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**An Information Revolution for Small
Enterprise in Africa: Experience in
Interactive Radio Formats in Africa**

by

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InFocus Programme on Boosting Employment
through Small Enterprise Development
Job Creation and Enterprise Department



International Labour Office Geneva

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Foreword

Information, communication and representation are key factors in the healthy growth and development of private enterprise. While the formal business sector has access to many services and mechanisms to receive information and facilitate communication and has many channels to ensure effective representation of their interests, the micro and small enterprise (MSE) sector, particularly in the developing world, seriously lacks these services, mechanisms and channels. MSEs in developing countries often remain marginalized and their potential to grow and create more and better quality employment is significantly constrained.

This working paper details the work that is being undertaken by ILO's In Focus Programme on Boosting Employment through Small Enterprise Development (SEED) to collaborate with the commercial radio media to enhance information provision, communication and representation for MSEs in Africa. IFP/SEED is utilizing radio, the most widespread, popular and inclusive media in Africa, to provide marginalized businesspeople with a voice to influence their environment and policy decisions, a platform for discussion and a channel to receive information that is important to the survival of their businesses. In this way, their businesses can become healthier, ultimately growing and creating more quality employment.

This work is not only providing a valuable service to MSEs, but it is being undertaken as a unique collaboration between an international agency and the commercial private sector. IFP/SEED provides technical support to the radio stations to establish the programmes on a commercially viable basis thus ensuring that the programmes are sustainable, demand led and can grow and develop without ongoing public financing. This market development approach is based on the principles of the Donor Committee on Small Enterprise Development in which IFP/SEED has been an active and influential member.

The author of this working paper, Mary McVay, is a consultant with considerable experience in small enterprise development and has been closely involved with the work of the Donor Committee and in developing methodologies for evaluating market development initiatives. In writing this paper, Mary worked closely with the production teams of the radio stations broadcasting the programmes, Gavin Anderson, an ILO Technical Adviser on small enterprise development, and Jim Tanburn, who leads IFP/SEED's work to promote the commercial provision of business development services.

Christine Evans-Klock
Director
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Making a living in Africa is hard, especially as a self-employed person. Take for example, this typical story of African economic malaise:

In 1999, The European Union (EU) cut off fish imports from Uganda because of environmentally dangerous and unhealthy fishing practices on Lake Victoria. Some fishermen were poisoning fish, using nets that caught even the smaller, baby fish, and skimping on refrigeration. These practices pose health risks to fish consumers, the fishing stock, the lake ecosystem, and people living around the lake. The fish ban had a devastating effect. It eliminated the livelihood of thousands of fishermen, increased crime and depressed the entire region. The ban reduced earnings and employment in the fish processing industry, and the subsequent foreign exchange shortage affected other sectors of the economy. Given the high stakes involved, why were poor fishing practices allowed to continue to that extreme level? Some fishermen didn't understand what safe practices were all about, while others were attempting to maximize yields. Meanwhile, the enforcement agency in charge of regulating fishing around the Lake turned a blind eye, perhaps for a little extra in the officials' pockets. National policy, in turn, tended to focus on high profile export industries such as coffee and horticulture, where there were more powerful vested interests.

This type of situation is all too common in Africa, and few development programs are equipped to address such a complex array of political and economic issues. A new initiative promoted by the ILO FIT¹ programme is helping self-employed people break free of such devastating conundrums through their own initiative: commercial radio programs focused on small enterprise² issues. The radio programs help small enterprise owners take advantage of recently liberalized political, economic and media systems. Picture this:

After a day of not bothering to fish, because no one is buying, a Ugandan fisherman listens, depressed, to the daily news. As he reaches to turn the radio off, he hears that the next program will discuss the plight of Lake Victoria fishermen who are suffering from lack of markets. He calls a neighbor over and together they listen to the program, which is broadcast in their language and is essentially about them. The announcer interviews several experts who explain the connection between the EU fishing ban, poor fishing practices, and the current crisis. He also interviews a small-scale fisherman from nearby who describes how hard it has been. The fishermen allude to corruption among local fishing regulators. The listeners nod and voice their agreement with the man's words. After the show they discuss the issue with some more neighbors and agree to approach another neighbor who is known to use poisons. When the local fisheries officer comes around, they report their neighbor, and threaten to report the fishery official if nothing is done. In combination with pressure from the central government and the fish processing plants, the fishing practices soon improve and the ban is lifted. Jobs and livelihoods are restored.

The radio program helped to resolve a devastating economic crisis by providing immediately relevant information and giving a public voice to self-employed people.

How is a commercial radio program able to have a significant impact on small enterprise development? In most developing countries, the small enterprise sector is the largest and fastest growing non-farm source of employment, yet the sector remains low-

¹ FIT is an innovative small enterprise development program that is harnessing the private sector's potential to stimulate small business development through the provision of non-financial services to small business. The FIT Program is part of the SEED program (a program for boosting employment through Small Enterprise Development) of the International Labour Organisation (ILO).

² For the purposes of this working paper, "Small Enterprise" is a general term referring to micro, small and medium sized firms. In most developing countries, the vast majority of these firms are managed by self-employed people. The sector is roughly equivalent to what many know as the "informal sector."

waged with poor working conditions. One major impediment to SE growth is that small, informal sector businesses are disconnected from mainstream economic markets and policy processes. Radio has long been used as an effective means of getting information to illiterate and semi-literate populations. The FIT ILO programme has put these seemingly unrelated facts together to develop a sustainable business service that informs and mobilizes small enterprise (SE) owners.

The initiative is historically significant for Africa and for the field of Business Development Services (BDS) for small enterprises (SEs). The radio programs take advantage of recently liberated media and for the first time, offer self-employed business people a public voice. This results in engaging SE service providers and policy makers in a dialogue on burning issues, and often instigates policy or service changes that directly benefit SEs. At the same time, the program provides current, relevant business information requested by SEs. The programs are commercially viable programs, managed by private sector radio stations. How is this accomplished? The SE market is one of the fastest growing market segments in Africa. Sponsors are anxious to reach that market, and radio is an effective way to do so. The commercial radio programs are, thus, a rare example of sustainable, effective BDS reaching large numbers of SEs. The ILO FIT SE radio initiative exemplifies the effectiveness of several key guiding principles, as articulated by the Donors Committee on Small Enterprise Development.³ In addition, the programs are making a significant contribution to the development of democracy and economic development in one of the world's most troubled regions.

The ILO FIT SE radio initiative exemplifies the effectiveness of several key guiding principles, as articulated by the Donors Committee on Small Enterprise Development.

Nekolera Gyange (I Run My Own Business)

Central Broadcasting Service (CBS)

Kampala, Uganda

- Broadcast in *Luganda* twice weekly for 30 minutes, after the evening news, since October, 1999.
- The magazine format contains features such as: business news, talk shows, interviews with SEs, technical experts and policy makers, and live call-in.
- 70-80% of airtime engages SE listeners in interviews, dialogue and other interaction.
- Sponsored by a telecommunications firm, MTN and a commercial bank serving SEs, CERUDEB.
- Profitable since the first show that aired and it is CBS's the second highest revenue earning program.
- Initiated by FIT Uganda, at a total estimated expense of around \$39,000.
- Listened to by 40% of SEs in the target geographic area, some 90,000 listeners.

This working paper tells the story of the growth of independent radio for small enterprises in Uganda, and Ghana. It describes how the radio program ***Nekolera Gyange (I Run My Own Business)*** was initiated, how it engages and helps small enterprise listeners, and how it achieved commercial viability. The paper explains how the concept has been transferred to rural Uganda and to Ghana, and the adaptations that were made along the way. In order to

assist others in initiating similar programs, the paper presents lessons learned and FIT strategy for supporting the development of more commercial SE radio programs around the world. The paper also highlights how the commercial SE radio programs embody key guiding principles of the Donor Committee on SED.

³ The Committee of Donor Agencies for Small Enterprise Development, "Business Development Services for Small Enterprises: Guiding Principles for Donor Intervention 2001 Edition," February, 2001.

I. GETTING STARTED: A VISION, SOME RESEARCH, A PARTNERSHIP, AND A PROGRAM⁴

When the *Nekolera Gyange* (I Run My Own Business) radio program broadcast for the first time in October, 1999, it was an historic moment for radio in Uganda. Uganda gained access to free and open media in 1995. For the first few years, Western-style entertainment, national news and political talk shows dominated radio programming. *Nekolera Gyange* broke that mold in several ways:

- It targeted SEs, a large and fast-growing niche market.
- This target marketing strategy successfully attracted listeners and commercial sponsors, and developed new models of radio programming and advertising in Uganda.
- *Nekolera Gyange* used an interactive, field-based format uncommon in Uganda at the time.
- The interactive format gave neglected small-scale entrepreneurs a public voice for the first time in Ugandan history and provided a mechanism for radio stations to supply relevant and timely business information to SEs.
- That public voice has enabled SEs to challenge policy makers and SE service providers to change their practices to better serve and support SEs.
- Unlike many publicly sponsored radio programs, *Nekolera Gyange* is commercially sponsored and financially viable.
- Even though the programme is developmental in nature, the commercial radio stations are the driving force behind the programs and have a strong sense of ownership over the initiative.

How did FIT Uganda, with very limited resources, successfully launch an initiative with such widespread impact? With a vision, some research, a partnership, and a demonstration radio program.

The vision for commercial radio programs for SEs came from FIT Uganda, through Jim Tanburn of ILO FIT and Gavin Anderson of FIT Uganda. Through the ILO FIT program, Tanburn had been experimenting with commercially-driven and supplied business services for small enterprises. His vision, which eventually contributed substantially to the "market development" approach to business development services⁵, was that small enterprises would be best served by making business services available in the private sector, on a commercial basis. This is how business service markets function for most businesses in developed economies. Although the strategy sounds simple and logical, BDS market development involves a new approach to development programming. This working paper will illustrate how it was necessary, for example, to:

Although the strategy sounds simple and logical, BDS market development involves a new approach to development programming.

⁴ Information about FIT Uganda, CBS and *Nekolera Gyange* comes from interviews and internal FIT documents listed in the Bibliography.

⁵ Hileman, Milena and Jim Tanburn, *The Wheels of Trade – Developing Markets for Business Services*. IT Publications, London, 2000; The Committee of Donor Agencies for Small Enterprise Development, "Business Development Services for Small Enterprises: Guiding Principles for Donor Intervention 2001 Edition," February, 2001.

- Let SEs drive service characteristics, and not try to influence content;
- Start with an understanding of the existing market, and work with private sector suppliers;
- Develop business structures that hold suppliers accountable to SEs, rather than donors;
- Identify private sector financing mechanisms;
- Invest in technical assistance to service suppliers to get a program started, rather than channeling funding or services directly to businesses;
- Keep a low donor profile, and insist that suppliers make the investment, and take the business risk as a litmus test of whether the business venture is viable or not.
- Develop a clear exit strategy.

ILO FIT had a vision that the private sector could sustainably serve large numbers of SEs, with the right business model. SE radio programs have turned out to be an exemplary business model.

Here's how it happened. FIT action research in Kenya indicated that SEs are desperate and willing to pay for business information. So high was the demand that businesses would pay first and ask later whether the information was useful. FIT ILO collaborated with FIT Uganda, which is registered as a commercial SE development organization, to conduct basic market research on the demand for business information among SEs in Uganda.⁶ Financial support was generated from the Austrian Development Service (OED), International Development Research Council (IDRC) and the Small Enterprise Policy Unit of the Ministry of Planning and Economic Development. Then came the hard part: FIT Uganda developed a partnership with Central Broadcasting Services (CBS), one of the more successful radio broadcasters in Uganda, and two corporate sponsors interested in SEs as consumers of their services. FIT worked with CBS to create a demo program, which helped test the program and attract the sponsors. When the show aired in October, 1999, it was a huge success, and the total public sector investment was a mere \$39,000. This first section of the working paper describes these crucial steps in the program's initial launch.

The Vision: Why a commercial SE radio program?

The small enterprise sector is a large sector in Africa, representing, for example 88% of businesses in Uganda. However, it provides generally low wages and poor working conditions. Owners struggle to find markets, and are constantly investing time and resources in a confusing barrage of licenses, fees, bribes, and ill-conceived or poorly implemented regulations. One major challenge in supporting higher incomes and better jobs in the sector is to help SEs participate in the mainstream economy where profits and wages are higher, and to remove the numerous policy obstacles that inhibit normal business function.

⁶ Hileman, Milena and Jim Tanburn, The Wheels of Trade – Developing Markets for Business Services. IT Publications, London, 2000.



In searching for opportunities to help the sector grow, FIT Uganda observed several facets of the political and economic situation in Uganda that pointed toward radio as a potentially effective tool. First, SEs, despite their large numbers, are isolated. They have little access to information and weak mechanisms, such as local associations, for voicing their concerns as a group. This isolation contributes to their inability to take advantage of economic opportunities. It also contributes to their

vulnerability to corrupt local officials and the lack of attention paid to the sector by national politicians. Second, in 1999, Uganda was a country experiencing economic growth and relative political openness, with a growing anti-corruption culture. Most significantly for Africa, the radio airways were recently open to private, commercial broadcasting, and FM radio was booming, quite literally, with an abundance of general news and entertainment programs.

In this context, Tanburn and Anderson began to conceive of a radio program that would provide vital commercial information to SEs. They seized an opportunity: the IDRC and Uganda's Ministry of Planning and Economic Development were conducting research on how SEs receive information. FIT Uganda proposed conducting research on radio programming, and received a contract to do so. As Anderson and his colleague, Robert Kintu, investigated further, they heard of frustration from small-scale entrepreneurs about their lack of opportunity to speak out and be heard, especially on policy issues that affect their day-to-day business operations. The vision for the SE radio program developed. Anderson and Kintu realized that SEs would only listen to a program that gave them a voice to express their concerns and focused the attention of policy makers on SEs. The radio program needed to be different from a typical government broadcast or development program. Rather than a development expert speaking to SEs, the program would need to engage SEs - interview them, host talk shows with SEs, regulators and policy makers to help SEs play an effective role in their democratic system. Anderson and Kintu quickly realized that an interactive format would also allow SEs to request current, relevant business information. These two functions would help integrate SEs into their emerging democratic system, and into the growth sectors of the economy.

Next came the ILO FIT challenge: how to create a sustainable, commercially viable radio program. Most development-oriented radio programs are sponsored by a donor, and then, if resources are available, taken up by the government department concerned with that issue. Although effective at information dissemination as long as they last, they are often under-funded and not long lasting. In an environment of commercial radio competing for listeners, typical development programs are not only expensive and un-sustainable, it is hard

for them to compete for listeners against modern commercial programs. In contrast, Anderson and Kintu investigated how commercial radio works, with a view toward developing a commercial radio program. The investigations revealed numerous benefits that large firms can realize through sponsorship or advertising on an SE program. In addition, Anderson and Kintu began to see how involving SE service suppliers as sponsors would serve both the supplier and the SEs. Thus, a third aspect of the

Anderson and Kintu investigated how commercial radio works, with a view toward developing a commercial radio program.

radio program evolved: engaging paying sponsors in dialogue with SEs to help improve the commercial relationships among the sponsors and the SEs. The following sections of the working paper detail the market research process, the forming of the partnerships between FIT Uganda, CBS and the sponsors, and the format and content of the initial demo show.

Some Market Research

One of the Donor Committee guiding principles is to start any BDS initiative with an understanding of the existing market for business services. FIT Uganda did just that. The following description illustrates how a simple market analysis can quickly lead to appropriate programming choices.

Step one was to create a profile of the existing radio stations and programs to see where an SE program might fit into the existing market. *Nekolera Gyange* stands out in the Uganda radio market for its focus on small enterprises, its in-depth and interactive magazine format, and the opportunity it provides for ordinary people to hear about, speak to and influence events affecting their everyday lives. In developing this market position, Anderson and Kintu talked to other radio station managers, a radio market research firm, and several firms that Anderson and Kintu thought would be likely sponsors of an SE program. This profile led to several conclusions about the Ugandan commercial radio market:

- Radio is by far the most common communication media in Uganda. In 1997/98 there were an estimated 125 radios per 1,000 people in Uganda. This compares to 16 televisions, 7 daily newspaper readers, 2.3 main telephone lines, and .53 computers per 1,000 people.⁷
- Many radio stations broadcast to a radius of up to 120 kilometers.
- The radio airways were opened to commercial FM broadcasting in 1995. Up until that time, government-owned stations and foreign short-wave broadcast dominated radio airwaves.
- This opening of the airways coincided with a general political and economic liberalization in Uganda.
- The dominant radio format for FM stations was Western style pop radio and general coverage of nation news and politics, with different stations focusing on different market segments.
- The public began to tire of this format, demanding more substantive programming, in local languages. By 1997, some talk show and call-in programs had developed centering on political issues, and giving politicians ample opportunity to put forth their political views
- Commercial radio time is primarily paid for in two forms: sponsorship and advertising. Sponsors come on board for long periods of time and become closely associated to the program, they are provided with slots to promote their firms, and the radio program often produces features on the sponsoring firm. Advertising is simply paying for short slots of air-time to raise awareness and promote special opportunities.

This research made clear that the market was ripe for new models of serious programming in local languages, and that targeted programming and target marketing through radio was a new concept. They identified strategies for approaching sponsors and stations, and began to identify a market niche for the SE radio program.

⁷ http://unesco.stat.unesco.org/stat...utlANDCom/Table_IV_14_Africa.html



Step two was a "consumer" focused survey of potential SE listeners. Anderson and Kintu interviewed 70 firms in and around Kampala. It was during this survey and in other discussions with SEs that the importance of involving SEs in the radio program became clear. SEs stated that they wanted programs of substance, and that they wanted the presenter to talk with them. Small enterprises wanted a chance to speak to the powerful forces that, from their point of view, present obstacles and challenges to their livelihoods:

regulators, tax collectors, bankers, etc. The study also revealed some important characteristic of the market that helped in designing the program format.

Results from the SE Survey:

- There were 4 popular stations, the most popular was Central Broadcast services (CBS).
- SE Preferred listening time: 9:30 pm, following the news.
- SE Preferred Language: Luganda.
- 70% of SEs interviewed were willing to participate in a radio show and 40% expressed an interest in advertising.
- 31% of SEs interviewed had access to telephones and 42% had access to fax.

FIT's market research also involved identifying sponsors and selecting a partner radio station. This third step quickly evolved into developing partnerships with sponsors and with CBS. Of the four stations considered, CBS was the most popular and emerged as the appropriate station. Of the alternative popular stations, one targeted youth, and did not have a serious enough station identity. Another was very new and still learning how to manage and deliver its mainstream programs. Of the two left, CBS emerged because of their strong market position in the target region, their use of Luganda, and the interest and flexibility of the radio station's management. Having selected CBS, FIT also identified and interviewed several potential sponsors. Then came the challenge of putting the partnership together.

The Partnership: FIT Uganda, CBS, MTN and CERUDEB

In order to develop the vision of a commercially sustainable SE radio program, FIT Uganda had to obtain commitments from a commercial radio station and from private sector sponsors. The market research turned up a preferred radio station and four potential sponsors. Getting commitments was somewhat of a challenge, however.

In most development programs, service providers would be approaching FIT and FIT would be selecting a limited number of grant recipients. But, in this situation, FIT was wooing the suppliers.

Central Broadcast Services (CBS) is a commercially driven radio station owned by the Buganda Kingdom, a royal family with no political role, and a number of private investors. It is managed by SEMAT Productions, a leading firm in commercial radio in Uganda. During the initial market research, FIT Uganda presented its case to CBS management, which brought producer Martin Ssemakula into the dialogue. The main case Anderson and Kintu put forward was:

- 1) The SE sector is large and growing and represents a sizable and appropriate audience for a specialized radio show.
- 2) A show that allows SEs to participate and that is focused on topics of concern to them will be new, innovative and popular.
- 3) Sponsors that market to SEs will be attracted to the show.

FIT Uganda used the market research to convince CBS management and Ssemakula, who had several concerns that kept them "dilly-dallying," according to Robert Kintu. These included:

- 1) Were there really enough issues facing SEs to create an entire program? Ssemakula initially felt there was only enough content for a series on another program, but not a permanent slot.
- 2) The listener survey indicated SEs wanted a prime time slot, but CBS already broadcast revenue-generating programs during prime time and was reluctant to risk losing sponsors and listeners by adjusting the schedule.
- 3) A field-based show, with pre-recorded interviews, investigative journalism, and guest speakers, would be expensive and technically complex, compared to other shows.

Anderson and Kintu persisted, however. Anderson used current politics to convince CBS management of the strength of small enterprises as a market and political force:

An opposition candidate ran for mayor of Kampala in 1998. A major factor in his success was targeting informal sector businesses and promising to solve their problems. Unfortunately, months later he was arrested in the US on corruption charges, but the current Mayor, John Sebaana Kizito ran on the same platform and won, with better results the second time around. These elections were the beginning of seeing SEs as a powerful voting block. They also exemplified the changing political culture in Uganda, in which representatives ask people what they need and court their favor, rather than politicians telling people what is best for them. Anderson transferred this lesson to commercial radio, highlighting the importance of the SE market and the political timeliness of an interactive radio program highlighting policy issues.

This perspective convinced Ssemakula to visit some SEs to talk about the potential of an SE program.

The concept of the SE radio program found Ssemakula at a time when he was tired of the old radio format. He felt that the full potential of radio in Uganda had yet to be reached, and he was personally ready for a change. When he visited Owino market and talked to business people about a radio station for them, he became inspired. The entrepreneurs presented him with a challenge he couldn't resist. They complained about how radio announcers talked to but never asked entrepreneurs what they think, and never did anything about the issues. Ssemakula understood from talking to them that these business people were clamoring for information relevant to them and for a public forum in which to express their views. The list of issues the SEs raised was so long, and so interesting, that Ssemakula was convinced there were plenty of topics for a compelling program. Within weeks, he had convinced management to give it a try and had produced a pilot program.

The informal partnership between FIT and CBS is a business relationship, not a donor-recipient relationship.

The informal partnership between FIT and CBS is a business relationship, not a donor-recipient relationship. It is based on mutual benefits. CBS benefited most from FIT's vision of the program. On a practical level, FIT Uganda's initial market research and work in obtaining sponsors was important to CBS. CBS also benefited from FIT Uganda's knowledge of SE issues, suggestions for topics and stories, contacts with SE support organizations and resource people, and general orientation to the field of small enterprise development. CBS continues to work with FIT to explore new ideas in programming and sponsorship, and CBS provides technical assistance to other radio stations. FIT Uganda has never paid or donated funds to CBS for the production of the *Nekolera Gyange* program. (On occasion, FIT Uganda pays Ssemakula for consulting services to other stations.) If FIT Uganda helps CBS recruit additional sponsors, CBS will pay FIT Uganda a 16% commission. Thus, the relationship is a mutually beneficial commercial enterprise.

Most importantly, if FIT Uganda were to disappear for any reason, CBS and the *Nekolera Gyange* program would continue to thrive. This is because the financial viability of the program depends on private sector sponsors, not charitable donors. The sponsors receive tangible business benefits from participation in the radio program, and so have an incentive to continue sponsorship over the long run.

The partnerships with these sponsors also developed rather quickly, but not without challenges. From its market research, FIT Uganda developed a list of benefits for potential sponsors and identified 4 high-potential sponsors. FIT Uganda and CBS successfully attracted 2 sponsors. MTN (Mobile Telephone Network), an international cellular communications firm, immediately understood that small enterprise owners were a major customer group for their services, and agreed to sponsorship right away. Centenary Rural Development Bank (CERUDEB) also serves large numbers of SEs, but Chief Executive Dirk van Hook challenged Anderson during a brief meeting about sponsorship. Van Hook asked Anderson why CERUDEB should sponsor the program, and Anderson responded that SEs are a major client of CERUDEB. Van Hook walked Anderson to a window looking out of the bank, and pointed to a long line of customers.

"Do you think I need to advertise my services?" He asked.

"But how many of those people will actually get approved for a loan?" Responded Anderson.

"Two or three," was the response.

Anderson explained then that by becoming a sponsor, CERUDEB would have ample airtime to educate their customers about the process of borrowing, CERUDEB's criteria for borrowing and how to handle loans. The program could help CERUDEB increase its approval rate, reduce the number of unnecessary applications, improve its loan repayment rate, and improve its public image. The deal was made.

Anderson and Kintu also approached potential sponsors who did not come on board. For example, no sponsor took up the challenge of using the show for retail development. FIT targeted two international consumer product manufacturers and received a similar response. Both firms have separate departments for retail development, marketing and public relations. The retail developers were interested, but had no budget for media. The marketing managers were so focused on consumer marketing that the concept of marketing to retailers through the media was foreign. The public relations officers were interested, but viewed the program as a charity. The messages they were interested in pursuing conflicted directly with the identity of

the program as a powerful voice for SEs. FIT and CBS are still developing deeper relationships with these firms, sorting through their bureaucracies, and making progress towards a sponsorship deal. FIT Uganda and CBS continue to pursue sponsorship with these and other firms who might appreciate the benefits of sponsoring small enterprise radio.

The Demo Program: First Program Content and Format

A pre-requisite for attracting sponsors, however, was the creation of a pilot radio program, or "demo." The demo was an essential step in illustrating the benefits of the program to sponsors. In addition, it helped Ssemakula identify the production staff needed and helped staff understand the production requirements. The demo also tested the practicality and listener interest in the show's content and format. This section describes the initial format and content of the program, the production issues addressed during the creation of the pilot program and the listener response to the first program, which was aired in October, 1999.

Demo Program — Content

1. Title and Theme Song

The title of the show captures the spirit of the program: **Nekolera Gyange (I Run My Own Business)**. It is in the Luganda language, and emphasizes the pride that comes from being self-employed. The theme song is equally empowering, with an upbeat tempo and lively singer calling on self-employed people to be jubilant that they now have a voice on the radio. The song continues:

*"It is time to know where business opportunities lie and identify business obstacles and those responsible for those business obstacles. The small business operators are advised to take advantage of their program **Nekolera Gyange (I run my own business)!**"*

The tone of empowerment is clear and inspiring for a group of marginalized people.

2. Introduction

The introduction of the demo was longer than usual, explaining the purpose of the program, the importance of small enterprises to the national economy, and how vital it is that they have a radio voice. It also recognized the main sponsors (fictitious in the case of the demo since the sponsors were not on board yet), and outlined the program agenda and approach. The introduction emphasized the interactive nature of the program, and committed to seeking answers to small enterprise issues from relevant sources.

3. Small Enterprise News

The news consists of major events affecting small enterprises. The items in the demo program were 1) an update on how to obtain funds from banks after a wave of bank closures, 2) a debate by Members of Parliament of the sale of a para-statal cooperative bank, and 3) a warning about circulating counterfeit bills.

4. Commercials

Commercial are interspersed throughout the program between items. Mock commercials were created for the demo programs. They included: an announcement of a small business exhibition, a description of the features and benefits that businesses should focus on when selling a particular toothpaste, and a dramatization of how to save money by using cell phones.

5. Speak Out

In this section small business people are given the opportunity to air their ideas and problems.

The presenter explained that in this show, the production team will not sit in the studio and presume to know about small enterprise issues. They will go to small business people and hear what they have to say.

The demo interview took place in Owino Market, the largest market in the country, and focused on the size, cost and allocation process of market stalls, a common concern in urban municipal markets in Africa. This issue was complex because businesses renting space were barraged with stall re-allocations, reductions in stall size and fees charged from two different municipal agencies. One speaker complained, rather cryptically:

"We suspect that the stadium authorities did this (re-allocation and reduction of stall size) unscrupulously after the construction of the market. ... What hurt is the fact that the stadium authorities ruled that each stall pay 10,000/= per month, KCC (Kampala City Council) charges us daily dues of 350/= per front, 350/= per side, 350/= for the stall floor! We pay KCC daily dues of up to 1,050/=, each time we bring in a bale (ndibota) of clothes, and we pay 1,200/= per lot. This is a very oppressive business environment. ... We reported our grievances to Chairman Kayongo, the stadium authorities, the town clerk, and the Chairman LC III but never got any response."

Although the exact math behind the complaint is challenging to work out, the speaker spoke openly about the issues and illustrated how confusing the fee situation is.

6. Competition

The demo program included a fictitious competition to promote retail development. Listeners selling toothpaste and soap products were asked to create good displays. CBS would visit the businesses and award the best with prizes such as a television, free stock and T-shirts.

7. Marketplace

This is an advertising spot on the show where businesses needing to purchase from SEs may announce their tenders for free. Fictitious listings were created for the demo including a supermarket seeking dry fruits and nuts, and a household appliance shop seeking tin pots, stoves and related items.

8. Follow-up Interview

The presenter interviewed Owino market officials and asked them to address the complaints of the business people in the market.

"KCC is not aware of such problems. We have never talked about this officially. ...Our problem is that some of these people don't get authorization they just operate and after getting into trouble they complain."

The presenter then promised to follow-up in subsequent programs and "get to the bottom" of the issue. He encouraged listeners to take advantage of their radio program, and the program ended with credit to the production team, sponsors and a repeat of the theme song.

Demo Program Production Issues

The production of the demo program gave producers and CBS staff an opportunity to learn and test the production aspects of the *Nekolera Gyange* program format as well. There were several aspects of program production that were new to the team. First, conducting field interviews was substantially different from hosting talk shows in the studio, and interviewing owners of informal sector businesses was particularly challenging. Ssemakula relates his experience in conducting those initial interviews:

"It is very exciting to interact directly with the people who will listen to your program ...challenging, though, in the sense that it is not always the case that the next person you come across is going to give you the right thing for radio. It is hard finding the right person to say the things that matter, with the appropriate ethics, and who is good in terms of sound and vocal quality. Also, sometimes people are not switched on right away. You have to talk to them for some time to warm them up ... especially for something that is new and they haven't heard about. You can't just go out and do an interview and come back. You have to take into account people's schedules, their attitude toward radio. You have to interact. You don't have to look like you are coming from radio, and you are important and they have to talk to you. They have to be seen and understood in their environment, and then they will talk."

There were also technical problems with producing the program. In addition to using field recording equipment, the program requires a lot of studio editing and recording time.



Whereas Ssemakula was used to a talk-show format with very little pre-recording and editing, the *Nekolera Gyange* program was 90% pre-recorded. Whereas the studio is usually used for commercials and news editing, the *Nekolera Gyange* programs involved hours of editing, searching through long hours of tape for the perfect 3-5 minute clips, and then recording the narration. Producing the program took not only technical skills, but also negotiation skills

to work with CBS colleagues to obtain sufficient studio time to make the program. The demo program gave the *Nekolera Gyange* production team an opportunity to test its capacity to regularly produce the program.

Listener Response & Official Launch

The listener response to the first broadcast of the radio program encouraged CBS to continue broadcasting. Ssemakula and his team visited businesses after the broadcast, and found them excited to have a program that addressed their specific interests. The vendors in Owino market were pleased with the in-depth coverage and interested to see how the authorities would respond. After the success of the initial show, CBS created a bi-weekly program broadcast twice a week, during prime time, just after the evening news.

The market research, mobilizing partners and the production of the demo brought about the commitment of the two sponsors and CBS to hold a public relations event that officially launched the *Nekolera Gyange* program. Program airing began in October, 1999, and continued through and beyond the official launch event in February, 2000. The purpose of the launch was to promote the program. Despite, or perhaps because of, the program's political tone, but certainly due to its popularity, several ministers jockeyed for the opportunity to be the guest of honor and announce the launch of the program. The Minister of Planning and Economic Development, who had participated in funding the original market research funding, won. The event was a small trade show of *Nekolera Gyange* listener businesses. There, producers demonstrated to government officials, sponsors, CBS management, and the media how *Nekolera Gyange* allows small business to "take over the airwaves, talking about their problems, advertising themselves," as Ssemakula puts it. The launch was effective in publicizing the show and solidifying relationships among CBS, sponsors and government agencies that participate in the program. A wide range of media were invited to cover the event, which resulted in several newspaper and radio articles. But by the time of the launch, *Nekolera Gyange* was already a profit-making, image enhancing program for CBS and its sponsors. It was already proving to be a commercially viable and very popular business service for SEs.

II. FORMAT & PRODUCTION PROCESS

Between the initial demo program and April, 2001 when this research was conducted, the program format has developed. The main mechanism for SEs to let their wants and needs be known is the program's interactive approach.

The program has been able to focus content on SE listener concerns and maintain its independence, not only from government, but also from the commercial sponsors and owners. This independence makes it popular and commercially viable.

Small enterprise customers are the main drivers of program content.

Format Development

The program format has changed for several reasons. Some features, for example retail competitions, have not happened yet because sponsors have not taken up the offer. Others, like listener feedback, were added as the production team became more comfortable with the existing features and were ready to take up new challenges. Still others were added because listeners requested them, for example on-air call-in. One section, the Marketplace, which was designed to announce procurement opportunities for SEs, has yet to be implemented but is still in the plans. The format is adjusted slightly from program to program, depending on the time required for specific issues. Also, CBS from time to time revisits its format and changes it just to keep it fresh for listeners. CBS has produced a manual in which it outlines a typical program format.⁸

A typical example of the SE program format

1. Program theme & opening billboard	1 min
2. Program introduction	2 min
3. Business news	3-5 min
4. Main feature	10-15 min
5. Listener Feed back	5 min
6. Business opportunities	3 min
7. Sponsors message	2 min
8. Closing remarks	2 min
9. Program theme & closing billboard	1 min

The most distinguishing feature of the *Nekolera Gyange* format, however, doesn't appear on a schedule of the program. It is the comprehensive and interactive production style of the features themselves. Producer Ssemakula and journalist Challote Kukunda research an issue using investigative journalism techniques. Then, they interview small enterprise owners, technical experts and relevant government authorities on location. They edit and mix the interviews with the presenter's narrative to form a complete feature. Often, they link these features with a live talk-show including representatives from all three groups. Then, they organize feedback opportunities, either with live call-in during the feedback section of the program, or through calls, mail and fax write-in after the show. Finally, Ssemakula and his team follow-up on program issues to identify changes that may have taken place. This comprehensive story-line spans several shows. The story may begin with a news item and unfold with on-site interviews for two programs. The next show may have the live discussion and call-in, and the follow-up might appear weeks later. Using this comprehensive approach

⁸ Ssemakula, Martin and Gavin Anderson, "Profitable Programmes for Small Businesses: A Manual for Radio Companies," ILO SEED, July, 2001 forthcoming.

to content development, *Nekolera Gyange* is able to present in-depth issues, to engage appropriate entrepreneurs, experts and policy makers in public dialogue, and to encourage change through follow-up. In this manner, the *Nekolera Gyange* production team lets listeners guide them to relevant, high priority business information and advocacy issues.

Production Issues

The interactive, magazine format was new to radio programming in Uganda when *Nekolera Gyange* started and CBS had to assemble or learn new physical, technical and creative skills to produce the program. The typical program consisted of a presenter who would either read the news, which was gathered from newspapers, or play music, making improvised commentary throughout the show. The more complex program also involved call-in and talk show hosting, which are more difficult to facilitate and to broadcast. The "radio magazine" format used by *Nekolera Gyange* requires additional skills in investigative journalism, interviewing, facilitating live dialogue, on-site recording, editing and sound production.

CBS recommends a production team of the following skills:

- Program manager: to oversee the process and market the program. It is important for the manager to have strong marketing skills because the package SE radio offers sponsors often breaks new ground in the advertising sector.
- Program presenter: in addition to strong presentation skills, the presenter should have a business background because he or she interacts with business owners and experts on the air.
- Investigative reporter: in many African countries, it is best to select a reporter who covers small enterprise or business news for a newspaper. These reporters have investigative experience and their other duties are well aligned with the radio program, which generally only occupies a reporter part-time.
- Producer: the producer handles the technical aspects of the program: recording in studio, editing, and formatting the program during live broadcast. At the same time, all staff need to be trained in operating recorders for their field based interviews.



For the *Nekolera Gyange* program, CBS assembled a team of 1 producer/manager, Martin Ssemakula; a presenter, Charles Muyanja; and a free-lance journalist Charlotte Kukunda. Having assembled strong people and learned new skills, CBS producer Ssemakula now trains other radio stations outside Kampala in the production of SE radio programming. ILO FIT is developing a systematic

skill transfer and capacity building mechanism to enable radio production staff from other stations to develop the necessary skills and assemble appropriate teams for SE radio production.

The *Nekolera Gyange* program has also required the investment and commitment of CBS. Management first committed prime air time to the program. Then, they allocated staff time to the development and production of the program, and paid for travel expenses. Management and other producers at the station allocated sufficient studio time and production equipment. CBS eventually built a new studio to accommodate *Nekolera Gyange* and other programs that require more pre-recording and editing facilities. Management also contributed to marketing the program and continues to cultivate key sponsor relationships. Perhaps the biggest challenge was to then step back and let the small enterprise listeners have a say. The investment has been well rewarded. *Nekolera Gyange* is the second largest revenue generating program for CBS.

Profile of an SE Radio Producer, Martin Ssemakula. Production of this type of radio program also takes personal dedication and vision. Producer Martin Ssemakula relates some of the excitement and challenges in producing the *Nekolera Gyange* program. As a child, Ssemakula's radio was his companion. Late into the night, he listened to far-off short-wave broadcasts of radio Moscow and Voice of America, but now, he marvels, he is "inside the radio." His companion is now his field recorder. After years of broadcasting from a studio box, Ssemakula has escaped the four walls of the radio station. He now moves around town, meeting and interacting with people, getting a deep understanding of their situation and opening the airwaves to allow them to voice their views and address their concerns. Once the recording is done, he spends hours editing and creating the narrative. He develops a vision for presenting the story in segments over several programs - bringing in the news items, introducing the in-depth piece, working up to the talk show and then handling the live call-in. This approach requires a strategy behind each story covered and sophisticated scheduling and planning. It also takes a particular sensitivity to be immersed in the informal sector, and in the same day interview high-level government officials and members of parliament. The political nature of the program requires someone political savvy and an ability to read how far to push an issue, and when to withdraw before alienating the government official that he needs to maintain relationships with in order to have an influence at all. The type of leadership and set of skills Ssemakula demonstrates in producing the *Nekolera Gyange* program is rare to find in one individual. Yet, he is also dedicated to working with ILO FIT to transfer his skills and vision to other producers in Uganda and other African countries.

It is important to note, however, that CBS and the *Nekolera Gyange* production staff have invested in developing the *Nekolera Gyange* program themselves. The program was developed by FIT and CBS working in collaboration, but it is produced with in-house technical expertise and equipment, and the costs were at the top of the normal range of radio programming at CBS. As a result, the program costs and technical challenges were a step up for CBS and its staff, but not a step beyond their capacity to implement or to finance on a sustainable basis. This lesson underscores one of the key guiding principles of BDS market development: to support private sector suppliers and provide technical advice, but insist that they make the investment so that the initiative is within the market's capacity to finance, and the organization's capacity to sustain.

The program costs and technical challenges were a step up for CBS and its staff, but not a step beyond their capacity to implement or to finance on a sustainable basis.

III. PROGRAM CONTENT

The *Nekolera Gyange* platform provides small enterprises an opportunity to "take over the airways," according to Ssemakula. Unlike many publicly funded radio programs, FIT does not make an effort to control content. Rather, it is essential for the popularity, effectiveness and sustainability of the program for small enterprise listeners to determine content. The listeners have used this opportunity primarily to address policy issues. In addition, listeners have used the program to access business information that improves business management skills and helps develop valuable business linkages.

Policy Issues

The *Nekolera Gyange* program has addressed a wide range of policy and regulatory issues affecting SEs. The main focus is regulatory issues at the local level, because these are the issues affecting SEs on a daily basis. The following are some examples of local regulatory issues covered by the program:

- Double taxation by the City Council in *Owino* Market;
- Sanitary conditions in informal sector markets: such as public toilets and garbage bins in *Kalerewe* market;
- The affect of fuel prices on general traders, with a focus on the situation in *Nateete* town;
- The process of awarding tenders by the town councils and their implication to the traders, with a focus on *Rubaga* Division; and
- Fairness of elections in the *Owino* Market.

In addition, the program occasionally addresses city-wide or national policy issues and how they affect small enterprises. Some topics covered include:

- The need for government involvement in technological innovation at SE level, with interviews of entrepreneurs in *Masaka* Town; and
- The change in the *Kampala* city plan, and the related demolition of road-side shops and workshops.
- A sudden ban on the sale of milk through informal sector vendors.



By following up on policy issues raised, Ssemakula and his team pressure decision makers to change the situation. Many reports have contributed to positive change. For example, *Nekolera Gyange* played a role in revoking a ban on small-scale milk vending, eliminating double taxation of motorcycle taxis, and installing latrines in local markets. Although it is difficult to

quantify the impact of advocacy efforts on policy change, a Member of Parliament, Kityo Mutebi, stated that:

"When the Ministry of Animal and Mineral Resources gave a directive to ban the sale of milk in non recognized places, it did not think of the implication in infrastructure set up like cooling machines, etc. Due to the publicity created by the program, a ban on milk selling by vendors was reversed by Parliament."

The advocacy role played by *Nekolera Gyange* is an explicit part of the radio program's mission and market niche.

Even when the issues do not get resolved, that the *Nekolera Gyange* program helps small enterprises raise them at all is important. For example, in the Owino market elections the opposition candidate cited irregularities in the election process and filed his complaints to the office of the Inspector General of Government (IGG). For political reasons that were not be disclosed to the public, the IGG's office failed to respond to these complaints. The incumbent chairman won the elections amidst complaints from the voters. *Nekolera Gyange* covered the story and opened the airways to live call-in. Listeners complained publicly about the situation. The opposition candidate, however, dropped the case sensing high political connections favoring the incumbent. At that point *Nekolera Gyange* followed suit and put a pause to the matter as well. Although the results were less than satisfactory, *Nekolera Gyange* played an important role in publicizing the irregular election and improving transparency.

Lifting a Ban on Small-scale milk trade:

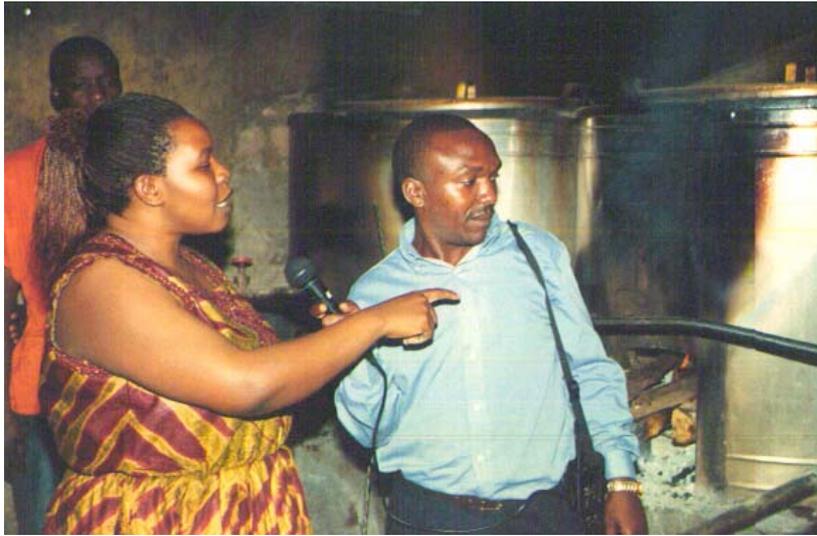
On the advice of a technical consultant, the Ministry of Animal and Mineral Resources issued a ban on the sale of milk except through a small number of large milk processing plants. Milk is normally distributed through independent milk traders who purchase from farmers, haul the milk to the city, boil it and sell it to shopkeepers, restaurants and individuals. The result of the new ordinance was high milk prices, scarcity of milk, and significant loss of income by farmers, traders and other small business people who use or sell milk. The mainstream press covered the issue by interviewing the Minister who issued the ordinance. But *Nekolera Gyange* producer Ssemakula went to the people affected by the ban. He investigated the issue from a business point of view, tracing milk production and distribution from the farmer to the consumer, and interviewing key players on location. He followed this piece with a discussion of the issue among concerned traders and members of parliament. The conclusion was that an existing Dairy Bill in Parliament could address health issues in a more inclusive manner. The ban was lifted and the new bill adopted in its place. Milk was sold freely once again in Kampala.

Nekolera Gyange enjoys a high degree of press freedom. The program is careful not to point the finger at powerful individuals, but, rather, to highlight system-wide or institution-wide problems. This creates a situation in which high-level politicians can cooperate with *Nekolera Gyange* and small enterprises to resolve the problems. So, although the content of the policy discussions is highly important to small enterprises, *Nekolera Gyange* does not polarize or personalize political debates. As Ssemakula put it:

"We want the program to be objective and we try as much as possible to look at all sides - we do not want to be seen as a bunch of radio producers taking advantage of the platform to be critical of everything that government does. We look at government as a partner because it has a lot to do with bringing about positive change."

In this manner, producers play a constructive role in stimulating policy dialogue and encouraging positive policy change.

Business Information: Technical Advice and Business Linkages



Nekolera Gyange's interactive format supports time-sensitive and demand-driven business information flow. The information provides technical advice and business linkage opportunities to SE listeners in an integrated manner: most of the advice comes from businesses offering helpful services or business opportunities. During the programs, listeners are

given an opportunity to interact with technical experts providing the information. This interaction increases the applicability of the information. The presentation takes several different formats, including regular features, sponsored programs, "tips" from experts, and community announcements. Often, as is the approach with policy issues covered by *Nekolera Gyange*, one issue is brought forward using several different formats to create a series on a particular topic. Some examples follow.

Time-sensitive Technical Information - Linkages to a Public Sector Service Provider

The opening piece of this case study is an example of providing technical information that was key to resolving an economic crisis. As described earlier, improper fishing practices led to a ban of fish exports from Uganda to the European Union. The ban in turn eliminated the source of livelihood of entire fishing communities, reduced foreign exchange earnings and hurt the entire economy. The *Nekolera Gyange* program played an important role in raising awareness about the issue, but also gathered technical experts and fishermen to discuss the technical issues of fishing, fish storage and handling. After the program, government fishing extension agents reported a significant increase in cooperation from community fishermen:

" Thanks to Nekolera Gyange when I go to explain to the fishermen how to clean and process their fish they now listen...."

Working with the government, *Nekolera Gyange* played an important role in improving fishing practices around the lake. Coolers are now common practice on fishing boats and there are functioning cooling facilities at landing sights. The ban was lifted and the fishing industry is thriving. *Nekolera Gyange* supported the industry by providing immediately relevant and applicable technical information at a crisis moment, and strengthening the relationship between public sector extension agents and local fishermen.

Sponsors Supply Technical Information and Business Linkage Opportunities

Another *Nekolera Gyange* strategy for supplying technical information is to partner with sponsors who have an interest in providing good technical advice to listeners. Both MTN and CERUDEB have taken advantage of their sponsorship to be featured on *Nekolera Gyange* programs. MTN has featured in 5 altogether, and CERUDEB appears almost monthly on the program. MTN primarily uses the program to promote its products and services, but

has also provided "tips" on, for example, the importance of time in business management, particularly supplying goods on a timely basis, and making and keeping appointments, etc. Listeners have responded positively to these tips and to MTN by purchasing cell phone contracts.

The CERUDEB programs have been more numerous and in-depth. One of CERUDEB's main motivations for sponsoring the program was to improve communication with its customers and educate them about banking practices. In the style of *Nekolera Gyange*, Ssemakula and his team developed a series on the challenges of obtaining bank financing. Ssemakula interviewed SEs about CERUDEB and gave CERUDEB representatives an opportunity to present information about the criteria they use to determine loan eligibility. Thus began an on-going dialogue and features on other banking topics such as savings, different types of bank accounts and eligibility for them, etc. Sometimes, the information is useful for potential customers, and SEs listeners appear satisfied with the information CERUDEB presents. Other times, listeners are not satisfied and end the show demanding that CERUDEB change the way it does business. Rather than backing away from this valuable customer feedback, CERUDEB officials have hired consultants to help them respond to customer concerns. CERUDEB remains dedicated to the program as a valuable way to maintain open communication with their primary customer base. Meanwhile, SEs benefit from the information about banking practices and may eventually benefit from improved business services from CERUDEB.

Business Tips and Courses Offered by Expert Trainers

In addition to having experts integrated into program features and focusing on sponsors, *Nekolera Gyange* responded to listener demand for additional technical advice by inviting an informal sector business trainer to present brief business "lessons" on a regular basis. Listeners report that the lessons are useful. Jamil Sebalu is an effective trainer, according to Ssemakula, because instead of talking down to entrepreneurs, he presents information that is directly relevant to everyday issues they face, for example challenges of separating household and business income, and how to keep basic books without spending a lot of time, etc. Listeners are encouraged to write, fax or call in with their questions. In this manner, the "lessons" are responsive to listener needs. Many listeners have enrolled in the Namasuba College Of Commerce run by Sebalu, and he has been invited to present on partner radio programs around Uganda. The technical portion of the show has, therefore, also resulted in linking listeners to a business service.

Linkage Announcements Marketed by Featuring Participating Businesses

The *Nekolera Gyange* program supports business linkages more explicitly by providing information about trade shows and other events. Often, rather than simply announcing an event, the *Nekolera Gyange* team promotes an opportunity by inviting participating businesses to appear on the show. For example, the program promoted the Jua Kali (informal sector) trade show in Arusha, Tanzania by hosting a live talk show with business people planning on exhibiting at the show. The program promoted the show and the exhibitors, namely, the Association for Uganda Shoe Shiners. When the association attended the trade show, they landed new clients, received new orders and increased employment by three workers:

"The program helped our Association (FASERT) in promoting the SE Exhibition in Arusha. As a result the shoes shiners Association got orders for brushes from shows in Arusha," Mrs. Margaret Migenreko, Chairperson."

The three employees who were hired heard about the shoe shiners association on the program, approached the association leaders and landed new jobs.

Profiling Businesses That Offer Linkage Opportunities

Finally, a key benefit to businesses is how the show profiles particular businesses that present linkage opportunities for listeners. For example, one *Nekolera Gyange* feature focused on the honey industry in Uganda. The story presented the honey-production and marketing process from start to finish, focusing on a honey buying firm, Uganda Honey Project. At the time, the Uganda Honey Project had developed a high potential export market, and had helped over 60 youths enter the business of honey production, but the firm was constrained by the lack of honey producers. As a result of the program, the Uganda Honey Project identified and mobilized over 200 people to set up beehives and supply the firm with honey. A group of listeners from Northern Uganda asked the Honey Project to present the same information on Radio Uganda, which broadcasts nationally. It turned out that the firm would have to purchase air time, and it was not able to make the investment. The group of listeners felt so strongly that this initiative would help their communities, that they paid, themselves, for airtime on Radio Uganda for The Honey Project to speak to listeners about honey making opportunities.

Features on key businesses create business linkage opportunities for listeners: TEFU (Tropical Ecological Foods Uganda)

Nekolera Gyange produced a feature on TEFU, an organic fruit drying and export firm. The program interviewed farmers who grow organic fruit for TEFU, visited TEFU operations, and spoke with an import customer who was visiting Uganda to inspect TEFU's production process, making sure it met regulations. Presenter Charles Muyanja described the high potential of the business, and TEFU managers announced the need for additional fruit supply. The program also focused on the environmental benefits and economic potential of organic farming. The program elicited numerous queries from farmers interested in growing fruit and supplying TEFU.

The strategies outlined above support SE growth by combining the provision of technical assistance with facilitating business linkages. As with the policy portion of the SE program, the information is relevant to SEs because SEs drive content. The next section of the working paper details the mechanisms used to solicit SE listener input to the program.

How Content is Determined

Being listener-driven is the key to the effectiveness, popularity and financial viability of the Nekolera Gyange program. *Nekolera Gyange* encompasses a wide range of strategies to keep in touch with listeners, and FIT has played a key role in this process. The original FIT Uganda market research identified themes and issues of importance to businesspeople. FIT Uganda's evaluation of the radio program also provided some important feedback. However, the main avenues for identifying the themes of the program are built into the program format.

Production staff of the *Nekolera Gyange* radio program keep in touch with listeners through several key features of the show. First, it is *Nekolera Gyange* policy that 70-80% of air time be dedicated to interaction with SE listeners. Second, during on-site interviews and on-air discussions, the *Nekolera Gyange* team interacts regularly with entrepreneurs and with experts to identify likely hot issues. Third, listeners are consistently encouraged to "take advantage of their program" by contacting CBS with comments on the program, issues, and ideas for stories. Producer Ssemakula and presenter Charles Muyanja receive around 30-35

calls a month from listeners. Fourth, the show features occasional call-in opportunities whereby listeners can comment on the program. During call-in, listeners often raise related, or even unrelated topics, that merit further investigation. Fifth, Anderson suggested that *Nekolera Gyange* form listener clubs in which businesses would process information together, and strategize about action to take regarding specific issues. Listeners have received this concept warmly and begun to form clubs, which also provide a feedback mechanism. Ssemakula is exploring ways to formalize the clubs and get more systematic, constructive feedback. This type of interaction, in which listeners are key determinants of program content, is new in the field of BDS, which is typically supply-driven, and revolutionary in Africa, where state-owned radio has dominated since radio programming became available.



The opportunity for citizens to publicly voice their concerns and issues through mass media, without threat of harassment or arrest from the government, is truly new in Africa. Uganda's radio was only de-regulated in 1995. How is it that the program is able to be independent and play such a key role in promoting democracy? There are several factors at work:

- 1) The press is increasingly free in Uganda. For example, in 1996, a reporter was arrested for making "anti-government" statements on the radio. However, due to protests, particularly via radio, he was released and charges dropped within 24 hours.
- 2) The program tends to expose corruption and mismanagement at the local level, where SEs interact with government and municipal authorities. It is not generally concerned with more powerful figures. In fact, higher level officials can make a very positive public impression by cracking down on lower-level corruption or pressuring local authorities to make changes.
- 3) The program benefits the government. In addition to the political benefits of being publicly seen to improve the lives of small scale business owners, policy officials genuinely concerned for SEs can gain important information from the program about why policies are and are not working at the local level.

The program is allowed to continue, and to have a significant impact on policy. This process is helping SEs participate for the first time in a constructive political process.

As radio becomes free of government influence, the concern of the private sector sponsors and owners having undue influence is raised. However, so far the *Nekolera Gyange* program has been able to remain relatively free of sponsor and owner influence, and where it occurs the influence has been supportive. As described above, the one or two programs per month that are dedicated to interaction between sponsors and listeners provide important

information and interaction opportunities for listeners. This time is limited, and is specified in the contracts with sponsors, along with specific time slots for advertisement. The sponsors are otherwise not involved in determining content. The only limit that sponsors impose is that competitors may not be promoted or featured on the program. So, this limits the information about a particular service, which, in the case of banking, is a fairly substantive limitation.

The owner of the radio station, CBS, is the Buganda Kingdom, and the station is managed by SEMAT Productions, a professional radio production firm. The Buganda Kingdom is the royal family of the ancient Kingdom, Buganda, and is a cultural figurehead without a specific or even informal political role in modern Uganda. As long as nothing is said against the King, producers feel the owners would never interfere. And, so far they have not. The managers are, in turn, the oldest radio management firm in Uganda and are a technically focused group whose primary concern is earning a profit. In sum, the station is not affiliated with any political opposition group, nor with the government, and owners do not exert influence over program content as long as the shows are attracting listeners and sponsors, and earning money.

IV. FINANCIAL AND COMMERCIAL VIABILITY

ILO FIT is one of the pioneers in developing demand-driven, commercially viable business services for SEs. SE radio programs exemplify this approach. Why the drive for commercial viability?

- 1) Demand-driven services place pressure on suppliers to provide services that small enterprises value. If the service provider is accountable to the businesses it serves, rather than to the donors that pay for the service, the likelihood of a supplier meeting real SE needs is higher.
- 2) Financially viable services are sustainable over the long term.
- 3) Commercial services are cost-effective because public funds leverage private sector investment.
- 4) Because of high sustainability and cost-effectiveness, commercial services reach more people.

The rationale behind developing commercially viable services has been incorporated into the Donor Guidelines on Business Development Services. One of the main challenges with developing commercially viable services, however, is how SEs, particularly low-income and marginalized entrepreneurs, can afford to pay for services. With the SE radio programs and other services, ILO FIT has developed strategies for demand-driven and commercially viable services that are free for small enterprises.

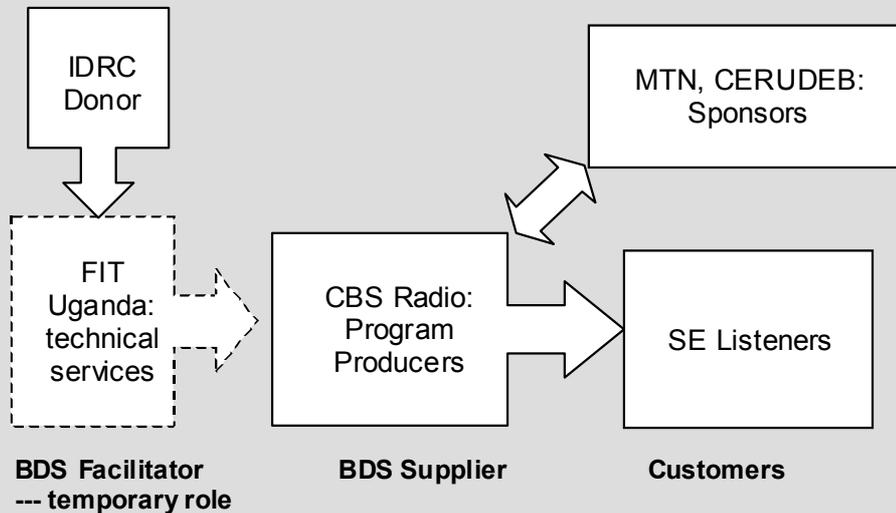
With the SE radio programs and other services, ILO FIT has developed strategies for demand-driven and commercially viable services that are free for small enterprises.

Here's how it works. *Nekolera Gyange* 's ability to be a voice for small enterprises is dependant upon the commercial nature of the program.

- 1) The financial success of the radio program depends on attracting a wide audience, because sponsors will only pay if the program is reaching large number of small enterprises. So, there is both a financial and a development incentive to reach many people.
- 2) In order to be popular, the program has to provide an open public voice for small enterprises. That is what the listeners demand. The best structure to use to provide open dialogue is a private, freely operating radio station. Outside funding to produce the program would inevitably influence content.
- 3) The station, CBS, is highly sustainable, and *Nekolera Gyange* has attracted financing from stable private sector sponsors. If FIT Uganda were to pull out today, *Nekolera Gyange* and CBS would continue to thrive.
- 4) FIT Uganda's investment was highly leveraged. The main input was technical advice. CBS and the sponsors made the capital investment.
- 5) The radio program uses revenue from large firms to supply a free service to small enterprises, yet producers are accountable to small enterprises because the program needs to attract and please listeners.

The development of commercial radio was one of FIT's strategies to realize its vision: that commercial business services could better achieve development goals than subsidized services. FIT did so while overcoming the biggest challenge to commercial services for SEs, SE ability to pay for services.

Nekolera Gyange Radio Programme Structure



In the *Nekolera Gyange* Radio Program initiative, IDRC provided a small amount of initial funding for market research and program development to FIT Uganda. FIT Uganda, in turn, conducted market research and initiated the program by bringing the players together, forming appropriate partnerships and providing technical advice. CBS produces the program on a commercial basis. The private sector sponsors finance the program in exchange for marketing services, and the SE listeners benefit for free. The quality of service, from the point of view of the SE customer, is assured because CBS needs listeners in order to attract sponsors.

This model is particularly effective for the radio program, but may be applicable to other services as well. FIT has developed a successful business-to-business advertising magazine in Zimbabwe that works on a similar model, but with more small business advertising revenues. There may be potential to apply this model in other BDS programs that are mutually beneficial to large and small firms, for example sub-contracting or product sourcing initiatives.

Costs and Financing of Nekolera Gyange Program

As mentioned earlier, the *Nekolera Gyange* radio program has been profitable for CBS since its first broadcast. CBS invested staff time and some expenses in the initial demo program and in marketing the program to sponsors. MTN initially signed an annual agreement, and CERUDEB a six month agreement. Both firms have continued to sponsor since the program's inception. The costs and terms are made clear in their contracts, and are detailed in the text box below.

<i>Nekolera Gyange</i> Sponsor Costs and Benefits:	
Sponsorship cost per program	UShs. 500,000 (approx \$ 272)
Sponsorship cost monthly (8 prog)	UShs.4,000,000 (approx. \$2,174)
Sponsorship cost quarterly (26 prog)	UShs.13,000,000 (approx \$7,065)
Extra (Potential) Benefits for Sponsors of the Programs	
<ul style="list-style-type: none"> ○ 3 or more program promotional ads per day for 3 days prior to the airing of the program; ○ 2 billboards per show (one opening and one closing); ○ 2 commercials within program; ○ Opportunity to be featured in one program per month; ○ Exclusivity of airtime (close out of competitions commercials); ○ Opportunity to run ads first in each commercial segment; and ○ Opportunity to run competitions within program. 	

It is noteworthy that the *Nekolera Gyange* program compares favorably with other programs aired by CBS from a revenue-generating point of view. For example, *Nekolera Gyange* is the second largest revenue-generating program on CBS. Only the morning prime time show, which combines news, sports, and humor, generates higher quarterly revenue. In fact, the *Nekolera Gyange* program is playing a lead role in developing CBS as a commercial business. For example, CBS is investigating applying the magazine format to other topics and niche markets, perhaps the health sector. Also, CBS is exploring a radio network with other Ugandan stations to share sponsorship, content, and technological investment.

The total FIT ILO and FIT Uganda program development costs included the market research, technical and marketing assistance to CBS, and a program evaluation. They were invested by ILO FIT, IDRC and FIT Uganda and amounted to some \$39,000. Minimal FIT

Thus, for very little up-front investment, FIT Uganda has established a sustainable business service that reaches 90,000 businesses on a regular basis.

Uganda current costs associated with *Nekolera Gyange* are paid for by the European Union SUFFICE program which has contracted FIT Uganda to replicate the program with rural stations. Thus, for very little up-front investment, FIT Uganda has established a sustainable business service that reaches 90,000 businesses on a regular basis . It is also important to

note that no money or services were provided by the FIT program directly to small enterprises. And, no financing was provided directly to CBS. FIT only provided technical expertise. Although "indirect," this type of investment strategy leveraged significant private sector resources, and reached large numbers of peoples sustainably.

Attracting Sponsors

The key to attracting sponsors to an SE radio program is helping firms understand the effectiveness of using a targeted radio program to communicate focused messages to a

particular market audience. The program has been marketed to sponsors with four key benefits in mind:

- Sales Development: The SE market represents a large consumer market of individuals with disposable income. The SE market also represents a large market for business services. The radio program offers opportunities to promote services packaged specifically for SEs, for example cell phones and financial services.
- Market Information and Dialogue: By being featured on a particular program, a sponsor can solicit market information from SEs that will enable them to package and promote appropriate services and enhance sales.
- Retail Development: SEs are the major sales channel for large producers of consumer products. SE Radio can be used to communicate sales and promotion strategies to SEs, for example to advise SEs on how best to display or promote soap, or to run a competition: "The SE that sells the most detergent in the month of August wins a cash prize."
- Public Relations: Supporting SEs is popular. Support of an SE program enhances corporate public image.

The two sponsors have benefited from slightly different services from the *Nekolera Gyange* program. MTN reports significantly increased sales of cell phone services as a result of the program. CERUDEB has used the program to educate customers about its banking policies, improve its public image, and solicit customer feedback, which has helped CERUDEB adapt their services to better meet demand. These two sponsors were relatively easy to attract because they already identify small enterprises as a market niche.

CBS has faced challenges in attracting additional sponsors, however. The key challenge is that large firms in Uganda that can afford radio advertisement are mass production firms, marketing consumer goods to the general public. They have yet to become involved in target marketing to particular market segments. Thus, in their attempt to sell *Nekolera Gyange*, FIT Uganda and CBS have to educate firms about more modern advertising practices. Although the strategy of using the program to develop additional retail outlets and better retail sellers is innovative and seems promising, the large firms have yet to capitalize on the concept. Other potential sponsors are interested in a national audience, which is pressuring CBS to form a consortium with other radio stations. Despite these challenges, CBS and FIT have persevered and are close to closing a deal with a consumer products firm interested in the national market. Having additional sponsors is not essential at this point, since the program is quite profitable, but it would provide additional profits that could be invested in more technology, more air time and increased business information for listeners.

V. PROGRAM EVALUATION: LISTENER FEEDBACK AND PROGRAM IMPACT

In August, 2000, after nine months of programming, ILO FIT commissioned FIT Uganda to conduct an impact evaluation of the *Nekolera Gyange* radio program. Evaluating the specific, attributable impact of any policy advocacy initiative is challenging, because it is difficult to attribute policy changes to any one specific initiative, and it is further challenging to understand how a policy change is helping firms on a quantitative basis. In general, it is easier to track the impact of technical services, but the public nature of the SE radio program makes even the technical aspects of the program difficult to monitor. The study nevertheless offers conclusions about:

- market penetration, understanding and awareness,
- listener and non-listener profiles,
- listener satisfaction, and reasons for not listening,
- aspects of the program that listeners valued,
- impact on SEs who were featured on the program, and
- strategic impact on policy change.

These impact indicators are complimented by strong sustainability and cost-effectiveness indicators.

The program is widely listened to among the target population, and listeners are generally satisfied with the program. Of the randomly surveyed firms in the target geographic area, 40% are regular listeners. This translates to an estimated 90,000 business owners. In comparison, the largest newspaper in Uganda has a circulation of around 30,000 readers. Satisfaction among regular listeners is high: 89% reported that the show was "good" or "very good." General understanding of the service is also high: 93% of respondents understood what was meant by a small enterprise radio program. The main reason for people not listening was that they didn't have time, or that the program was on at a bad time.

Of the randomly surveyed firms in the target geographic area, 40% are regular listeners. This translates to an estimated 90,000 business owners.



The program is reaching the intended target population of primarily informal sector business owners:

- Education: 24% below primary education, 32% secondary school drop-outs, and 19% diploma or university education.
- Age of Business: 75% of listeners have businesses 3 years older or more.
- Size and Employment: 2 employees, 85% full-time, 29% women.

The profile of non-listeners was slightly different. Firms owned by non-listeners were younger, with fewer employees had a slightly higher chance of being female owned.

The evaluation confirmed the important roles the program is playing. Listeners prioritized the importance of policy and general business information first, then market and current affairs information. Likewise, a large portion of firms felt the program did an excellent job presenting general business information and policy issues, and a slightly smaller portion were "very satisfied" with marketing and current event information. Listeners requested more technical business information and more assistance in accessing markets. Also, listeners asked to be able to call in. In response to this listener feedback, CBS created a monthly call-in session and added a business "tips" segment to the program.

The evaluation also looked into the impact on businesses that were featured on the program. Although only a small percentage of listeners are featured on the program, over time the number is quite significant and the experience benefits businesses significantly. Some 200 businesses have been featured to date. The businesses featured tend to be owned by more educated, knowledgeable business owners, but otherwise represent the general profile of other listeners. Nine of the ten featured business owners interviewed for the evaluation reported benefits to their business as a result of being in the program. For example, one listener related his direct action as a result of advice received on the program:

"After a program on the Nabweru Tele Centre, I was prompted to surf the Internet to obtain information about my business and (about) new markets."

Half of featured businesses have increased sales as a result, and two (20%) had hired additional employees. While it is difficult to account for the direct financial and employment impact of the radio program for listeners, it is more feasible to do so with businesses featured on the program because the benefits are more tangible and direct.

Finally, the evaluation considered the policy impact of the program. FIT Uganda interviewed the 6 key policy makers who had appeared on the program. Five of them reported that their attitudes and policies had changed as a result of the program. The following quotes from policy makers who have appeared on the show illustrate the point:

- *"During a program where I participated, I received many calls (phone ins) of SEs complaining about tax officials harassing traders. I raised the issues at Uganda Revenue Authority (URA) and officials harassing stopped. Impostors have also been checked. Taxpayers were told to call the police if an URA officer asks for cash payment of tax rather than a cheque," C. Kaweesa of the URA*
- *"Exposure of the tender malpractices in Owino Market opened debates on the role of Kampala City Council (KCC) in awarding and allocation of tenders for public market management," Kityo Mutebi, Member of Parliament.*
- *"It is clear that people have a negative attitude in paying taxes to KCC what is required by the council is to create an atmosphere that is people friendly," Semakula Herbert, KCC.*

Qualitative evidence suggests that the most significant impact Nekolera Gyange has had are in the numerous systemic changes taking place as a result of the program. So far these include:

- Demonstrating the commercial, economic and political importance of the small business sector to commercial advertisers and policy makers;
- Providing disenfranchised small business owners a public voice and linking them to the developing political system, thereby contributing to the development of Ugandan civil society and democracy;
- Demonstrating the effectiveness of targeted radio programming and targeted marketing;
- Demonstrating the effectiveness and commercial viability of interactive, magazine radio formats;
- Demonstrating that commercially viable business services can be delivered to a large number of even the most marginal small businesses.

Using the evolving Performance Measurement Framework⁹ for assessing business development services programs, it is also possible to summarize key quantitative data regarding program performance:

	<i>Nekolera Gyange</i>
Market Penetration	40% of SEs in the target area are regular listeners
Number Served	90,000 ¹⁰
Sustainability	Profitable since inception
Cost-effectiveness	FIT Cost to date: \$39,000
	Public sector investment was less than US 45 cents per listener
Impact	89% satisfaction rate
	40% repeat customers

The ILO FIT program is experimenting with additional approaches to evaluating the impact of SE radio programs, particularly the impact on employment. In the meantime, the outreach, cost-effectiveness, sustainability, and indicative impact information suggest that SE radio programs in Uganda are highly leveraged investments in sustainable small enterprise development. They are a successful model of the BDS market development approach.

⁹ McVay, Mary, “Measuring the Performance of Business Development Services for Small Enterprises: Guide to the Preparation of Case Studies for the BDS Conference in Hanoi, Vietnam 2000. USAID Microenterprise Best Practices Project and ILO’s ISEP programme. September, 1999.

¹⁰ Small Enterprise surveys estimate that there are some 225,000 businesses in the greater Kampala area. A random sample survey of these businesses indicated that 40% are regular listeners, this represents 90,000 businesses. The rural radio programs estimate their listenership themselves.

VI. REPLICATION

Given the rapid success of the *Nekolera Gyange* program, Tanburn, Anderson, Kintu and Ssemakula developed a vision for initiating additional radio programs. They began with replicating the program within Uganda, and then supported international expansion to Ghana. As of May, 2001, three radio stations, in addition to CBS, were broadcasting small enterprise radio programs similar to *Nekolera Gyange*. Two are rural stations in Uganda, and one serves the most concentrated small enterprise area in Ghana, the Kumasi region in central Ghana. The successes and challenges of this replication experience have contributed to the further development of an international SE radio initiative. The vision is to take advantage of recently liberalized airways in a number of African countries, to support economic and democratic development by creating a network of radio programs reaching more than one million small enterprises across Africa.

Rural SE Radio in Uganda¹¹

First, the story of the rural programs in Uganda illustrates the challenges of commercial radio in a rural context, and the importance of radio networking. In the evaluation of the *Nekolera Gyange* program, ILO FIT tasked FIT Uganda with identifying a number of stations interested in replicating CBS's success. The most promising included Voice of Toro (VOT) in Western Uganda, Voice of Teso (VOTe) in Eastern Uganda, and Radio Paidha in the North. As of May, 2001, VOT and Radio Paidha had broadcast programs without sponsors, and VOTe has developed a demo tape. FIT Uganda is helping to develop the rural programs under a \$35,600 contract they solicited from the European Union SUFFICE program. Specifically:

- Robert Kintu identified and approached rural station managers and producers and promoted the concept.
- ILO FIT commissioned Ssemakula to draft a manual on SE radio program production.
- Kintu brought Ssemakula to the rural stations that seemed most interested. They shared the draft manual and the original demo tape of the *Nekolera Gyange* program.
- Once the three stations were on board, the new presenters and producers went to Kampala to see hands-on how a program is produced.
- In addition, Kintu and the new program producers visited potential sponsors in Kampala. Kintu continues to facilitate those relationships on request, and will receive a 16% commission on a sponsorship arrangement that FIT Uganda brokers.

From there, the stations have developed the programs fairly independently of one another.

The rural programs are as dynamic and new as the urban programs. They attempt to follow a similar format, but are working their way up to the standard and complexity of the *Nekolera Gyange* program. They also have a focus on policy issues, bringing the voice of small businesses to the airwaves, and on providing high-demand technical advice. There is a lot of overlap in the issues addressed by *Nekolera Gyange* and the rural programs, but some differences too. For example, rural businesses are more concerned with transportation and travel issues than with local licensing and space allocation issues.

Rural stations and producers face additional technical and programming challenges, however, such as:

¹¹ Information on replication of the radio program in Uganda comes from interviews and internal FIT documents list in the bibliography.

- Recruiting sponsors in rural areas where business density is lower. Many Kampala based firms do not operate nationally, and there are few large firms that are located and market in rural areas. Firms that do operate nationally are looking for national, not regional, coverage.
- Adjusting to commercial sponsorship: Traditionally, rural radio programs are financed by development organizations and the government. The custom is that the sponsoring organization funds the program in order to deliver a particular development or educational message, and the sponsoring organization usually delivers the content. Sponsors are not accustomed to supporting a program in which the station, or, in this case, the listeners, play an active role in determining content.
- Gaining access to technical expertise and policy makers to appear on the programs. These experts tend to be concentrated in Kampala.
- Broadcasting to an audience that is less familiar with radio and how it functions. For example, rural listeners have been known to travel long distances to radio stations to ask for business assistance, thinking the station itself is the place to get finance or other assistance.
- Struggling with limited capacity: Radio production facilities and staff skills are more limited in rural areas.

Some of these problems may resolve themselves as producers and listeners become accustomed to the format.

To resolve these problems more quickly and effectively, however, ILO FIT, FIT Uganda and CBS envision addressing these challenges through radio networking. Some sponsors are interested in national coverage and would sign a deal with a group of affiliated stations. CBS has access to technical experts and policy makers that the rural programs cannot access. In exchange for attracting and negotiating joint contracts with national-level sponsors, CBS would be willing to help the rural programs access technical experts. All the stations need access to improved communications technology, some of which could be shared. FIT Uganda and the various program producers have held several meetings and are hoping to work out the details of a networking arrangement soon. They are addressing several key challenges to radio networking, including who will coordinate the network, how programs can share content and still broadcast in local languages, and how to handle quality control, etc. CBS is hoping the arrangement would benefit other programs as well. Recently ILO FIT has begun to explore the development of international radio networks that could speed the process along and further benefit Uganda's SE radio programs because an international network would attract high caliber technical expertise of international radio interests, and might attract sponsors interested in Africa-wide advertising opportunities.

The M'adwumayi SE Radio Program in Ghana¹²

The second challenge ILO FIT took on was international replication of the *Nekolera Gyange* program. In November 2000, just about one year after the first broadcast of the *Nekolera Gyange* program, the Kapital Radio broadcast the *M'adwumayi* (My Business) program in the Kumasi region of central Ghana. The story of this small enterprise radio program, serving a region with the most vibrant small business markets in Africa, illustrates how easy it is to initiate small radio programs, given a supportive environment. *M'adwumayi* is similar to *Nekolera Gyange* in many respects. At the same time, it differs in some ways because the environment and culture are different. It differs in other ways because of the minimal exposure Kapital Radio staff have had to the *Nekolera Gyange* program and other technical assistance, which demonstrates the need for additional, more systematic replication initiatives.

In June, 2000 Gavin Anderson left Uganda and joined the ILO FIT program in Geneva. He and Tanburn developed a vision for replicating the *Nekolera Gyange* program in other countries around the world. Ghana came to mind because, like Uganda, it is an emerging democracy with a thriving small business sector whose airways had recently been liberalized. As the FIT Ghana program was being established by Robert Nsiah, Anderson

The radio program initiative in Ghana started with an informal market survey of entrepreneurs there to identify appropriate stations, key issues, and listening times.

asked him to investigate potential geographic areas and radio stations suitable for a small business radio program. The radio program initiative in Ghana started with an informal market survey of entrepreneurs there to identify appropriate stations, key issues, and listening times. Nsiah selected Kumasi because of the large and active small enterprise market, and the cultural homogeneity, at least in comparison to the capital Accra. In Ghana, unlike Uganda, radio stations are not identified with particular listener groups, although they sometimes have obvious political affiliations. So, there was not an obvious choice, but Kapital was selected because:

- It was well established;
- It seemed like a politically neutral station;
- More listeners identified it as a station for serious radio programming;
- It has a good reputation among public officials and private firms;
- It broadcasts in both English and Akan, a predominant local language; and
- It broadcasts to a wide geographic area.

Finally, when Nsiah spoke to Kapital Radio managers, they were very interested from the start.

Kapital Radio was interested in the program in part because managers thought FIT Ghana would sponsor the program, but mainly because they saw the importance of the sector and the fact that no one was doing such a program. Producer Mark Nyame said that upon hearing about the concept from Kapital Managers,

"I liked the idea of helping people to raise their businesses. I realized that there was no program of this nature and it was really lacking. I saw right away that a program to enlighten people on how to go about their business to make more profit would be of great help to those people."

¹² Information on replication of the radio program in Ghana comes from interviews and internal FIT documents list in the bibliography.

Nyame and his managers did have a few reservations. For example, once FIT Ghana representative Nsiah made clear that FIT would not sponsor the program, sponsorship became a matter of significant concern. In addition, Kapital Radio was concerned about causing too much controversy, knowing that the issues involving the informal sector can be contentious, and that entrepreneurs in Ghana can be outspoken and assertive.

At that point Gavin Anderson came to visit to encourage Kapital Radio. He brought the translation of the demo tape of the *Nekolera Gyange* program, the strategy for small enterprise radio programming and how it could be marketed, and, perhaps most important, he



brought Martin Ssemakula. Nsiah took them all to speak with potential sponsors to gauge their interest and help Kapital see the financial potential. Anderson demonstrated how to package the radio program for sponsors, and Ssemakula explained how *Nekolera Gyange* delves deeply into political issues while maintaining a constructive dialogue with government. Nyame and his managers were convinced. Ssemakula and Nyame went together to visit small business owners, and Ssemakula demonstrated how to put a program together. As it happened, around that time there was a tragic fire in the Kumasi market, which inspired Kapital Radio to take the plunge and help the entrepreneurs speak out about the conditions of the market and risks they live with every day. The first two programs featuring the market fire were immensely popular, and particularly poignant for producer Nyame and his crew. Since November 2000, the *M'adwumayi* program has been broadcast weekly at 8 pm on Friday nights, to around 38% of the small businesses

in and around Kumasi, or approximately 200,000 firms.

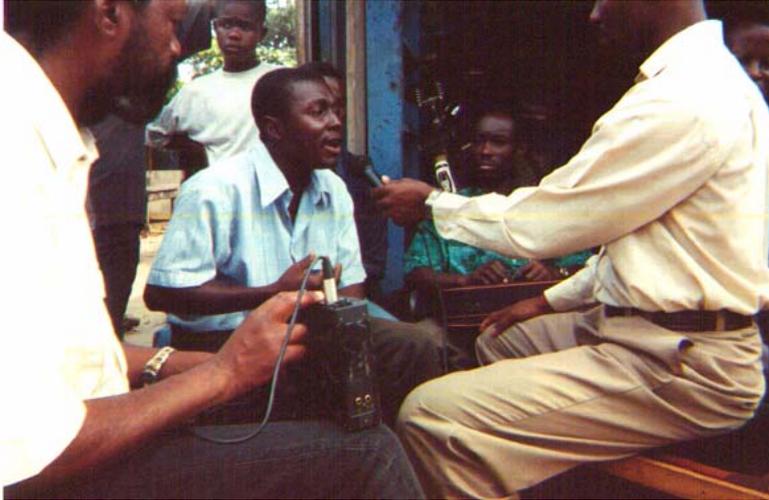
Like *Nekolera Gyange*, *M'adwumayi* exists to help small business people use radio to voice their concerns and issues:

"We don't just bring a resource person to the studio. We get out to the people and get the views of people on the radio, so that they hear their own voices on the radio talking about how they feel. This makes the program unique. You hear your own brother speak about issues that are affecting business."

Nyame gets out of the studio, investigates issues, interviews entrepreneurs on location, and identifies experts and responsible policy makers to provide information on the program. *M'adwumayi* has covered a wide range of policy related issues, such as:

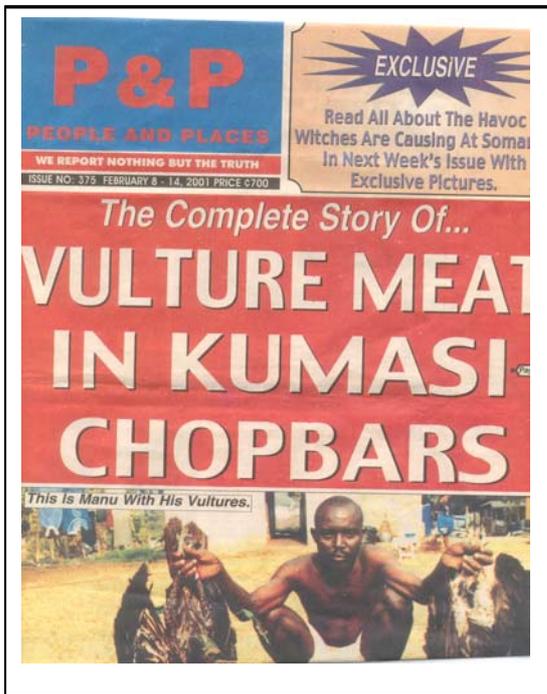
- The Kumasi Market fire,
- Security and police harassment as it affects small enterprises,
- Escalating fuel prices and how they affect taxis and other businesses,

- Exporting processes and duties,
- Telecommunications services, particularly phone centers that serve the public and, frequently, small businesses,
- Irregular electricity services, and
- Expectations of small enterprises for the newly elected government.



With most of the above topics, the program raised the issue by interviewing small businesses on location, bringing experts and responsible policy makers on the air whenever possible, and by facilitating live call-in. The problems have not all been resolved, but producer Nyame plans to follow up these programs to find out if changes have been made, and to keep up the pressure. One

feature Nyame is most proud of was one in which he was able to immediately help restaurant owners out of a strange and threatening dilemma.



Vulture Meat in Chop Bars: Producer Nyame knows business owners appreciate the *M'adwumayi* program because whenever he goes out to eat at the local "chop bars" he is greeted like family and never has to pay. Why? His investigative reporting rescued the restaurant owners from disaster at the hands of irresponsible press. The mainstream newspaper reported one day that a man had been arrested for selling vulture meat to "chop bars" who would then foist it on unsuspecting customers as chicken meat. The rumors spread and the restaurants were empty within a day. Nyame spoke with the owners who assured him that the story was nonsense. Nyame went to the court record and discovered that the man was arrested for killing an endangered species, but there was no mention of what he did with the vulture meat. Further investigation revealed that the man in question sells the vulture parts for traditional healing, but not for eating. After querying the mainstream reporters and finding no evidence of the charges, Nyame broke the story and hosted a call-in program with the head of the chop bar association and some restaurant owners. As a result of the program, the mainstream press was forced to recall the story, and business returned to normal at the local restaurants.

The *M'adwumayi* program has also featured business service programs such as EMPRETEC Ghana, a consulting and lending service, and Garden City Savings and Loan, which is owned by the program sponsor, Kesbin Group of Companies. The program presents business tips and advice on improving workplace conditions. One popular feature helped business owners deal with changing business culture and practices by talking about the pros and cons of employing family members. ***This program illustrates how, even when dealing***

with business management topics, listeners can investigate and address an issue themselves, rather than be directed by an expert about how to solve a problem.

Employing Family Members: In African culture, it is expected that everyone help their extended family members and in this way the family improves together. Given the scarcity of jobs, there is pressure on small business owners to employ their "relations," and it is a common practice. The M'adwumayi program discussing this topic was inundated with calls from business people struggling with employed relatives. People complained that their relatives were not qualified for the job, did not feel that they had to do a good job because they were family, and were unmotivated because this was not a job they had selected. There was little recourse because if they tried to fire them, the family pressure would become very strong to keep them on board. The program had many women callers. Some callers advised others to avoid hiring family relations if possible. Instead, owners should look for someone who is qualified, has a strong interest in the job, and has a good recommendation. Other callers felt that you have an obligation to hire family members, but their advice was to screen them for their qualifications and dedication, and to talk openly with them and other relatives about the expectations prior to starting the job and the consequences of not performing well. That way, if the employee does not perform, there is some recourse. The open discussion of such a sensitive cultural and business practice was very popular among listeners.

The M'adwumayi program places more emphasis on working conditions than does Nekolera Gyange. The program has been identified with the effort to improve working conditions since its seminal first program about the fire in the Kumasi Market. It took a leadership role in facilitating a dialogue about fire prevention and safety. Since then, the program has regularly featured brief "Job Quality" segments. In the first show, the presenter explained that the job quality section would focus on the physical environment and working conditions of small enterprises, and he elaborated on the link between a safe and healthy work environment and a competitive and growing business. Since then the program has covered such topics as:

- Safety for people working in restaurants and kitchens, including how to minimize accidents and keep harmful chemicals, especially kerosene which is widely used in cooking, out of food.
- Prevention of chemical burns and chemical poisoning when handling paint, fertilizers, pesticides, glues and other hazardous chemicals. The feature highlighted how chemicals are absorbed through the skin and can cause long-term damage, which is not widely known. It also warned against inadvertent absorption through the mouth when testing chemicals for the right density or due to inadequate hand washing before meals.
- Safety tips for mechanics, who often operate without mechanized lifts, on hoisting vehicles and bracing them properly during inspection, tire changes and repair.

FIT Ghana did not suggest coverage of job quality issues. Rather, the issues surfaced during discussions with SEs as a central issue they wanted to talk about.

The main difference between *Nekolera Gyange* and *M'adwumayi* is that *M'adwumayi* has more listener call in, especially during talk shows, and less presentation of material in a sequential series. This difference comes from two pressures. On the one hand, Ghanaians are more used to talk radio and to call-in. Listeners insist on it and are comfortable with it, as are guest speakers. In general, this also reflects cultural differences between Ghana, a more outspoken culture, and Uganda, a more reserved culture. It also reflects the more open political climate in Ghana. On the other hand, it also reflects the challenges of putting together the strategic program series that are the heart of the *Nekolera Gyange* program. All

parties involved in the SE radio initiative agree that the series format used by the *Nekolera Gyange* program is effective. But, it is easier to host a talk show with call-in than it is to consistently produce series after series of pre-recorded, investigative features. It may be that some of the strategies CBS uses did not get transferred in the brief week that producer Ssemakula spent with Nyame. As a next step in building the capacity of Kapital Radio staff, ILO FIT is providing an opportunity for Kapital staff to visit CBS radio and Martin Ssemakula in Uganda.

The sponsor and station are pleased with the *M'adwumayi* program, although the program is not currently profitable with only one sponsor. The main sponsor to date has been the Kesbin Group of Companies, which owns a travel agency and a microfinance institution, among other interests. Kesbin uses the program to promote its travel services, which are in high demand from small enterprises that often hand-deliver or hand-procure items from abroad. In addition, Kesbin's banking experts have appeared on the program to educate listeners about banking processes and the opportunities offered by their bank in particular. So, the sponsorship arrangement is similar to that of the *Nekolera Gyange* program. Kapital is close to sealing deals with several other sponsors who will primarily use the program to promote sales to SEs. These include an insurance firm and another bank.

One obstacle *M'adwumayi* has run into is that sponsors are not happy with the Friday night slot. They consider this a week-end night when no one would listen to serious programming, but Kapital's informal surveys of SEs indicate that Saturday is one of the busiest work days for small businesses and that Friday night is their preferred time because owners are at home resting or preparing for the next day. Bringing sponsors on board in Ghana can be a case of bridging a cultural divide between the formal, 9-5 sector and the informal sector. FIT Ghana helped to bridge the gap by conducting a survey of randomly selected firms and inquiring about appropriate listening times. The majority approved of the Friday night time-slot. According to producers and marketers at Kapital Radio, the survey is helping to bring sponsors on board.

Another barrier is that, as in Uganda, many firms are not used to target marketing, so they fail to realize that they may be able to reach more people in a particular market segment, with specific marketing messages, when that group is tuned in, not necessarily when more people in general are tuned in. As in Uganda, FIT is working to promote target marketing and SE programming at the same time, which is quite a challenge.

There has not been an evaluation of the *M'adwumayi* program, but producer Nyame reports signs of its success that have surpassed his expectations:

"It is even going beyond how I imagined it - it is reaching the target group and going beyond the original vision. I knew it was going to be of help, but the help has been truly immense."

In addition, Nsiah of FIT Ghana has conducted a random listener survey that reported 38% of listeners in the Kumasi area tune in to *M'adwumayi*. This represents an audience of some 200,000 businesses. The total FIT cost for initiating the program amounts to a mere \$20,000 so far, or around ten cents per listener. *M'adwumayi* is likely to succeed. They are off to a strong start and the environment is supportive. Nevertheless, it is clear that rapid international expansion efforts would benefit from an increased and a more systematic technical support strategy.

Appropriate Environment for Replication¹³

One key lesson ILO FIT learned in attempting program replication is that without the appropriate policy and economic environment, a radio program cannot flourish. For example, FIT Zimbabwe attempted to initiate a similar radio program, but the initiative was dropped because the political and regulatory environment for radio was not conducive. The government had too much control over the airwaves. Even when the stations were privatized, the airways were not liberalized, As a result, the same few stations still controlled the industry, and program content. From their experience in Uganda, Ghana and Zimbabwe, ILO FIT has identified several key environmental factors that must be in place for a commercially viable SE radio program to thrive:

- Press freedom, a willingness among the press to question and criticize government institutions;
- A willingness among the general public to openly, although often anonymously, question and criticize government institutions;
- A strong presence of independent, privately owned and controlled radio stations and other media;
- A competitive radio market in which radio companies are looking for new audience segments;
- An economic environment in which SEs represent a mass market. Although this is the case in most developing countries, some rural areas may not have the density of businesses to attract private advertisers without being part of some kind of radio network.

So, although the programs can contribute to democratic and economic development, the basic foundation of a free press, and free airways in particular, is a pre-requisite.

Global Replication Strategy¹⁴

So far, program replication has occurred fairly organically. FIT investigates opportunities for SE radio programming. FIT organizes a visit from Anderson and Ssemakula to provide the vision and some basic advice, and the programs take off from there, with some on-going support from FIT, particularly in identifying and recruiting sponsors. The ILO FIT program however, is developing a strategy for more systematic and sustainable replication around Africa.

The strategy is based on basic business expansion practices. ILO FIT has approached a private radio production firm whose main business is radio networking and building capacity of African radio stations. ILO FIT envisions working with this firm to network the existing radio programs, and develop a franchise model to offer SE radio to other stations. The new stations would buy into the franchise and receive in turn:

- Technical advice: on how to initiate and run an SE radio program, on program content, production techniques and marketing strategies.
- Marketing services: the firm would market SE radio to sponsors interested in the African market as a whole, significantly reducing costs of sponsorship efforts.

¹³ Relevant observations and information comes from interviews and internal FIT documents list in the bibliography.

¹⁴ Information the ILO global replication strategy comes from interviews and internal FIT documents list in the bibliography.

- Content: radio stations could share program content, either in English, French or in translation, giving the programs a comparative perspective and allowing for international cross-fertilization in policy issues.
- Quality Control: member stations would be assured that the quality of their SE program was being monitored by experts.

Under the plan, the firm would receive technical advice from ILO FIT, but would invest in the franchising opportunity itself, collecting a commission on marketing revenue. The radio network model is, thus, commercially based, demand-driven and sustainable. By supporting the development of an Africa-wide radio network, ILO FIT could reach over a million SEs within a few years, support SE development and emerging democracies in the region, on a commercial and sustainable basis, and create an appropriate exit strategy from the radio market.

The radio network model is, thus, commercially based, demand-driven and sustainable.

VII. LESSONS LEARNED

The SE radio programs described in this working paper are relatively new, but have been quick successes. ***They represent positive examples of how the market development approach to business development services can rapidly reach large numbers of SEs, sustainably, cost-effectively and with significant impact.*** The main impact of the programs is to link marginalized self-employed people to democratic and economic development processes.

General Lessons Learned

Free radio programming is essential to the development of democracy and a well functioning economy. According to an editorial by Thomas Friedman, a political expert based in Accra, Ghana and published in the Herald Tribune:

"The information revolution has come to Africa and last December it helped to bring about the first peaceful transition from one elected civilian government to another in Ghana. Fact: the four most democratic countries in West Africa: Benin, Ghana, Mali and Senegal, all have private, flourishing talk radio stations."

The FIT SE radio programs are ensuring that small enterprises are part of democratic change. SE radio programs also contribute to broad economic development. Producer Nyame sums it up:

"Most of the businesses that we have are small-medium scale and if they are not making it, it means the economy is not going to make it. If every radio station could have a program like this - then they are also going to help the economy to grow and it will."

Other lessons that these programs have contributed to date are relevant for financing business services, policy advocacy, and monitoring and evaluation. They include:

- 1) One effective way to finance BDS is for large firms to pay for services that are ultimately received by small firms. However, this is not a cross-subsidization strategy where large firms pay for services and the profits pay for services to SEs. Rather, it is a situation in which the service itself is mutually beneficial. The large firms pay, but

the small firms are engaged in a way that sends demand signals back to the supplier. In the case of the radio programs, sponsors benefit from their messages getting to large numbers of people, and SEs benefit from having a voice on radio, as well as receiving the sponsor information. If SEs are not satisfied, listenership declines, and sponsors withdraw. FIT has also financed a business-to business advertising paper this way. One could conceive of a sub-contracting program being financed in this manner, and perhaps also a product development or product sourcing service.

- 2) Policy advocacy, particularly for SEs, can be effectively carried out in some political environments by a combination of giving small enterprises a public voice and constructively engaging policy makers. Producers advise SE radio programs to strive for objectivity, and not use the program as a platform to randomly criticize the government. Rather, it facilitates dialogue, brings out the truth, and encourages public transparency. This process brings the SEs what they want more even more than a public voice: change.
- 3) With some business services it is challenging and expensive to gather quantitative, in-depth impact data at the firm level. In these situations, if the outreach, satisfaction, market penetration, and sustainability number are strong, the bottom line cost outlays are very low, and the qualitative strategic impact of the program is clear, there is less need for in-depth impact assessment. Rather, indicative and anecdotal evidence of firm level impact may re-enforce other performance indicators to imply strong impact.

Lessons for SE Radio

The most important lesson from producers and FIT about SE radio is that the radio programs must represent small enterprises and give them a chance to have a public voice. As Ssemakula puts it:

"The most important thing for us is to recognize that this is a unique program. You don't sit at the station and think it's going to work out. One has to understand the target audience, their environment. If you miss that, I don't think one can do this program. It's like wearing their shoes - if one doesn't wear their shoes, you are not relevant, you are not doing anything. That is the starting point."

The following are additional lessons to be aware of when developing SE radio programs:

- On-site interviews help producers immerse themselves in the informal sector environment, better understand their audiences' perspective and get to the truth of matters. They also build trust with the business people, who are often suspicious of outsiders.
- It is important to find the right people to participate: the business people most affected by a situation who have first hand experience of an issue, the technical experts who can relate to informal sector business people, and the policy makers who have the authority to speak and make decisions.
- The production team requires skills in management and coordination, marketing, investigative journalism, technical aspects of production, animated presentation by knowledgeable business experts, and staff able to interact comfortably in a wide range of environments, with a wide range of people.
- Field-based, interactive programming requires significant studio time, which must be negotiated carefully with radio management and other producers at radio stations.
- It is best to bring sponsors in as early as possible into the program strategy so that you can position the program to promote the sponsors appropriately.

- In recruiting sponsors, it is important to get to know their business strategy in order to offer the package that will benefit them the most.
- The sponsorship relationship is mutually beneficial when sponsors provide technical information and content for specific programs, but otherwise do not get involved with content issues.
- When development organizations go about initiating commercial radio programming, it is important to keep the donor profile low, and not to finance the radio stations themselves nor attempt to influence content.

A final piece of advice from producers of SE programs is that the job takes personal dedication. As producer Nyame describes it:

"It really needs commitment - otherwise along the way you will hang your shoes. You have to know the everyday concerns of the people and to really get to the bottom of their concerns. It will not always be rosy. Sometimes, when you go out there, you will wonder how you will get all the information. Just get started, the small enterprises will bring it to you. Stay committed first and foremost to your listeners. This program is full of challenges and so far I have seen that we are really helping people. And we have so many more topics to cover - especially follow-ups - what measure have the authorities put in place to solve the problems we raised on the show? We will meet the people who made the promises, and we shall see the truth."

Lessons for the BDS Field

The SE Radio programs illustrate the practicality and validity of several key principles in BDS development that are becoming widely applied through the dissemination of the Donor Committee Guiding Principles. These include:

- Being demand-driven and delivering services through business structures that hold suppliers accountable to SEs, rather than donors. In these radio programs, the listeners determine content. Stations pay attention to listeners because attracting paying sponsors depends on reaching a wide audience.
- Start with an understanding of the existing market, and work with private sector suppliers. FIT works with private radio stations, and helps them keep in touch with SE wants and needs.
- Identify private sector financing mechanisms: in this case, having large businesses, who have a commercial interest in marketing to SEs, sponsor radio programs.
- Invest in technical assistance to service suppliers to get a program started, rather than channeling funding or services directly to businesses, keeping a low donor profile: FIT has not given a single grant or loan to SEs or to the radio stations in this initiative. FIT has only supplied technical assistance.
- Develop a clear exit strategy: FIT envisions developing a private sector radio network that will continue to support and expand SE radio around Africa over the long term.

The FIT supported SE radio programs illustrate how these principles can be implemented to achieve high outreach, sustainability, cost-effectiveness and impact. FIT has been able to stimulate four radio programs to date with an estimated investment of less than \$94,000, reaching over 350,000 listeners. Two of the programs are already profitable, and the others are heading down the same path. The programs are popular, reaching around 40% market penetration and an 89% satisfaction rate, soliciting hundreds of letters, calls and faxes from listeners. Most significantly, the programs are creating systemic change by linking marginalized business owners with the mainstream economy and with emerging democratic processes.

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