

Clients Deserve to Know: Using Radio to Educate and Empower Consumers in Africa

Lessons from Radio Campaigns

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What We Did

- In early 2020, the Center for Financial Inclusion (CFI) concluded radio campaign initiatives to raise consumer awareness in three markets in Africa: Ghana, Benin, and Uganda
- Each campaign adapted to priorities of the market, employing radio and multimedia to educate and empower low-income consumers to know their rights and responsibilities when accessing financial services
- This summary provides an overview of the three campaigns, the outreach strategies, and lessons learned from the initiatives, offering key takeaways to inform future client protection and empowerment awareness building activities

Radio Campaign Goals

- To educate and empower clients and connect them with existing consumer protection market resources (e.g. client recourse)
- To experiment with and learn from different techniques to educate and empower clients
- To test a variety of channels for outreach to low-income clients in different markets

Why Radio?

- In many countries in sub-Saharan Africa, radio remains one of the most important widespread communications media
- Ghana and Benin have two of the highest percentages of household radio ownership at 72%; in Uganda, it's at 61%
- Breakdown of daily use of various media channels to access the news in Africa:
 - 46% through radio
 - 37% through television
 - 9% through newspapers

Social Behavior Theories

The interventions were grounded in behavior change theory; using radio as a medium, the campaign combined elements of both education and edutainment.

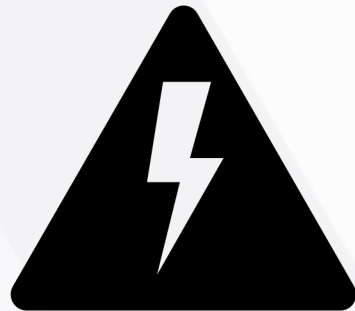
- The media-for-education field identifies two approaches in program design and format:
 - **Educational programs** - conveying informative messages
 - **Edutainment programs** - entertaining content to place educational messages
- Example of **Educational** Radio Intervention: Farm Radio International in Tanzania
 - A non-profit which also broadcasts farming techniques and tips in other countries, encourages farmers to organize in listening groups and discuss their techniques
- Example of **Edutainment** Radio Intervention: Rwanda radio soap opera *Musekeweya*
 - Broadcasted by an NGO, 10 years after the genocide to teach Rwandans about the roots of violence and the importance of independent thought

Campaign Design: Common Elements

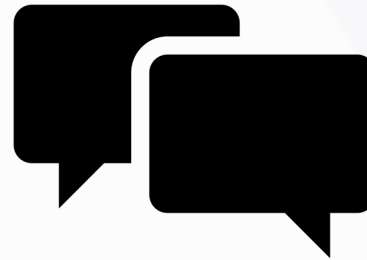
For each country, we took a four-part approach to determine the appropriate components and strategy for raising financial consumer protection awareness:



Assemble National
Advisory Councils



Identify consumer risks
unique to each market



Determine engagement
channels



Monitor reach

Ghana Campaign Structure & Partners

Campaign Design:

Campaign budget: \$135,000

Target audience: Financial service consumers

Languages: English and Twi

Radio stations: Adom FM aired in Twi (151,100 listeners)
Citi FM aired in English (218,250 listeners)

Broadcast Flow: 5 minute drama followed by live talk show and quiz for final episode on Adom FM

Duration: 13 weeks with 3 episodes per theme

Campaign Partners:

- Financial Inclusion Forum - Implementing partner
- Ideas42 - Behavioral science partner
- Khroma Collective - Media consultant

Ghana National Advisory Council:

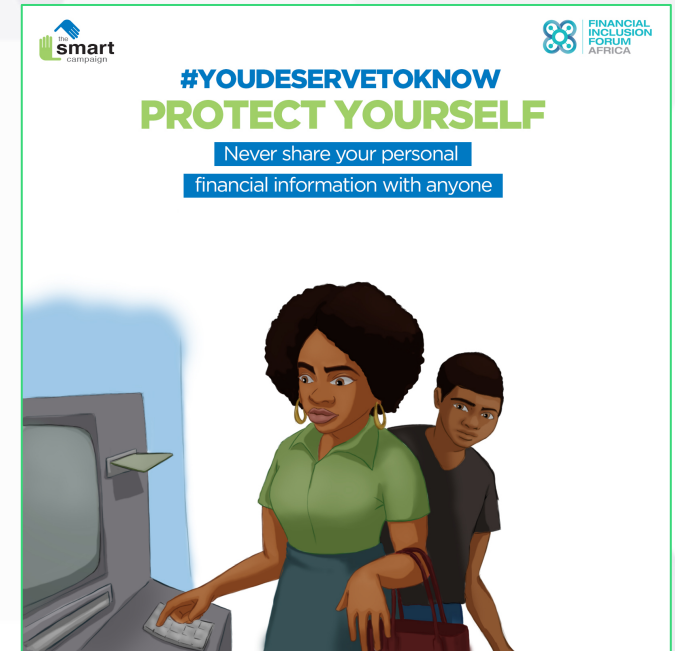
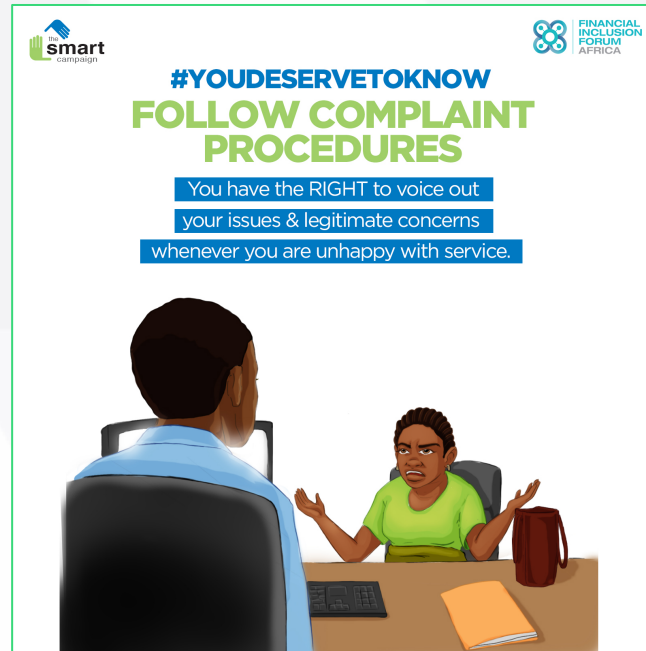
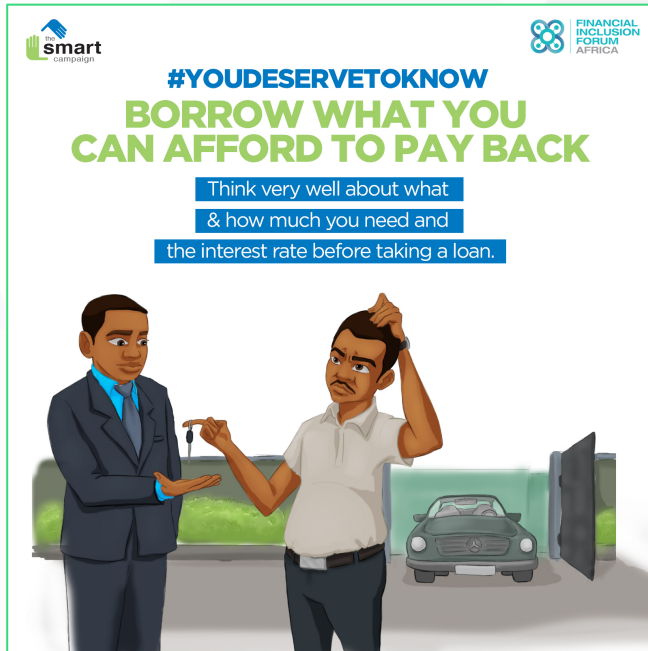
- Bank of Ghana
- Ghana Micro-finance Institutions Network (GHAMFIN)
- The Consumer Partnership
- The Ministry of Finance
- CGAP
- Dream Oval
- Inclusive Financial Technologies
- MTN

Consumer Risks Identified (with focus on MFIs and digital):

- Fraud
- Transparency
- Client recourse
- Responsible borrowing

Ghana: #YouDeserveToKnow

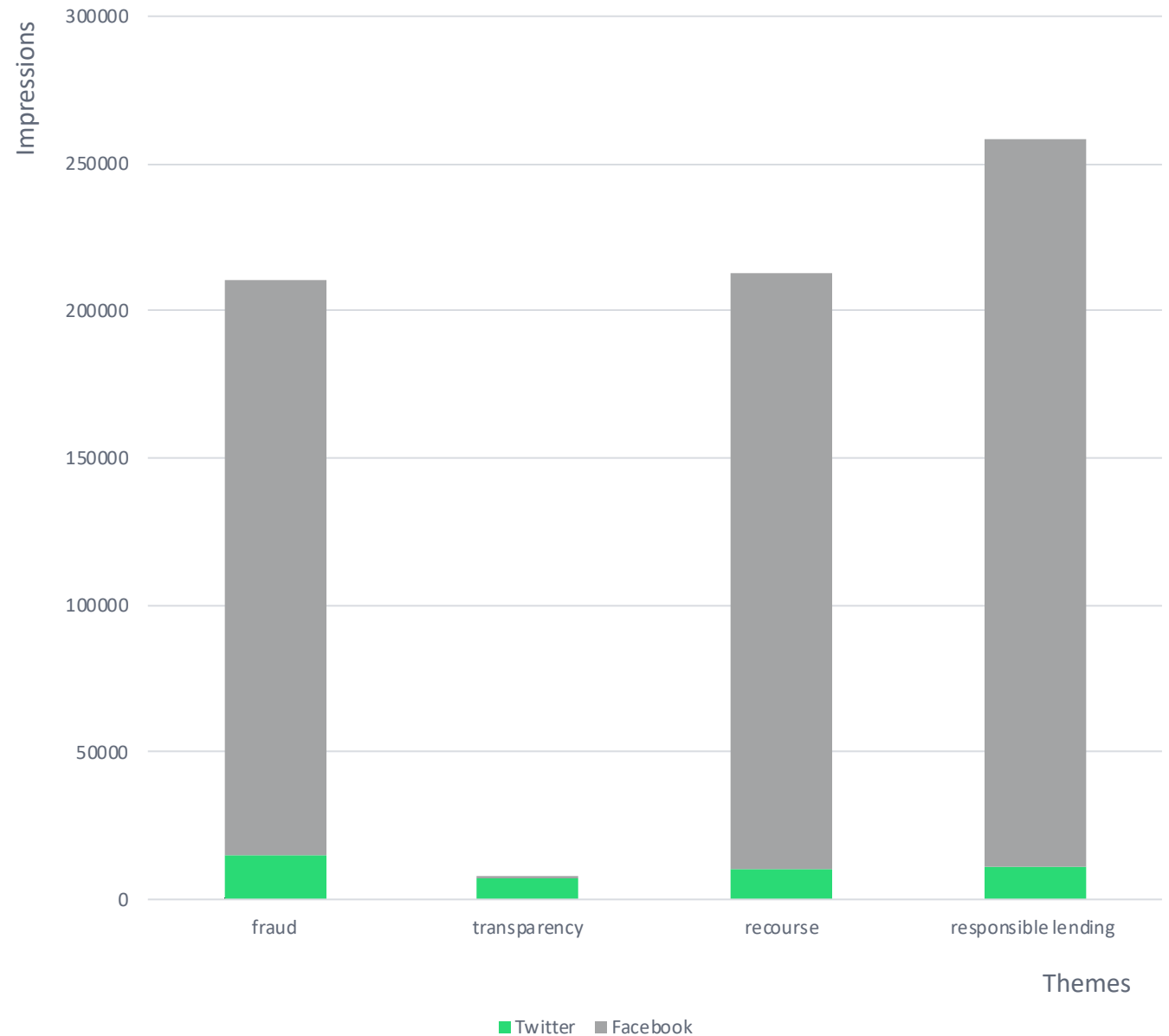
Ghana was the largest campaign, allowing for experimentation with digital approaches, such as social media and online animated shorts, in addition to radio dramas and interviews



Ghana: Outreach and Engagement

- Media campaign launch event in Accra
 - Attended by financial inclusion leaders and media representatives
 - Campaign received extensive media coverage, appearing in prominent news outlets such as Pulse, Graphic Online and Citi Newsroom
- Social media platforms
 - Facebook and Twitter were main platforms used
 - Combination of animated videos, illustrations and calls to action posted on social media weekly
- SMS dissemination
 - 16,000 weekly broadcast messages serving as reminders to listen to each episode

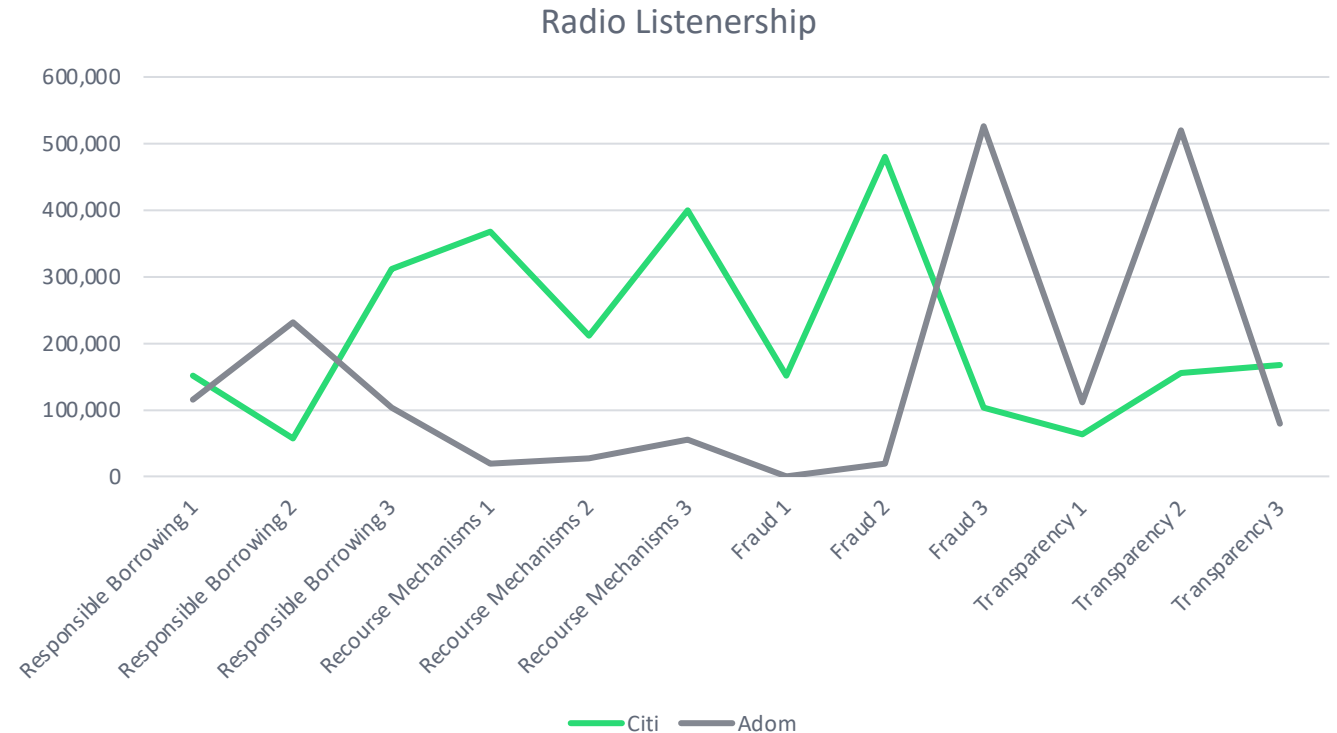
Ghana Social Media Audience Measurement



Ghana Listenership

Geopoll's audience measurement tool was used to gather data on radio listenership trends during the campaign broadcast.

Through a mobile-based methodology, Geopoll estimated ratings at the end of each episode, giving further insights on reach and themes of interest.



Benin Campaign: *A L'ecoute du Client*

Campaign Design:

Campaign budget: \$30,000

Target audience: MFI consumers

Language: French and Fon

Radio station: Radio Tokpa aired in French and Fon

Broadcast Flow: public service announcement followed by live talk show and call-ins

Duration: 8 weeks with 2 episodes per week aired in French and Fon

Campaign Partners:

Hermine Akponna - Media consultant

Ernest Gbaguidi - Media consultant

Benin National Advisory Council:

- UNCDF
- Consortium Alafia
- The Agence Nationale de Surveillance des SFD (ANSSFD)
- Djondo Management & Development
- Développement international Desjardins

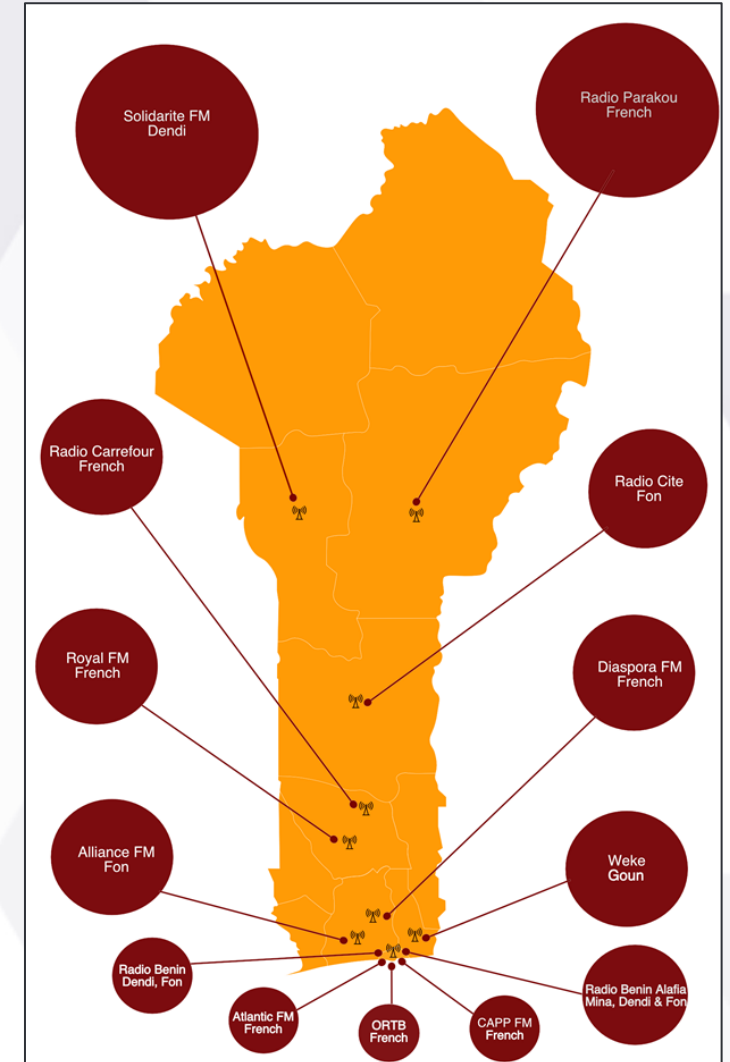
Consumer Risks Identified (with focus on MFIs):

- Illegitimate MFIs
- Transparency and fraud
- Recourse
- Responsible borrowing

Benin Journalist Competition

Given the range of languages and geographies of low-income financial consumers in Benin, we experimented with a decentralized outreach approach:

- **Journalist Training on Consumer Protection:** 19 local Beninese journalists attended a full day training on the Client Protection Principles and Client Voice findings
- **Journalist Competition:**
 - 16 radio stations represented
 - Variety in languages spoken (French, Goun, Mina, and Dendi)
 - 54 entries submitted
 - Journalists engaged in the competition continue to share with their peers in addition to covering stories that raise the profile of consumer protection in Benin



Journalist Consumer Protection Training



Journalist Award Ceremony



Uganda Campaign: Protect That Cash

Campaign Design:

Campaign budget: \$45,000

Target audience: Women consumers in rural areas

Language: Luganda

Radio stations: Radio Simba and CBS

Broadcast Flow: drama followed by live talk show and call-ins

Duration: 2 episodes per theme for 7 weeks

Campaign Partners:

- Association of Microfinance Institutions of Uganda (AMFIU) - Implementing partner
- Communication for Development Foundation Uganda (CDFU) - Implementing partner

Uganda National Advisory Council:

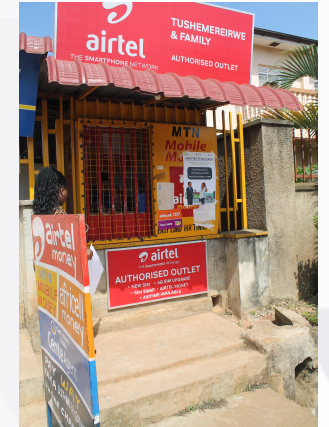
- AMFIU
- New Faces, New Voices (Uganda chapter)
- The Consumer Education Trust (CONSENT)
- Bank of Uganda

Consumer Risks Identified (with focus on digital):

- Fraud
- Responsible borrowing
- Transparency
- Mobile money security

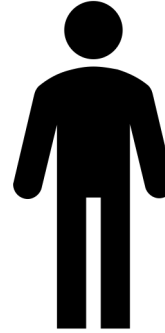
Uganda: Outreach Efforts

- Print advertising
 - 78 posters created and distributed to mobile money agents to display on their kiosks, publicizing topic of the week and the CDFU and AMFIU toll free hotlines.
- SMS dissemination
 - SMS messages disseminated in Luganda, using the AMFIU client database with 2,035 contacts and sent a day prior to the radio program to remind listeners to tune in.
- CDFU toll-free line
 - Hotline was available throughout the duration of the campaign during business hours.



Hotline Caller Trends

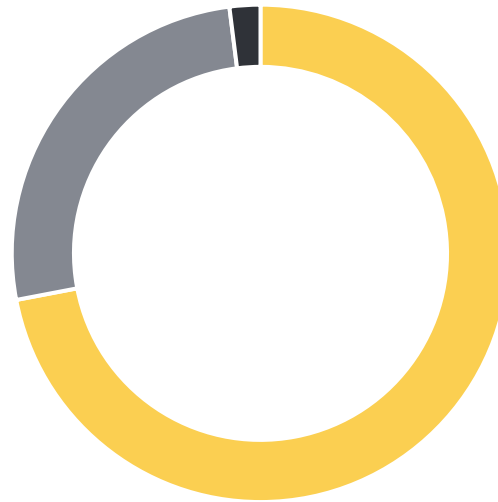
86%



14%

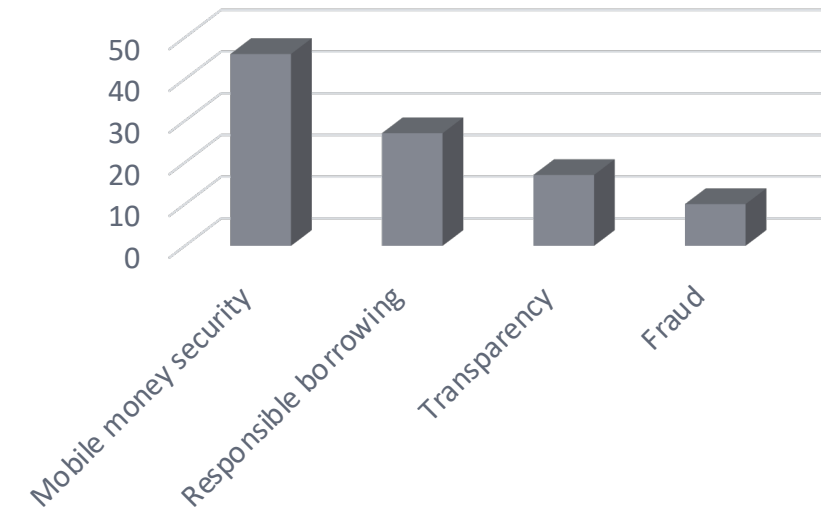


Age Range Breakdown



20-29 years 30-39 years 40-45 years

Risks Discussed



Uganda Caller Stories

“I shared my PIN with my eldest daughter because that is also my ‘bank account’. If something happened to me, I don’t think the service provider would look for my children to give them my life savings. I have never heard of a mobile money service provider looking for relatives of deceased person to give them money that could have been on their account when they passed away. Who takes their hard-earned savings?” - CBS FM listener

“Betting shouldn’t even be considered as a form of business but rather a cancer that needs to be cut off as soon as yesterday. The youth are the most affected by betting...Betting is a destructive behavior that has led many Ugandans into theft, high levels of stress to the extent of some even having suicidal thoughts or actually committing suicide.” – CBS FM listener

“I have on several occasions fallen victim of irresponsible borrowing. I have been borrowing a substantial amount of money just because my girlfriend says she wants internet bundles and I do not want to look like a failure. I do small consultancies for several clients and most times they pay me using mobile money which money gets deducted as soon as it reaches my account because I fail to pay my debts in time. This affects my business because I at times do not have money to buy spare parts yet the clients have already made deposits. I will now be careful to avoid irresponsible borrowing.”

- CBS FM listener

Lessons Learned

Lesson 1: Partnerships are fundamental

Selecting partners that are representative of a country's media and financial services landscape ensures a diversity of expert opinions and local insights.

Lesson 2: Tailor messages to address people's experiences

Market insights and analysis of local consumer protection risks were essential to ensure that the campaign messaging was relevant.

Lesson 3: Know your audience and how they get information

To select effective engagement channels, it is important to identify and understand your target audience.

Lesson 4: Clear, simple messages ensure consistency

Clear branding and messaging guidelines are important to share with partners in order to avoid misrepresentation.

Lesson 5: Choose your M&E tools and partners wisely

Employing cost effective M&E tools that measure campaign reach is beneficial. It is also important to pick a reliable partner that understands measurement needs.

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