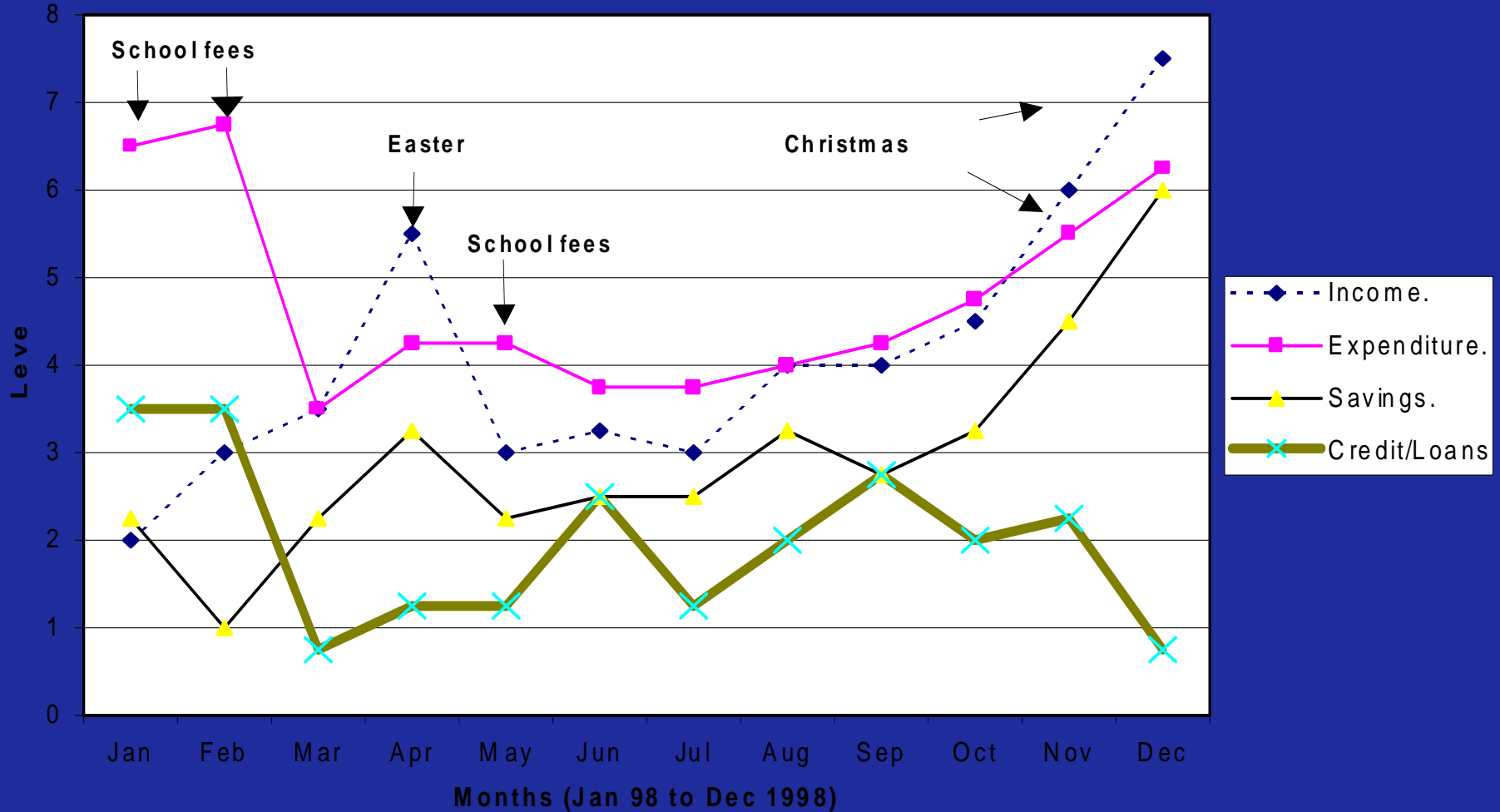


# Seasonality Analysis

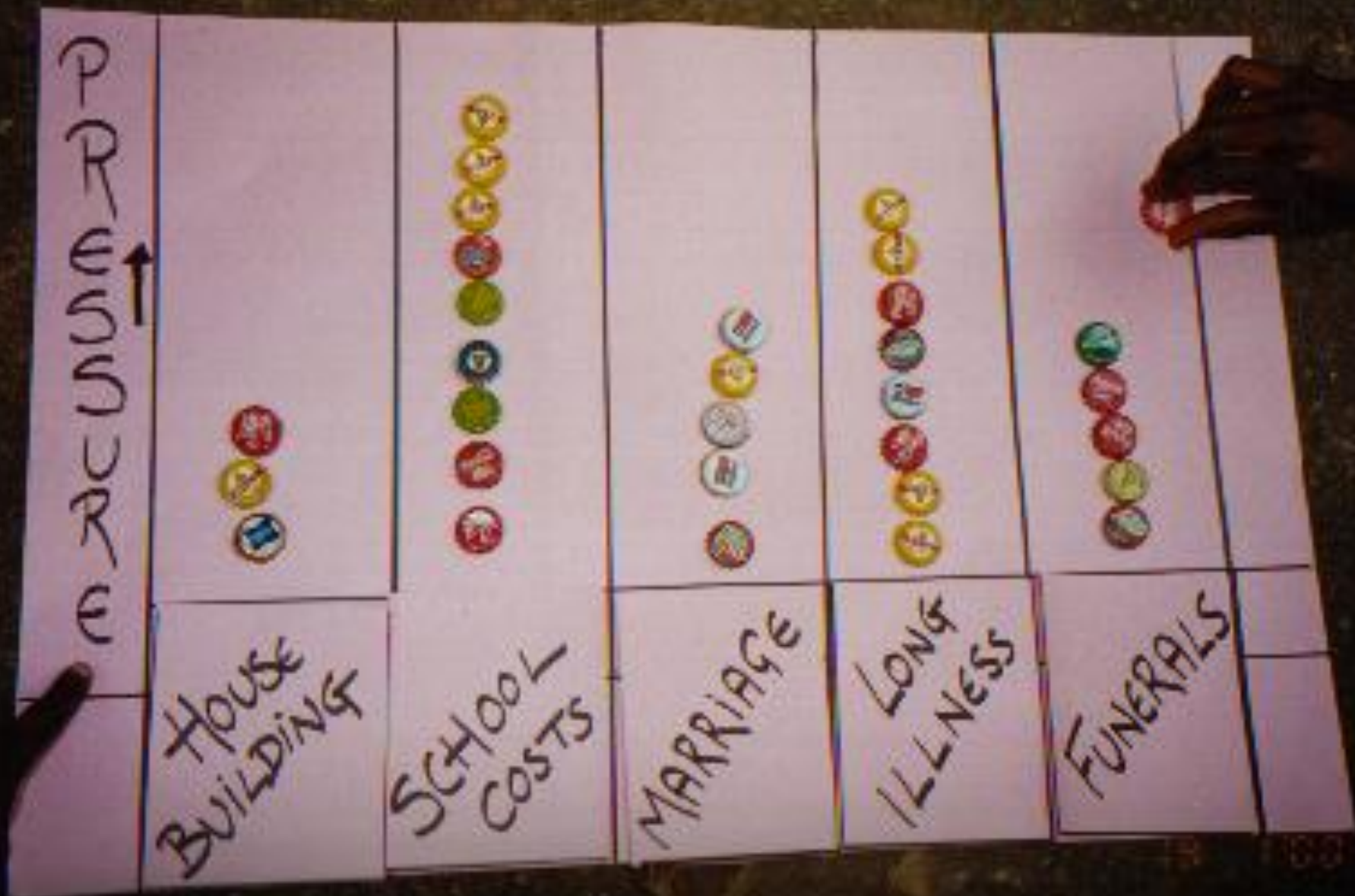
	JAN	FEB	MAR	APR	MAY	JUN	JULY	AUG	SEP	OCT	NOV	DEC
INCOME			1	2	2	2		1	2	3	3	4
EXPTURE	3		1	3	1	1	1	1	3	1	3	4
SAVING					2	1				2	1	2
CREDIT	2		1	2				3	1			



# Seasonality Analysis

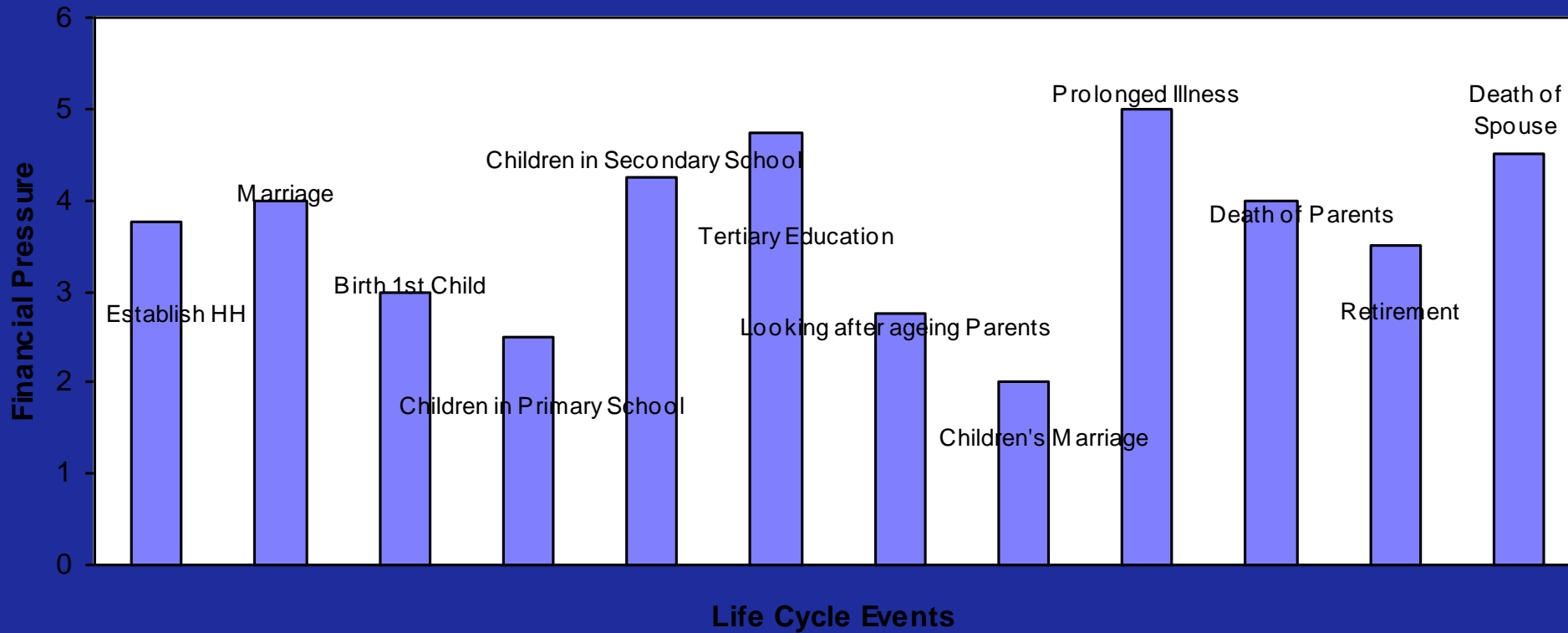


# Life-Cycle Analysis

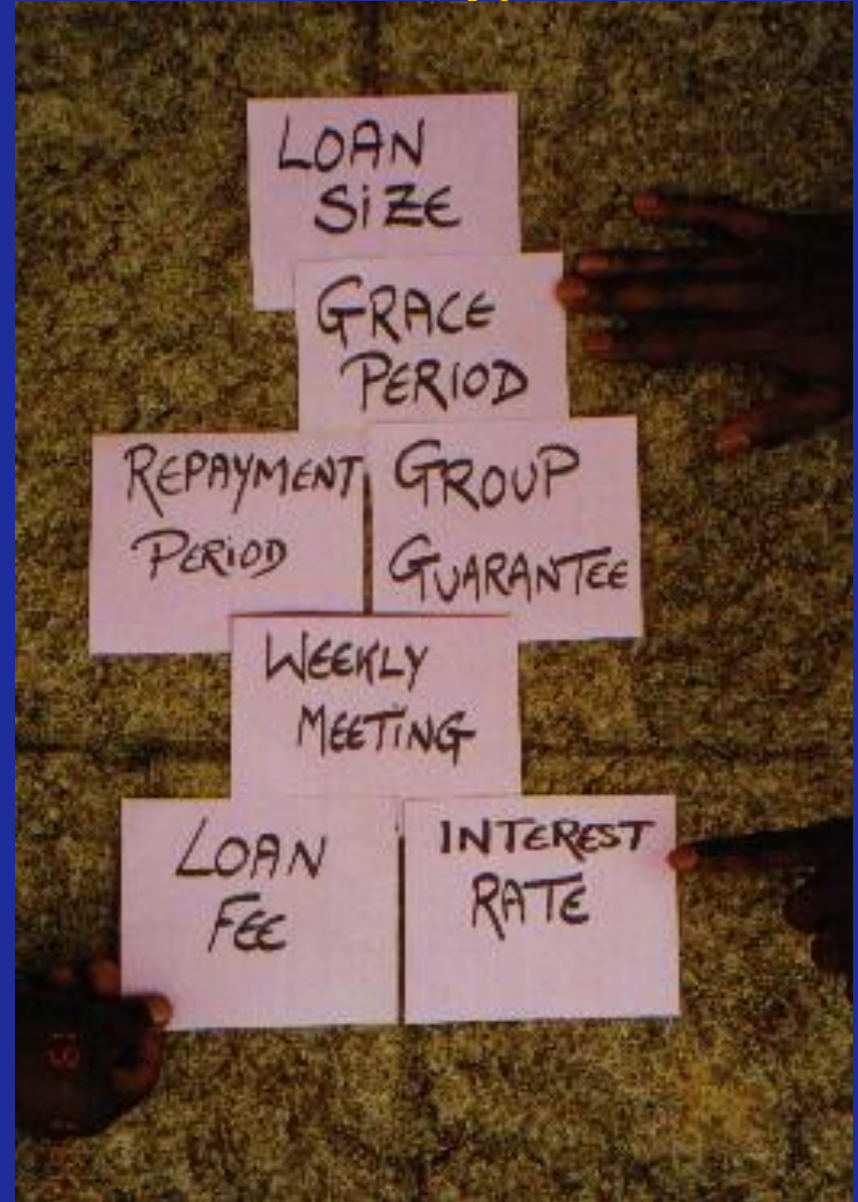




# Life-Cycle Analysis



# Product Attribute Ranking





# Uses and Options for the *MicroSave*

## Market Research for MicroFinance

- Market Research - for product development or “refinement”
- Analysis of vulnerability/risk/opportunities and how clients use financial services
- Analysis of financial landscape - informal/formal
- Analysis of drop-outs and delinquency problems
- Evaluation/monitoring of pilot –tests and rollouts
- Impact assessment
- Customer/agent satisfaction analysis
- Fraud/rent-seeking identification
- Brand/market position analysis
- ... and many others

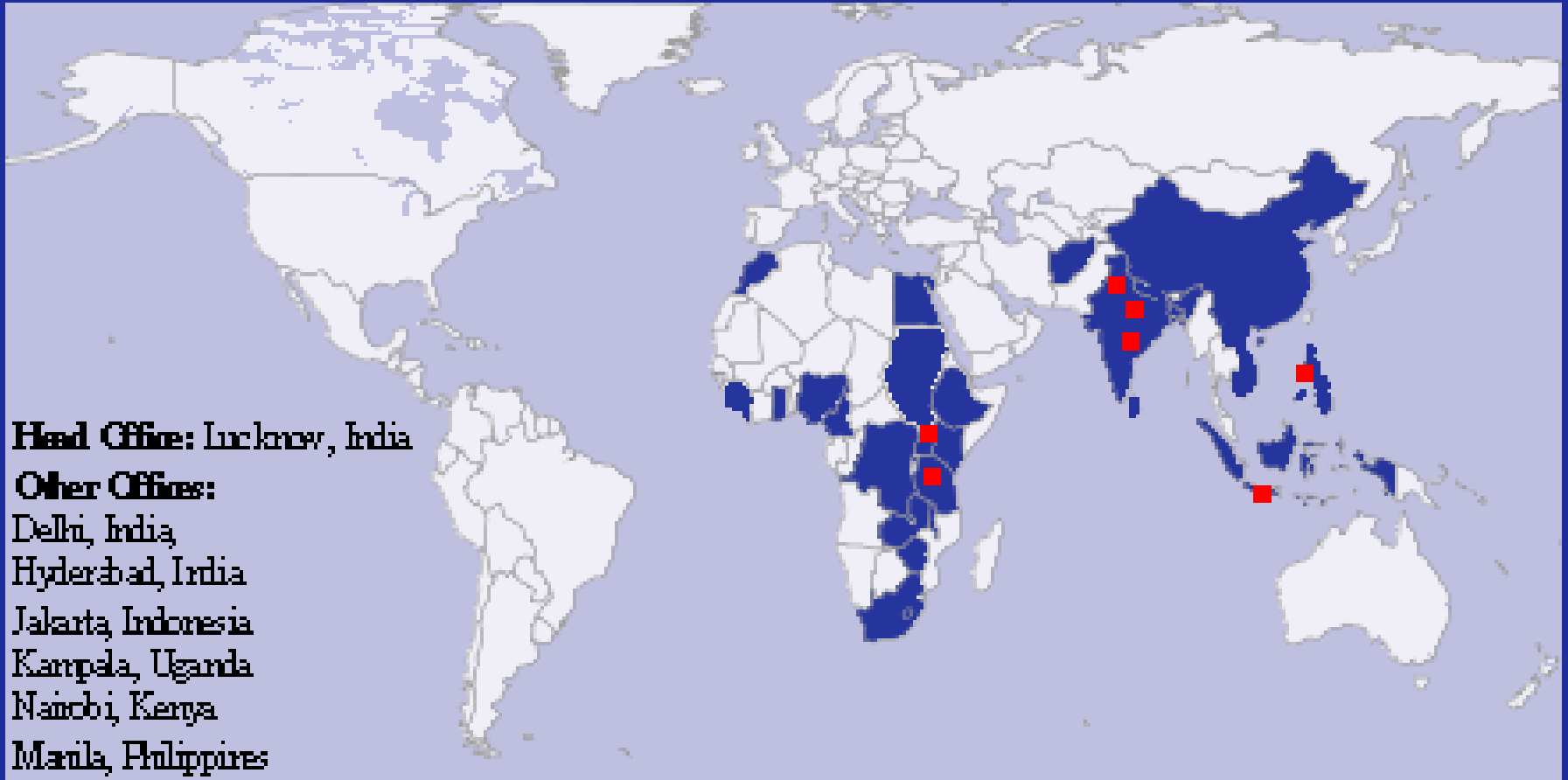
# FGD & PRA: Many Uses in Many Settings





# MicroSave

*Market-led solutions for financial services*



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