

Understanding Causalities in MSE Radio Programmes in Ghana

**Research undertaken from October 2001 to
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Acronyms and Abbreviations

BDS:	Business Development Services – services that support business set-up, operation and growth but excluding financial services.
FIT:	ILO Project involved in developing commercial services for micro and small enterprises.
ILO:	International Labour Organisation.
MSE :	Micro and Small Enterprise
SEED:	The Infocus Programme on boosting employment through small enterprise development

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1. EXECUTIVE SUMMARY

The International Labour Organisation's Infocus Programme on Boosting Employment through Small Enterprise Development (ILO-SEED) engaged the services of the New Academy of Business to undertake exploratory research in Ghana into the nature of causalities of a weekly radio programme for small business and successful business performance. Using an action research methodology, the study explored the experience of M'Adwumayi, a radio programme aimed at small businesses and broadcast on Kapital FM, Kumasi. Action research is an ideal methodology for work which seeks to "understand causalities" in that it aims to research directly with participants to make sense of their actual experience.

The terms of reference (TOR) identified two key objectives:

- Develop a fuller understanding of the ways in which the radio programme may be leading to changes in business performance.
- Evaluate the extent of the various types of impact on small business performance which the radio programmes may be taking.

In addition, an underlying research questions that was identified in discussions with ILO-SEED was: *What type of evidence is acceptable as valid to decision-makers and investors that M'adwumayi brings any benefits to individuals in terms of improved business performance?*

The research was conducted in October-December, 2001 and included preparatory meetings with staff from Kapital FM and FIT Ghana, dialogue sessions with 35 listeners in three inquiry groups, and follow-up dialogue with representatives from the three groups to test the validity of the initial findings and explore any additional listener perspectives on M'Adwumayi.

The main conclusions of the research are as follows:

Causal links

- Participant experience recounted many instances where the radio programme had positively influenced their business practice (e.g., through improved book keeping practices, better purchasing policies, reinvesting profits, separating business from personal finances and improved customer relationship management). From the knowledge and experience captured in such participant comments, we conclude that there *is* a causal link between listening to M'adwumayi and improved business performance.
- This causal link is *subtle and indirect*, with listeners experiencing a two-stage process over time. The first stage of the process is our claim that M'adwumayi can, and does, *inspire and lead to good business practice* through education, information and example. This inspiration may come through listening directly or less directly, though secondary listenership.
- Such good business practice has the *potential* to (but need not necessarily) positively influence financial bottom line performance in terms of saving money, wasting less, diversification, prudence, expansion and record keeping.
- Obstacles to inspiration and information from M'Adwumayi being 'translated' into financial bottom line success in the Ghanaian context may include: time (the programme has only been running for a year); the blurring of the life/work divide; related pressures to meet immediate family over business needs; and the cultural pressure to employ relatives.

Action research process

- The action research process created a forum for participant-generated action, which other research methodologies could miss (e.g., the owner/managers' own plans to form an Association of MSEs as a result of these dialogue groups).
- Action research created opportunities for depth of response by engaging with the same respondents over time.
- The process was arguably more democratic than conventional research methodologies in that the participants themselves set the agenda within the overall topic for dialogue.
- The process provided a context for MSE owner/managers to communicate with and learn from each other through the free exchange of ideas and experience and with minimum facilitator intervention or influence.

Benefits for the MSE community as a whole

- M'Adwumayi provides an advocating voice for the MSE community (for example in dealing with local issues and local services such as utilities and infrastructure).
- M'Adwumayi uniquely offers non-written information at no cost for the local MSE community (50% of whom are thought to be semi- or completely illiterate).
- M'Adwumayi offers a *route to market* for organisations such as the NBSSI.
- M'adwumayi has helped promote business development and entrepreneurship more generally into new and potentially influential sectors (e.g., NGOs, churches, etc.)

Recommendations

Action-based recommendations

- Plan and use MSE-based radio programmes as a platform for a cluster of local activities, including: the programme itself; repeats at other times of the week; follow-up phone-ins to cope with the demand for call-ins; listener groups / MSE associations; visits to MSEs; workshops; field recordings and dialogue groups.
- Recognize the importance of selecting dynamic programme presenters – preferably with direct MSE experience – in order to exploit the opportunities fully.
- Capture contact details of callers to the programme for further analysis and contact.

Process-based recommendations: local implementation

- Introduce and incorporate participatory action research methodologies into radio programme evaluation as a mainstream and regular component of a portfolio of research techniques.
- Include listener group dialogues as an integral part of FIT-style radio programme development and activity.
- Provide programme staff and listener group members with training in facilitating their own action research and dialogue groups effectively.
- Use local (non-ILO) people to facilitate groups (our experience showed that listeners rapidly turned to the subject of obtaining finance from ILO when a direct ILO contractor appeared).
- Ensure that groups can set their own agenda and take responsibility for managing their own process as much as possible.
- Ensure that groups have the opportunity to meet again and again over time.
- Ensure there is adequate resourcing available for groups to travel, eat together and (whether taped or otherwise) capture, record and present the output of their dialogues as they wish.
- Work towards inviting dialogue groups to represent the knowledge that they have generated back to radio stations, funders and sponsors in whatever ways they see fit.

Quantitative data collection recommendations

- Certain individual programming areas (e.g., registering your business, or use micro credit) clearly lend themselves to gathering quantifiable data which may be used as a measure of the programme's success. Such research needs to be designed (in collaboration with the specific programme's partners, in this case NBSSI and GTZ) as the programme is being put together, rather than being added as an afterthought.
- Other programming areas (such as book-keeping) lend themselves to quantification based on data which can be gathered by radio field staff if modest resources were made available to do this.
- Collecting programme statistics (e.g., numbers of callers, nature of calls, caller details, etc.) readily provides quantifiable data which may be informative to decision makers about the popularity of the programmes (this assumes a causal link between listenership and business success / avoidance of business failure) and the nature of the audience.
- More elaborate longitudinal tracking-type surveys could be instigated, perhaps in conjunction with local government, to look at small business performance over time in areas where such radio programmes are aired, and compared to theoretically similar control groups elsewhere in the country where no such programmes are aired.

2. INTRODUCTION

2.1 Rationale behind the research

The International Labour Organization's InFocus Programme on Boosting Employment through Small Enterprise Development (ILO-SEED) has been involved in supporting the set-up and development of radio programmes focussed on micro and small enterprises (MSEs) in Uganda and Ghana. These radio programmes were established to address an identified need among MSEs for business information. The work tapped into the growing commercial radio industry in Africa and, by the end of 2001, had resulted in the launch of 5 radio programmes that are providing ongoing information to MSEs with no public finance. These radio programmes are owned solely by the commercial radio stations that establish them and are driven by the demand of listeners. While the programmes provide information, it has also been seen that they provide business tips and advice and act as an advocating voice for the MSE sector.

These radio programmes have been the focus of two studies, which showed relatively high listenership and listener satisfaction (Kintu, 2000; McVay, 2001). Significant numbers of listeners stated that the programmes benefited their businesses, but these studies did not manage to quantify impacts on employment and income. The nature of this intervention raises questions about the suitability and sensitivity of conventional quantitative methods in evaluating and understanding complex human behaviour and responses to such radio programming and consequent business impacts.

ILO-SEED therefore engaged the services of the New Academy of Business to undertake exploratory research into the causalities linking radio programmes to impact on small enterprises. This research focussed on a radio programme for small businesses, called M'adwumayi, that was established in Kumasi, central Ghana in November 2000. The ILO-SEED terms of reference (see Annex 1) identified the following objectives:

- Develop a fuller understanding of the ways in which the radio programme may be leading to changes in business performance.
- Evaluate the extent of the various types of impact on small business performance which the radio programmes may be taking.

As part of the first phase of this research project, Chris Seeley visited Ghana to undertake preparatory work including the selection of Dr Kwesi Appiah, an associate of the Ghanaian social marketing firm Color Chart. Dr Appiah was appointed to undertake a series of three dialogue groups with listeners to explore the key perceived benefits of M'adwumayi. These dialogue sessions were run in late 2001 and subsequent follow-up inquiries were held by Kwesi Appiah and David F. Murphy in December with the broadcaster, Kapital FM, and listeners of the programme in Kumasi.

2.2 What is M'adwumayi?

M'Adwumayi (trans. from Twi: "my livelihood", "my business") is a one hour radio programme, presented by Mark Nyame and targeted at small businesses. It is broadcast on Friday nights at 8pm by Kapital FM in Kumasi, Ghana.

The programme was first broadcast on 24 November 2000, and regularly receives more callers wanting to participate in the show than it can deal with. At present, there are no systems in place to capture the contact details of callers, and research into the programme has been limited to a listener survey (FIT Ghana, March 2001) and a general overview (McVay, 2001).

In addition to several ad-hoc advertisers, there have been two main sponsors for the programme to date:

- **Kessben Travel & Tours** (three months to March 2001)
- **Atiobase Rural Bank** (four months to September 2001)

Typically, sponsors contribute two million cedis (approximately \$300 USD) per month for involvement. Arrangements with Kessben included a barter arrangement for some travel services for Kapital FM staff. In addition, discussions are ongoing with two banks which serve the MSE sector.

Originally, concerns were raised by stakeholders on the appropriateness of the time and day of broadcast. Feedback was then gathered from listeners about preferred listening times, which revealed that Friday at 8pm was, in fact, suitable for small business owners (FIT Ghana, March 2001). This information has been used by FIT Ghana in negotiations with sponsors. FIT Ghana has identified a further need to remain involved in such negotiations as a way of encouraging the team at Kapital FM to market and promote the programme vigorously.

Historically, the content of the programmes has been decided in one of four ways:

- Experiences from other FIT radio programmes;
- Working with Kapital FM's local news team for current issues;
- Follow-ups with related issues from topics features in the news;
- Outcomes from FIT's research reports.

FIT Ghana's March 2001 listener survey revealed the following top five preferred programme topics, most which are closely associated with day-to-day business performance concerns:

- Business finance
- Business management and start-up
- Customer relations
- Labour relations
- Advertising

Listener suggestions related to programme format included a call for greater MSE participation in identifying topics, which would appear to validate the need for more collaborative forms of evaluation and market research. It is anticipated that on-going action research will help develop a high degree of correlation between what listeners find practically useful and programme content in the future.

2.3 Research Methodology

The research was undertaken using an action research methodology. Action research as a methodology is an ideal choice for evaluation work which seeks to “understand causalities” in that it aims to research directly with participants to make sense of their actual experience. As such, action research investigates *with* people rather than treating them as distant objects to be studied or research *on* or *about* (see Annex 2).

Unlike many BDS interventions, M’adwumayi is not intended to teach people specific skill sets or pieces of information, so there are no simple “learning objectives” which can be used to define simple criteria for measuring its success. Content is defined by the programme producers and audience on an ongoing basis. Much of the impact of the programme will be based on changes in perception of the listeners and resulting change in human behaviour. Human behaviour is complex and subject to many influences and it will never be straightforward to identify and prove “tangible” benefits. Many of the linkages between the programme and subsequent business practices will be subtle, convoluted and indirect. The evidence of its impact, then, may be a qualitative difference in attitude towards strategic vision, confidence, aspiration and business behaviour which, in quantitative terms, may only be approximated against a *theoretically* comparable control group over a long period of time.

In exploring the nature of the linkage between the *experience* of listening to M’adwumayi and the *practical* development of new skills and attitudes to running their small businesses, action research must seek to unearth the issues that are important to the listeners. Inevitably, with this form of research into human experience and behaviour, findings will reflect the great diversity and plurality of understanding about these causalities.

Action research dialogue groups differ from traditional focus group discussions (FGDs) in a number of subtle but significant ways:

- This research work is carried out for the benefit of the listeners of the M’adwumayi radio programme.
- This means that the participants in the dialogue groups need to set the agenda for their own discussions, based around the broad theme of “understanding the relationship between my personal experience of M’adwumayi and how my business is performing”. This is different from conventional FGDs, where the research agenda and questioning areas are set by an outside “other” - usually the funding and researching organisations.

The action researcher’s role is to facilitate an emerging agenda – no one should assume what the ‘causalities’ are between listening and business success or otherwise. The connections are indirect and complex, and conventional impact research techniques have failed to pick them up. A more subtle and sensitive, listening approach is needed.

In an action inquiry approach, it is not the commissioned researcher’s job to second guess or formulate the issues which may be of significance; rather, it is their role to listen well, help participants to express themselves (without putting words into their mouths) and work with participants to capture and reflect their own understandings of

the situation (rather than analyse the issues through the researcher's own lens or view of the world).

3. RESEARCH FINDINGS

3.1 Dialogue Discussion Research Process

Three initial dialogue discussions were facilitated in late November 2001 with three self-selecting groups of listeners who volunteered to participate in the research. Self-selection is an appropriate sampling methodology within the action research paradigm as it ensures maximum enthusiasm and commitment from participants. Two follow-up inquiry sessions were also led in mid-December to seek listener feedback on the initial findings.

The first three dialogue sessions were promoted through a series of radio announcements made on Kapital FM inviting regular listeners of the programme to attend a meeting to discuss M'Adwumayi. The announcement was carried over a period of three days prior to the first meeting. They were run in the mornings on another popular programme '*Watch these Things*' presented by Mark Nyame, who also hosts M'adwumayi.

The announcement asked listeners who wanted to participate to call the radio station and register their interest. The quota for each session was set at fourteen. The three sessions took place on 28, 29 and 30 November 2001. In total thirty-five people participated in the three sessions. They included operators of MSEs, pastors, heads of education institutions, unemployed people, students, a representative of Kapital's Management and the presenter of the programme. The language used was Asante-Twi, a dialect of Akan.

Listening Frequency of Participants

Listenership has a direct relation to the contributions of participants to the discussions. It defines or places in perspective the kind of knowledge that had been acquired and was either being translated or could have been translated into practice. It also helps to make sense of the kinds of relationships that exist between listening and business practice.

Of the thirteen participants who attended the first group (Mark Nyame excluded), four were regular listeners to the programme. Apart from their listening to the programme every week, their radio sets are always tuned to Kapital Radio. One participant had tuned in twice, two had listened to only one programme while the rest of them could not be specific, saying they had listened between one and three times.

Eight of the eleven participants were regular listeners which was a factor in the high degree of participation and the considerably larger number – 11 - of topics generated for the agenda and the deeper level of analysis made at the second meeting.

In the third group, four were regular listeners while other participants had listened 10, 6, 5, 3 and 2 times to the programme.

None of the participants had phoned-in nor participated on the programme before. However, some had other affiliations to the programme other than the radio broadcast.

They had either participated in the launching of the programme or in the recent celebration by the station to mark the programme's first anniversary.

Organisation of Discussions

Meetings were programmed in three phases. The **first phase** was an ice-breaker session. It involved creating an enabling environment for discussion since many participants were only meeting for the first time. It included self introductions, explaining the purpose of the meeting and an introduction of the broad theme for discussion. It also involved explaining the mode for the discussions and designing a programme for the meeting and the agenda for the discussion. This lasted for nearly 45 minutes. To facilitate dialogue, the room was set for a round table conference situation. The atmosphere in the room was initially somewhat timid, but as the introductions went on humour was generated, making people laugh and more relaxed.

In the first dialogue session, M'Adwumayi presenter Mark Nyame helped to launch the research process. Many of the other participants were meeting Mr. Nyame for the first time. They said that they could not imagine his stature and the voice they had always been hearing on the radio. *"I always thought you were much older,"* said Ohene Antwi. *"You see the programme is so timely and important that I imagined that whoever was presenting it must have had a real life's experience,"* he continued. Mr Nyame's presence at the initial session lent credibility to the overall research process and have helped to inspire animated responses from the participants.

Mark Nyame reminded the group about the purpose of the meeting, which had also been stated earlier in the radio announcements. In summary he told them that the discussions would be centred on the benefits of the programme and also possible suggestions that might help to redesign or tailor the programme to become more beneficial to them. He explained to the members that the mode of the meeting would be very conversational. Participants' views were then solicited on how the meeting should proceed and suggestions were made for the process.

The **second phase** involved agenda setting. This session was collaborative and participatory. Participants recounted possible benefits that the M'Adwumayi programme may have made on their lives or business. In many situations participants described the benefits in more general terms. *"I can say that through the programme my concern and commitment to my business has increased"*, said Mary Adubofour. Another said, *"The programme is very popular in Sunyani. I have listened to several programmes, which did not have any direct bearing on my business but I obtain bits of information, which help my business."* However, some participants were uncertain of the programme's *direct* benefit or found it more difficult to *identify specific tangible improvements* they had noticed in their business.

More characteristic were Ohene Antwi's comments, "For me the exposure has been very great. Most of us were 'marking time'¹. We have been wondering how to move our business forward. We had never thought that such assistance would come from a young man like Mark.... He has been able... to implement his idea to the benefit of we the older people and those who did not have the benefit of formal education."

¹ Stationary/ Not Expanding/Not progressing

To move from the generalities into specifics, each participant was asked to address the ‘how’ aspects of the benefits. For instance Mrs Adubofour, who deals in poultry equipment had to explain ‘how’ her concern and commitment had increased. As members began addressing this aspect, the agenda for discussion evolved.

The **third phase** then discussed in detail the various topics that had been generated by the participants. They recounted their experiences about each item or how their business developed with reference to specific agenda items.

3.2 Participant Generated Findings

A total of eighteen different themes were generated by participants for discussions in the three meetings. As indicated earlier, group two generated the largest number (14) of themes, followed by group one (12) and then group three (7). Some of the same themes emerged in different sessions. **Table IV** summarises the topics generated and their frequencies in the various meetings.

Generated Topics for Agenda (what about order, should this be same as text?)

Agenda		Sessions		
		1	2	3
1	Transfer of Requisite Business skills	•	•	•
2	Inspiration	•	•	
3	Expansion & Diversification of Business	•		
4	Extended listenership	•		
5	Communications Programme	•	•	
6	Personality of the presenter	•		
7	Bookkeeping	•	•	•
8	Registration of Business		•	
9	Employing Relatives or Close relations		•	
10	Commitment and Dedication to Business		•	
11	Organising your business		•	
12	Advertising and Business Promotion	•	•	•
13	Understanding Utility Service Operations	•	•	
14	Customer and Internal Relations		•	•
15	Importance of Saving and Banking	•	•	•
16	Location of business	•	•	
17	M’Adwumayi as a source of Education and Information	•		•
18	Tax obligations		•	•

TABLE IV

Many of the themes that were generated directly related to specific subjects that had been treated on M’Adwumayi (e.g. ‘The Communications Programme’). Other themes were derived by participants from a specific programme, or series of programmes. For instance, participants indicated that good record keeping not only helps people to identify and maintain their business capital and profit, but also helps in some aspects of market research and expansion of business. Other topics were more specific. ‘Transfer of Requisite Business Skills’ covers a number of themes including bookkeeping, M’adwumayi as a source of business education and information, customer & internal relations, advertising and business promotion, and business location.

Transfer of Requisite Business Skills

Bookkeeping

Most of the participating MSE owner/operators did not differentiate their business capital from their personal expenses. They spend the money as they make it. *“We buy food, water and even our transport costs are not accounted for properly,”* Mrs Adubofour recounted. As such, some participants who operate MSEs were unable to declare profits or had lost their working capital.

The M’Adwumayi programme has nonetheless equipped some participating MSEs with accounting principles and practices. Today some of them not only make expenditure entries, but also make stock analysis. *“Now I carry along my expenditure book whenever I’m travelling and record every expense I make. Many colleagues think I’m being to mean but I know what I’m doing,”* said Mary Adubofour.

With this practice, business is beginning to take shape for some of these participants. *“Now I know how to reconcile my accounts,”* declared Atta Bonah, a shoemaker. *“I know what my sales are and also what purchases I have made and can determine what my profits are,”* he continued. Jemima Gyamfi had become even more meticulous about the practice. She said, *“Now no matter how small the amount, I record it. I indicate the date, describe the transaction and indicate the cost. This is helping me to protect my chop money².”*

The practice also helps some of the participants to organise their business more effectively. It has encouraged the use of budgeting among participants. Ransford Larbi, a tiler, said that before the programme on bookkeeping, he could not come to terms with how his employees always made more money from the contracts than he intended. *“When I began recording my expenses,”* he said, *“I came to realise that, in my bid to please my staff, I was unnecessarily and unknowingly spending too much.”*

Bookkeeping enables participants to cost their products and services effectively. Mr. Kwame Owusu, a caterer, recounted that because he was not budgeting for some minor but important input of his business (margarine), he usually ran out of stock at a time he did not have money to restock. Thus he costed and recorded appropriately each spread that he sold. At the end of each day he set aside this amount. *“Now”,* he declares, *“anytime that I ran out of stock I have money available for a new tin.”*

Record keeping is not only limited to financial transactions but also other areas of business organisation. The participating small-scale importers and wholesalers said that it helps in continuous stock analyses. According to Baffour Adu-Boaheng, a drugs and chemical seller, *“It helps us to determine how the business is going and helps in identifying the products that are fast selling.”* Thus, the documentation process has also helped determine which products are in highest demand, helping satisfy clients’ needs and also maximise profits.

With proper documentation and the practice of these accounting principles, some participants have started paying themselves wages. They are now able to define their investment capital and the gains so far made on these investments. Since they can now identify their profits some of them are also re-investing into other ventures.

² Money for Domestic Expenses

According to Anthony Osei *“After I have realised my business capital and paid myself, I sometimes team up with a friend and import some used engines.”*

Business Education and Information

M’Adwumayi has also raised listener awareness about potential investment areas for operators of MSEs. In the recent past many Ghanaians, especially younger people, have left the country to work abroad. Often, they were not very successful and had to return home. Others were deported for lack of proper entry requirements. On their return many were faced with unemployment and did not know where to invest their small earnings. The participating group included one such young man. Some young people also become involved in crime. For those who had some money and wanted to invest, there was hardly any information available for small-scale entrepreneurs. The institutions or organisations responsible for such assistance, such as the National Board for Small Scale Enterprises (NBSSI) were not well known or widely exposed. As such the returnee or the potential small-scale investor had to resort to some cumbersome procedures or steps into business. *“We copy blindly from colleagues or friends or even act on rumours. Most often because we do not have the necessary skills and knowledge for a particular business we fail and lose all our capital,”* explained Anthony Osei, a returnee who had experienced such problems. He continued, *“ My first programme was about ‘Starting a new business’³. It(the programme) encouraged me to start afresh on a good footing.”*

M’Adwumayi is also lending academic support to some of the participants, who are students. The programme places certain subjects that are treated at school in perspective. According to Raymond Kojo Adanse who is undertaking a diploma course in Business Administration, *“The programme on business registration gave me an idea of the various categories that business enterprises fall into.”*

Derrick Adubofour, an accounting student, said, *“As a student who had no idea of how businesses are operated, M’Adwumayi served as a platform for me to gain some business knowledge to assist my mother in her poultry business”.*

Customer and Internal Relations

The programme has also impacted on the MSEs in the area of customer relations. According to Reverend Acheampong *“A company was having problems introducing some products into the market so I offered to assist. I applied a lot of what was treated on the programme about customer relations. Within a month, I sold goods worth about one hundred and fifty million cedis (¢ 150 000 000.00).”* Caleb said that a number of people who are practicing this have also become successful. He said, *“I transferred some these skills to a salaried worker. Today she has resigned from her employers and is operating two large shops in Kumasi.”*

Many of the participants realise that this is an area where the MSEs have an advantage over their competitors. The aspect of customer relations that has been fully appreciated and impacted enormously on their business is the use of good-mannered speech to clients. Baffour Adu Boaheng and Dorothy Karikari said that practising soft speech, smiles and prefixing or ending your sentences and requests with *“Hello”, “Thank You”, “Please...”, “How are you”, “You are welcome”, “Please come again”*

³ Starting A New Business, Episode 023/08/06/01

has helped them expand their retailing business. In a more apt description Mr. Yamoah said, *“Even pets enjoy being treated well, how much more human beings. The resources in my school are very limited as compared to others. To ensure and sustain enrolment I practise humility, pampering and praise when and where necessary. This has helped me to divert attention of parents and the pupils from the beaconing attractions of neighbouring schools. I do whatever I can to make the parents and pupils feel good”*.

Ex-Sergeant Tweneboa, who had very little civil life experience, said that his mode of interaction and/or instruction to both customers and staff was overbearing. He admitted that through the M’Adwumayi programme, he has come to appreciate the importance of customer relations and now shows more concern and special attention to the little worries of his clients than he used to. For instance Mr Tweneboa has built a more comfortable waiting room for his clients and has provided a television to occupy his clients while they wait. *“Today vehicles travel all the way from Kumasi to be cleaned at my washing base located at Asuofua,”* the Ex-Sergeant recounted.

Other participants agreed that M’Adwumayi has helped them gain new perspectives in this area. Suzzy Boadi said that one becomes better acquainted with clients needs when he/she opens up to the client. She said that good customer relations involve sharing your clients’ moments of sorrow and happiness. She reiterated, *“Most of the funerals I attend are for my clients”*.

Participants also recognised that it is also important to develop good human relations with everyone. Some participants even identified that being overly strict on apprentices and employees has a reciprocal effect on the business. Philip Owusu did not understand why his workers could not relate better to him before he listened to the programme. He realised a change when he altered his overly strict attitude towards them and showed more warmth in his approach. According to Mr. Owusu, *“I’m now treated like a father. They run towards me when I arrive to work, each person competing to carry my bag.”*

Advertising and Business Promotion

Some participants indicated that the programme ‘*How to start a business*’ had helped them recognise that commitment to one’s business also involves improving the quality of products or services. Thus for most participating MSEs quality was their basic strategy for advertising. According to Mr. Kwame Owusu, *“Someone came all the way from Accra, looking for me because he had been told about my beverages”*. Confirming Mr. Owusu’s experience, Mr. Sarpong noted, *“As a photographer one good picture attracts more demands for copies. The customer does not even care how much he/she is paying.”*

Thus awareness from the programme has inspired some participants to develop new skills or acquire new knowledge to enhance the quality of their business. *“Now, I have come to understand how backgrounds, make-up and costumes influence photography”*, Sarpong declared. He related an experience of how a particular pose he initiated has become popular amongst many students in the metropolis.

In another closely related experience, the M’Adwumayi programme has inspired some participating MSEs to donate their products to well-known organisations or

individuals well ahead of its introduction on the market, as a form of promotion. In addition new products are released to coincide with festive occasions. Contributing to this discussion Atta Bonah, the shoemaker said, *“Generally most ladies in Kumasi respond positively to things in vogue. So I try to create a new design for every Christmas.”* Thus, some participating MSEs are evolving their own unconventional methods of promoting their products.

Business Location

M’Adwumayi has demonstrated to some listeners why the location of the business is important. A participant gave an account of how one of the M’Adwumayi episodes that treated the proper location of business, had impacted on his carpentry and joinery business. *“I listened to the episode, which talked about ‘Starting a new business’. ...on this topic the panellists talked about how locations, if not selected properly or are inappropriate could have adverse effects on your business especially high overheads and low profits margins. Hence I came to realise that I had to change the location of my business from the outskirts of the town to the roadside. Ever since, I have registered significant sales from this new location.”*

Confirming the positive effects of this particular programme, Raymond Kojo Adanse, a business student said, *“After listening to the programme on the location of business, I advised an administrator of my school to relocate our school’s sign board. After the relocation the school has registered significant numbers in enrolment.”*

Attitudes to Business

Commitment and Dedication to Business

Sometimes, Ghanaian working culture operates as if supervision does not necessarily involve actual work. Work is sometimes identified as the ‘slave’ and supervision as the ‘master’. Apprentices usually refer to their trainers as Masters and Madams/Mistresses.

Many business entrepreneurs do not get involved with the routine and laborious aspects of their business. M’adwumayi has brought awareness of the need for personal commitment and dedication to one’s business. It has explained to many participants the exemplary leadership roles required to grow and sustain a business. This awareness has brought some attitudinal change among some of the participants on their outlook towards supervision. Atta Bonah, a shoemaker said, *“I participate in all the processes of the work especially packaging. I have to do this to avoid any mismatch of pairs of shoes.”*

Exemplary leadership is also inspired in other attitudinal areas like punctuality and ethics. Suzzy Boadi said that in order to justify sanctions and be firm with discipline in her business, she herself has go an extra mile and lead by example. According to Suzzy *“To beat the rush hour, I leave my house as early as 7 am.”*

Inspiration

Some participating MSE owners have previously worked in large established business organisations where they had already acquired some general knowledge of good business practices. However, working for themselves in a more informal environment, some said that they tend to neglect, overlook or even forget about some of these good practices. For those in this category M’Adwumayi serves as a refresher course. The

programme instils confidence in what they already know and they are thus encouraged to do more. Mr. G. K. Afful, a retired Hospital Engineer explains it better with a Ghanaian proverb, *“He who is cutting a track does not see how crooked it is behind him, unless he is told”*.

The programme has also raised awareness among some MSE operators about the importance of business information. This enlightenment has encouraged them to be proactive in pursuing more information about business organisation. Giving her experience about this, Mrs Adubofour said, *“ At first I wasn’t used to participating or attending workshops or meetings, but this programme has encouraged me. I attend any workshop or meeting that has any bearing on my business. That is why I even made it to this meeting.”*

Participants said that these educational workshops organised through M’adwumayi provide them with both knowledge and the opportunity to share experiences with colleagues on related matters.

The programme has also inspired listeners and some operators of MSEs to undertake other ventures in social work, which may or may not necessarily be related to their core business (e.g. promoting youth employment). Mr Afful, a retired hospital technician gave an account of his experience, *“I am the only Ghanaian with some few expatriates who repair hospital equipment. The programme has made me become more ambitious about my work. I have started training some youth in this area to expose them to alternative areas of employment. Through this initiative the Kumasi Technical Institute will soon be offering courses in Hospital Engineering.”*

From Mr Afful’s experience we can also see that people are beginning to be more devoted to what they do and are sharing their experiences with others.

Expansion and Diversification of Business

The programme is motivating some to expand their core business to include other related services or to diversify into new ventures. As already mentioned, maintaining and practicing bookkeeping has encouraged some MSE owner managers to distinguish their working capital from profits. As Anthony Osei cited, identifying these profits affords them the opportunity not only to diversify but also to know the extent to which they can invest. Mr. Afful’s youth training programme also provides an example of expansion. However, others have been moved by one of the episodes, which looked at ‘business expansion’. The beneficiaries are mainly suppliers of primary products such as sand and stone. Testifying to this B. K. Appiah, a sand and stone contractor said, *“After this programme I have been able to expand my business to include masonry. So I do not only supply the inputs but also a service”*.

Registration of Business

Out of the total number of twenty-one participants who attended the second and third meetings, only five had not registered their business. The sixteen registered participants admitted that their action was a direct result of one of the M’Adwumayi episodes that introduced and discussed a GTZ (German Agency for Technical Cooperation) soft loan facility that is operated by the First Allied Bank, a micro credit

finance organisation.⁴ The five ‘unregistered’ participants were however associates of some co-operative bodies or professional organisations – Central Market Women Association or Dressmakers Association - which had a formal registration or recognition by the state. The participants said the programme exposed them to many benefits that can be acquired from registration. They mentioned some benefits as:

- Taking the opportunity to receive contracts from big business establishments (i.e. most companies deal with only registered business outfits)
- Benefiting from business development facilities like loans
- Improving the status of one’s business
- Encouraging and improving banking relations

Registration has also helped some participants to expand the scope of their business operation. They register both their core business operation and other potential areas that they are likely to invest in. For instance apart from registering his drugs and chemical business, Baffour Adu-Boaheng has registered as a general merchant dealing in gold, diamond and lumber. Thus, he is often mistaken for a major investor. He said, *“My business name, **Ahenfie (Royal) Business House** sounds big and it is very attractive. People use it as a landmark to direct others to locate other places. But yet its operations are very small.”*

Employing Relatives or Close Relations

As indicated earlier in the case of expenditures, many business people do not distinguish their business from their personal or private life. This phenomenon becomes more troublesome when relatives or friends are employed in the business. The relative or friend is not formally incorporated into the business, as an outsider would be. In many situations their job descriptions, roles and responsibilities are not well defined, yet relatives may be entrusted with the vital roles in the business for which they may not be qualified. Such relatives may be unresponsive to the needs of the business. It also becomes extremely difficult to subject such characters to appropriate sanctions for fear of family pressure and possible alienation from the extended family. This has resulted in many businesses folding.

For many participants, the programme gave them a clearer understanding of the problem and how it can be solved. They shared similar experiences of the stories as was recounted by the callers on the programme. Mr. Kwame Owusu narrated his personal experience with his daughter who was assisting him with his catering business. *“I entrusted every aspect of the business to her till she left for school. So when I took over I realised that income levels had appreciated,”* he recounted.

However Derrick Adubofour, who works with his mother, felt that it was the individual relative’s attitude that abuses the system but even that can be controlled if the relative is integrated properly into the business. He explained that any relative joining the business should first be qualified and must show enough evidence of capabilities and commitment to the business. Using himself as an example, he told participants that the performance of his mother’s business has a direct correlation to

⁴ We have asked Kapital FM staff to help identify the increased number of registrations linked to M’Adwumayi listenership. To date this information has yet to be received.

his welfare, so there is always the motivation to work hard. Besides he may inherit the business someday. He concluded that it is only when one begins to differentiate business from private life that this problem can be alleviated. Other participants agreed with this analysis.

Saving and Banking

Again as a result of the programme on the GTZ loan facility and another programme on micro credit financing and rural banks, all the participants in the second and third sessions indicated that they save at banks, especially the First Allied Bank, which operates the micro credit financing. Participants find it more convenient to use the micro credit finance contributions because such services extend virtually to their doorsteps. Some participants have already received loans which would have been practically impossible with traditional banks.

Also, testimonies made on the programme by victims of a fire outbreak at the Kumasi Central market about huge sums of moneys that were destroyed, served as caution for most of the participants to start saving with the banks where their money would be better protected.

The programme on the GTZ loan facility has also brought awareness on the use of non-cash systems and facilities for some participants. Recent armed robbery attacks in and around Kumasi, on traders who were travelling to other locations to purchase some goods, has enhanced this development. Jemima Gyamfi, who supplies eggs to distant areas, now uses this facility. Payment for purchases made from her are now paid directly into her account in her bank's branch.

Communications Programme

This episode talked about how the telephone service (Ghana Telecom) operates and discussed in detail the billing procedures. It revealed to listeners some significant details many people had never considered and were not aware of. *"We have now come to learn that our high phone bills are often influenced by unanswered calls. So now after the third ring, I disengage and redial later,"* Ohene Antwi confirmed.⁵

According to Mark the presenter of M'Adwumayi, "This is one programme that brought a fulfilling awareness to many users of the service. Many operators of communication centres phoned-in during the programme to express both their anger and gratitude."

The programme has also provoked thoughts about billing procedures of other utility services such as electricity and water. Bills are now assessed thoroughly before any payments are made. Mr Afful testified that since the programme he has witnessed several unprecedented heated arguments between customers and the clients' service officials of the Electricity Corporation challenging suspicious billing. Thus a subject treated on the programme can replicate and generate concerns for other pressing issues for listeners.

Broader Context of M'Adwumayi

⁵ Ghana Telecom callers are often billed for unanswered calls that ring more than four times.

Extended Listenership

As well as sharing their technical know-how, participants also compared their experiences of the M'Adwumayi programme. As noted earlier, some M'Adwumayi programmes may not have a direct bearing on a particular business or individual but it becomes useful when listeners begin to share the messages with others, as was done by Raymond Kojo Adanse. This extended listenership is having an impact on businesses. Adjei Boateng, a secondary school student, comments: *"I listened to the 'Communications Programme'. I did not benefit directly but rather shared the information with a friend who was operating a Communication Centre⁶. Today he is practising what I told him and is making profound successes."*

The friend he said now takes a fee from his relatives for the calls they make at his centre, he has checked and made sure that no one is sharing any of his lines, he records all calls made and reconciles it with his bills and practices good bookkeeping. Thus primary listenership has become a secondary medium for further dissemination.⁷

The listenership of people such as Reverend Lord Karikari and Pastor Caleb Acheampong illustrates the attraction of M'Adwumayi to influential people working in NGOs and religious institutions. Through their participation in the dialogue sessions, these individuals indicated that M'Adwumayi had provided them with useful information for their organisations, including business and management awareness.

3.3 Follow-up inquiry

Following the dialogue sessions with the three groups of M'adwumayi listeners, the preliminary research findings were presented to a selected group of members from each of the meetings (and one non-participant but regular programme listener). The objective of the presentation was to test the validity of the initial findings and explore any additional listener perspectives on M'adwumayi. This also offered the participants a further cycle of reflection, a key dimension of the action research process.

Three members of each dialogue session (two men and one woman) who were identified to have contributed effectively and extensively in the previous sessions were contacted and invited to the follow-up meetings. Three other listeners who did not participate in any of the sessions were also invited to attend, making a total of 12 potential participants.

Four participants attended the first follow-up session on 15 December 2001, to increase the focus of participant contributions and discussions. A second meeting was organised on 17 December. Seven of the eight invitees attended.

The meeting was conducted in three parts. The **first part** included self-introductions, creating the enabling environment for the dialogues. This was not as detailed as the earlier meetings since most participants were already acquainted from the three meetings and another meeting of all the three groups together. The latter was

⁶ Telephone Service

⁷ We have asked Kapital FM staff to help identify the increased number of calls linked to M'Adwumayi listenership. To date this information has yet to be received.

organised by Kapital Radio on request from all the three groups. The objective of that meeting was to come together to form an Association of MSEs.

The **second part** involved the presentation of the findings. The report on the three meetings prepared by the facilitator Kwesi Appaih, was read out to the participants. This was interwoven with the **third part**, involving general discussions on the report findings to validate it. As the presentation proceeded, participants interjected and offered some comments. Their comments focused on how M’adwumayi had influenced their businesses and private lives. These perspectives built upon the earlier findings.

3.3.1 Feedback on the interim report

The additional points and clarifications that arose as a result of the follow up enquiry were as follows:

New Business and Investment Opportunities

M’Adwumayi has provided new areas for investment and skills for running a business. The programme on ‘the cultivation of traditional food crops that have export value’ has attracted some listeners into these new business areas. For instance Mr. Ohene Antwi, has shifted from Poultry to Mushroom and Snails cultivation. Mr. Osei-Tutu Acheampong – the main resource person on this programme – said that after the programme he accepted some twenty-three invitations to assist people interested to cultivate the mushrooms.

M’adwumayi’s multi-functions

M’Adwumayi has enabled listeners to make connections between their own business context and other business issues cited on programmes. Attah Bonnah explains: “*The insight from the Communication Programme about the need to plan our telephone messages so as to reduce costs, helped me to determine the amount of solution (glue) that has to be used on a pair of footwear. This has even helped me to develop a pricing mechanism for my products. I price each product by the amount of material used.*”

Social Insurance Schemes

Although M’adwumayi has yet to address social insurance issues per se, the programme has indirectly prompted a listener to see it as a useful tool. The programme on the Micro-Credit Finance scheme prompted various listeners to open accounts with the City Savings and Credit Bank, the main operators of the scheme and resource persons on that particular programme. One of the participants, Dorothy Karikari saw this as an opportunity to save some money on behalf of her house help, thereby preparing for the need to pay a gratuity upon termination of employment.

Improved Business Financing

The programme on Micro-Credit Finance has also offered participating small-scale importers a facility for prompt financial assistance. The importers say that they can now offer their clients a considerable period to settle their payments. This they consider would have been impossible with established commercial banks.

Commitment to Tax Obligations

In Ghana many people evade taxes. This is popularly thought to be because there has not been enough effective public education on the subject (this was confirmed in the three initial dialogue sessions). Many government tax officials have taken advantage of public ignorance and tax arbitrarily. One area where many MSE owner/operators have been subjected to arbitrary taxation is the small-scale imports sector. This is also a sector where many of the operators are illiterate or semi-illiterate with very little understanding of the tax system.

According to the participants, many of them did not even see themselves as importers until M'adwumayi run a programme on customs duties. Anastasia Kwarteng confirms this, *"I have since changed the profession in my passport from trading to small-scale importer."* Apart from this Anastasia now understands how duties are calculated. She no longer delegates the processing of her goods to the drivers who transport them (and collect substantial amounts of money as bribes to be paid the customs officers). She now collects official receipts for goods purchased and makes copies for the drivers to present at the various customs points.

Customer Relations

All the participants agreed that the programme on customer relations was one of the most beneficial on M'adwumayi. According to Osei Tutu *"Customer relations is one of the innovative business strategies which is helping my mushroom business."* The programme has led some listeners to recognise the importance of using courteous language in a business context to make customers feel comfortable. Dorothy Karikari said: *"I use phrases like 'You're welcome. How's your day', 'Can I help find what you want' and many other well mannered talk just to make the customer feel good."* In a related vein, Kwame Owusu noted: *"After my customers have finished eating and are about to make payments I enquire from them whether they enjoyed the food and if there were any expectations that were provided."*

The programme on customer relations has also helped prompted some MSE market research. Through the programme some participating MSEs have made the effort to identify both their regular and new customers.

In some cases, customer relations have also being used as a marketing strategy. In Ghana, many businesses do not take kindly to window shopping or sampling of their products by clients. A simple enquiry about the cost of an item can attract an angry reply from the shop owner. According Mr Osei-Tutu Acheampong, M'Adwumayi introduced him to the idea of providing product samples. *"Many people do not buy mushrooms because they are not used to it, especially the kind that I sell. They are more used to the ones that grow in the wild"*, Osei-Tutu recounted. *"Also many of the restaurants would want to buy from the main shops than buy from the farmers. To enable me breakthrough these markets, I offer some of my products as samples and invariably all the samplers have returned to me for more supplies"*, he said.

The programme on customer relations has also inspired many of the participants to change certain traditional practices, which may adversely affect business operations. Notably among these practices is the employment of close relations in business, which was once more discussed at length during this group session M'awumayi has inspired some listeners to draw a line between business and family. According to Osei-Tutu, *"Now I have been able to re-orient my business. Any relative who wants to*

understudy me is treated like any other person. I do not allow them to come any closer to my farms. I don't encourage family involvement, even my wife in my business at all."

An expanded interest in customer relations is also expressed in the way MSE owner/operators learn from the experience of other professions. For example, on a M'adwumayi programme on construction, on which the specific use of particular tiles was explained, some of the participating MSEs learned about the need for business operators to assist customers to make appropriate purchases to meet their specific needs. Consequently some of the participants have taken up the initiative to learn more about the products they deal in. According to Dorothy Karikari, *"Now I advise my customers when and how to use the spices. For the new spices I go to extent of experimenting with them before putting them up for sale."*

Overall Research Findings & Approach

The overall research findings and approach have brought invaluable information to the producers of M'adwumayi. According to Mark Nyame the programme presenter: *"The results of the findings would open up the programme in various dimensions. For instance the impact of the Communication programme as recounted during the dialogue sessions is encouraging me to design similar programmes for other specialised business areas. This will expose both the inherent problems and business opportunities they offer. The meetings have for the first time brought me closer to my audience."*

The dialogue sessions appear to have inspired listener commitment to and interest in the M'adwumayi programme. By participating in the dialogue sessions, listeners have identified a need for regular interaction among operators of MSEs. The dialogue sessions have also prompted a new idea to explore off-air programmes in the form of listener workshops. Other proposals arising from the dialogue sessions include:

- making tapes of the programmes available for sale to the listening public
- repeat broadcasts of popular programmes

The dialogue sessions also offered participating MSE owner/operators the opportunity to enhance their understand of the concept of M'adwumayi as well as the people behind it. The programme's global dimension (i.e. its association with ILO) has strengthened participant commitment to the programme. Some participants indicated that they now feel more encouraged to listen to the programme than ever before. Others see it as a vehicle for business promotion. One of the participants Phillip Owusu, has started advertising on M'adwumayi.

3.3 Additional Perspectives on the benefits gained through listening

3.3.1 Listener Survey

As noted earlier, in March 2001 FIT Ghana carried out some basic research into the listenership of M'adwumayi. One of the questions looked at the benefits listeners gained by listening. The qualitative results of this question (which were not included in FIT's original report) are detailed below.

Of 109 respondent questionnaires analysed, 102 indicated up to three benefits gained through listening. A total of 185 qualitative benefits were indicated in the responses. These have been categorised and are listed below in terms of numbers of mentions per category:

- **Education** (40 mentions)
- **Information** (40 mentions)
- **Advice** / tips / counselling / instructions or directions for growth (34 mentions)
- **Working with others** / management skills / transparency (16 mentions)
- **Employment** issues (especially relatives) (11 mentions)
- **Inspiration** and enlightenment (10 mentions)
- **Encouragement** and help (9 mentions)
- **Links to markets** / promotions / advertising (7 mentions)
- **Getting new ideas** (4 mentions)
- **Access to finance** and technical experts (2 mentions)
- **Exposing wrong doers** / clearing the air (2 mentions)
- **Opportunity to share views** (2 mentions)
- **Helping illiterate people** (1 mention)

3.3.2 Perspectives from Kapital FM staff

As part of the preparatory phase of the research, three key members of the Kapital FM staff team concerned with M'adwumayi were interviewed in October 2001. Their understanding of the linkages between the programme and business success were varied, ranging from direct education and action (for example bookkeeping and saving) through to "standing up for" the small business person and offering confidence for people to start their own businesses.

Mark Nyame is the presenter of M'adwumayi's. As well as hosting the programme, he spends time visiting small business listeners to research issues for the show and explore to what extent businesspeople are putting things into practice. One example of this was gaining a greater understanding of saving habits amongst business people (most do not save money). M'adwumayi featured the SoSo scheme for savings and Mark reported that he saw evidence that the programme had inspired more traders to save. He also indicated that this could be more directly measured by counting the numbers of individuals qualifying for a loan as a result of SoSo saving.

Similarly, quantitative evidence of M'adwumayi's success could be measured directly when the numbers of registered businesses "shot up" following a radio show featuring details and benefits of the registration process.

Mark's field visits have also gathered qualitative data through individual interviews, for example, a woman who was doing bookkeeping for the first time, following a programme and subsequent half day workshop run in conjunction with the Business Advisory Centre.

As presenter of the show, Mark says that his visits to listeners' workplaces are popular events. He feels that business people are glad that the radio team has come to visit them and that M'adwumayi is associated with good business practice.

He says: *“I’m dedicated when I can see results ... when I’m feeling I can achieve results it feels good. When they start saving [for example], and register their results, I’m helping somebody to make it. It gives me a kind of joy... [Through M’adwumayi], the Ministry of Trade and Industry is finding a means to reach SMEs and get feedback from the target to the Ministry. The authorities are beginning to realise that this is a way to get to the people and get feedback through the programme”*.

Judith Agyemang is the General Manager of Kapital FM. She views M’adwumayi as a crucial new forum for *“the ordinary businessman to have the forum to air their grievances ...where would the mouth of the MSE person be [without M’adwumayi]? Where is the voice of the MSE person. That’s all. I think this is the voice small scale entrepreneur”*. As such, she sees the political importance of the programme for small businesses: *“it’s going to create a big stand for people to know they cannot take advantage of small scale businesses”*. Judith sees no end to the possibilities for the content of the programme: *“there’s a pile of programme issues in this city alone that can be used week after week to keep the programme going ...”*.

Judith goes on to conclude that: *“the programme as I see it now is still in its infancy. I see a lot of prospects for the programme because now we are seeing the structures of the programme. When we were first told about the programme from Uganda, it was a bit hazy, but I can see clearly now ... One of the attributes of a successful radio station is your commitment to community service.”*

Frederick Santouh is Kapital FM’s Sales Manager. He sees M’adwumayi both as a medium to educate MSE business people and as a means *“to rope in more people to take the MSE risk ... people lack the necessary know-how, but with the programme we give guidance, and people get the confidence ... they can listen to the radio at the same time as working.”*

He goes on to note that *“most people acknowledge the benefits [of M’adwumayi] on air when they call in, before they ask their questions”* and, significantly, points out that *“the commitment to community service [displayed by local radio] has common needs for human development and community development”*.

Finally, Frederick notes that *“the print media ... [is] not like listening. The level of literacy here means print media are cut off from [MSE business people]. Radio is one of the best media left to five out of ten people ... a newspaper is just like a blank sheet to them”*.

4. CONCLUSIONS AND RECOMMENDATIONS

4.1 Causal links

- Participant experience recounted many instances where the radio programme had positively influenced their business practice (for example, through improved book keeping practices, better purchasing policies, reinvesting profits, separating business from personal finances and improved customer relationship management). From the knowledge and experience captured in such participant comments, we conclude that there *is* a causal link between listening to M’adwumayi and improved business performance.

- However, we believe that this causal link is *subtle and indirect*, with listeners experiencing a two-stage process over time. The first stage of the process is our claim that M’adwumayi can, and does, *inspire and lead to good business practice* through education, information and example. This inspiration may come through listening directly (MSE owners who actually hear the show as it is broadcast) or less directly, through secondary listenership (MSE owners who have had conversations with others who have listened to the show as it is broadcast). The reach of M’adwumayi is therefore wider than listener figures may indicate.
- The second stage of the process is our complementary claim that such good business practice has the *potential* to (but need not necessarily) positively influence financial bottom line performance in terms of saving money, wasting less, diversification, prudence, expansion and record keeping.
- Obstacles to inspiration and information from M’Adwumayi being ‘translated’ into financial bottom line success may include: time (the programme has only been running for a year); the blurring the life/work divide; related pressures to meet immediate family over business needs; and the cultural pressure to employ relatives.
- Furthermore, we would like to include a fuller, *triple bottom line consideration* of small business success, incorporating social and environmental performance, as well as conventional financial measures. Here, the causal link between listening to M’adwumayi and business performance may be more direct – particularly in social terms (for example with issues relating to family employees and with fairness with utility bills). So far (M’adwumayi is just over a year old), environmental issues have not featured strongly, and we anticipate that reduced wastage will be a key area for direct environmental benefit.
- In addition to the causal links identified above, there may be an *acausal link* between listenership and business performance. The motivation of MSE owner/operators to listen to M’adwumayi may be a shared root with whatever makes their businesses prosper. A propensity to seek external business ideas via radio programmes may in itself be an indicator of the potential for business success. The links between listenership and business success could therefore be best described as *correlated*, rather than inter-connected.⁸
- As noted earlier in this report, the listeners who participated in this action research project were self-selecting, based on the assumption that greater depth of engagement can be reached during the inquiry. The participatory nature of action research into complex human behaviour means that a control group of listeners can never have had the same lived experience as other listeners. Our research and selection methodology was expressly designed to gather depth information about the experience of groups of M’adwumayi listeners, and did not have a comparative purpose.

⁸ This is a supposition by the researchers partly based on a study by the Centre of Small and Medium Enterprises at Warwick University, which concluded that businesses that seek external advice (business development services) are more likely to prosper (Storey et al, 1999).

4.2 Acceptable Evidence

Current understanding for validity in action research projects indicates that the following criteria need to be considered: significance of topic; emergence of ideas over time; common sense outcomes; participant-led; quality of interaction between the initiators and the participants. This research work has aimed to fulfil the validity criteria in the following ways:

- This action research process created a forum for participant-generated action which other research methodologies could miss (for example, the owner/managers' own plans to form an Association of MSEs as a result of these dialogue groups).
- Action research created opportunities for depth of response by engaging with the same respondents over time.
- The process was arguably more democratic than conventional research methodologies in that the participants set the agenda within the overall topic for dialogue.
- The process provided a context for MSE owner/managers to communicate with and learn from each other through the free exchange of ideas and experience and with minimum facilitator intervention.

However, the need to identify acceptable or valid evidence means that other evaluation methodologies may need to be used in parallel with action research. Whereas action research approaches may offer a deeper understanding of the complexities of human behaviour, decisions for radio programmes are typically made on the basis of information presented in quantified form. Making investment decisions using 'soft' data alone may be perceived as lack the rigour and accountability. This means that a blend of research and evaluation evidence, incorporating both 'soft' data (for understanding) and 'hard' data (for convincing funders) is needed.⁹ Various recommendations related to the collection of such quantifiable data are provided below.

Benefits for the MSE community as a whole

M'adwumayi also brings a wider range of benefits to the MSE community and other sectors more generally:

- M'Adwumayi provides an advocating voice for the MSE community (for example in dealing with local issues and local services such as utilities and infrastructure).
- M'Adwumayi uniquely offers non-written information at no cost for the MSE community (50% of whom are thought to be semi- or completely illiterate).

⁹ Many of the traditional quantitative impact measures concerning MSEs (e.g., output per worker, value added per hour per worker, etc.) may nevertheless be of little relevance in an informal MSE context such as Ghana. The Ghanaian MSE sector is one where employing relatives (with or without pay) is common; where long hours are spent at the workplace (often in a roadside kiosk); where little capital equipment is used; where the level of literacy is low; and the level of record keeping is also low. Using quantitative impact measures without first taking into account the realities of the local MSE context renders such measures considerably less useful than they may be elsewhere.

- M’Adwumayi offers a *route to market* for organisations such as the NBSSI.
- M’adwumayi has helped promote business development and entrepreneurship more generally into new sectors (e.g., NGOs, churches, etc.)

4.3 Recommendations

The following *action-based* recommendations have arisen based on the information generated by participants in this research. As authors of this report and instigators of this participatory research, we would also like to make a number of additional *process-based* recommendations aimed at integrating inquiring, participatory research processes into the day-to day workings of such radio programmes. Finally, we offer some guidance on how to build *quantitative data collection* into MSE radio programmes.

Action-based recommendations

- Plan and use MSE-based radio programmes as a platform for a cluster of local activities, including: the programme itself; repeats at other times of the week; follow-up phone-ins to cope with the demand for call-ins; listener groups / MSE associations; visits to MSEs; workshops; field recordings and dialogue groups.
- Recognize the importance of selecting dynamic programme presenters – preferably with direct MSE experience – in order to exploit the opportunities fully.¹⁰
- Capture contact details of callers to the programme for further analysis and contact.

Process-based recommendations: local implementation

- Introduce and incorporate participatory action research methodologies into radio programme evaluation as a mainstream and regular component of a portfolio of research techniques.
- Include listener group dialogues as an integral part of FIT-style radio programme development and activity.
- Provide programme staff and listener group members with training in facilitating their own action research and dialogue groups effectively.
- Use local (non-ILO) people to facilitate groups (our experience showed that listeners rapidly turned to the subject of obtaining finance from ILO when a direct ILO contractor appeared).
- Ensure that groups can set their own agenda and take responsibility for managing their own process as much as possible.
- Ensure that groups have the opportunity to meet again and again over time.

¹⁰ In the case of M’Awumayi, the dynamism its presenter Mark Nyame was noted by various listeners as a positive factor in their decision to listen to the programme and in turn learn things that were of use to their businesses.

- Ensure there is adequate resourcing available for groups to travel, eat together and (whether taped or otherwise) capture, record and present the output of their dialogues as they wish.
- Work towards inviting dialogue groups to represent the knowledge that they have generated back to radio stations, funders and sponsors in whatever ways they see fit.

Quantitative data collection recommendations

- Certain individual programming areas (e.g., registering your business, or use micro credit) clearly lend themselves to gathering quantifiable data which may be used as a measure of the programme's success. Such research needs to be designed (in collaboration with the specific programme's partners, in this case NBSSI and GTZ) as the programme is being put together, rather than being added as an afterthought. This enables the data to be captured at the time at no additional cost – for example, collecting data to produce simple charts showing the number of local businesses registering before and after the relevant programme is aired.
- Other programming areas (such as book-keeping) lend themselves to quantification based on data which can be gathered by radio field staff if modest resources were made available to do this. This already happens on an informal and ad-hoc basis with M'adwumayi.
- Collecting programme statistics (e.g., numbers of callers, nature of calls, caller details, etc.) readily provides quantifiable data which may be informative to decision makers about the popularity of the programmes (this assumes a causal link between listenership and business success / avoidance of business failure) and the nature of the audience. Collecting evidence of this nature also requires up-front planning and additional resources if it is to be embedded in the management processes of radio programming.
- More elaborate longitudinal tracking-type surveys could be instigated, perhaps in conjunction with local government, to look at small business performance over time in areas where such radio programmes are aired, and compared to theoretically similar control groups elsewhere in the country where no such programmes are aired. Whilst this type of methodology gathers data which can look very convincing for decision makers, it is rather slow and can hide the plethora of subtle influences on human behaviour. In short, the parameters dictating human behaviour cannot be fixed to make such a control group comparison truly convincing unless the statistical evidence were very marked indeed. This is based on the assumption that the behaviours leading to business success or otherwise are far more complex and subtle than, for example, a similar control group experiment carried out in the commercial arena of consumer product advertising.

Evaluation Checklist for FIT Radio Programmes

1. For individual programmes, where the target audience is being asked to respond to a specific call to action, such as taking out a loan, attending a seminar or registering their business, programme partners and sponsors can gather quantitative response data. This needs to be planned in advance, as the programme itself is being conceived and designed. *Quantitative data.*
2. Has the whole programme been designed such that there is an ongoing, participative forum to get feed-in from listeners (through setting up listener clubs, for example)? *Qualitative data.*
3. Are the details of callers being collated such that callers can be contacted later for participation in surveys, interviews and inquiry groups? *Quantitative and qualitative data.*
4. Does the radio programme team go into the field to gather ad-hoc experiential evidence from MSE owner managers? *Quantitative data.*
5. Are changes in behaviour specifically monitored following programmes, for example, in the use of bookkeeping and wage paying? *Quantitative and qualitative data.*
6. Are there follow-up programmes where previously discussed content is revisited, with callers being able share their experiences of implementing new business practices? *Qualitative data.*
7. Are listeners specifically invited to feed back information to the programme – as it is being aired – about the usefulness and implementation of the programme? *Qualitative data.*
8. Where appropriate, are websites, off-air phone-ins and other forms of generating response and feedback being planned, resourced and used? *Quantitative and qualitative data.*
9. Are existing statistics being adapted and used to generate evidence through liaison with local tax offices, chambers of commerce, local banks, etc. in broadcasting areas? *Quantitative data.*
10. Consider a before and after longitudinal survey of a particular group (with or without ‘control’), starting with a baseline survey and then repeated over time amongst the same sample group. *Quantitative and qualitative data.*
11. Finally, there is a need for precise research questions about what needs to be known, and what decisions need to be made on the strength of the information and knowledge captured by the research.

ANNEX 1

Terms of Reference

Understanding causalities in MSE radio programmes, Kumasi, Ghana

October to December 2001

Background

The Small Enterprise Development (SEED) programme of the International Labour Organisation has been involved in supporting the set up of radio programmes for micro and small enterprises (MSEs) in 3 African countries, namely Uganda, Ghana and Nigeria. 5 radio programmes have been established with others planned to be launched by the end of 2001. These radio programmes have been established by commercial radio stations and are running without public funding. Research indicates that these programmes are popular among the core target audience, for example in central Uganda 48% of MSEs are regular listeners to the programme, 93% of these listeners believe that the programmes are useful to their businesses and 88% believe that the programme has contributed to positive policy change for small business. While the programmes are popular and appreciated among MSEs it is as yet unclear how these programmes are contributing directly and tangibly to small enterprise development. For example, a recent survey undertaken by the ILO that compared the changes in employment among a small sample of listeners and non-listeners was unable to pick up significant differences between the two.

Nonetheless, there are many anecdotal indications that the programmes are having very positive effects, and the immediate need is to develop a better understanding of how the programmes are changing both business behaviour and the business environment. A further look at the ultimate impacts of the radio programme will then be undertaken, based on this improved understanding. For example, the radio programme might be achieving ultimate impact in small enterprises through the following means:

- Advocacy: Influence on decision makers (e.g. local and national government), leading to specific changes in policies to improve the environment for MSEs, and thus to business growth.
- Information: Provision of useful commercial information to MSEs, leading to business improvements and growth, based on that information
- Attitudinal change: Provision of advice and training through the programme, leading to changes in business behaviour by MSEs, and thus to business growth

Objectives

- 1) To develop a fuller understanding of the ways in which the radio programme may be leading to changes in business performance.
- 2) To evaluate the extent of the various types of impact on small business performance which the radio programmes may be making

Activities

- Travel to Kumasi, Ghana to interview key stakeholders in the radio programme including the radio production team, radio station management, listeners, contributors, local policy makers etc.
- Undertake at least 3 focus group discussions with listeners and identify the key perceived benefits of the programme.
- Based on these interviews and focus group discussions, identify the potential key ways in which the radio programme may be making impacts on MSE performance.
- Devise methodologies for a survey that will test the validity of these perceived causalities, and will evaluate the extent to which they are having impact
- Review the survey instrument and method with IFP/SEED staff, modify in the light of feedback provided, and implement the survey in collaboration with a local research company.
- Where possible undertake a quantitative analysis of the various impacts of these programmes
- Develop a detailed report on the findings of this study

Outputs

- 1) An interim report detailing the outcome of the individual interviews and focus group discussions, the causalities identified whereby the programme seems to be affecting business performance, and the proposed methodology for the survey(at least 10 pages)
- 2) A final report on the survey (at least 20 pages)

Timeframe

Interim report delivered by the 15th of November 2001

Final report delivered by the 15th of December 2001

ANNEX 2

Action Research Methodology

Action research, unlike traditional research, has two main aims:

- ◆ to produce knowledge that is useful to the people involved – relevant, practical knowledge;
- ◆ to empower those involved, as they construct and use this knowledge

Whereas in conventional research the researcher ‘finds out’ about what other people are doing, and – usually alone – decides what interpretation to place on that information, what conclusions to draw from it, in this form of inquiry these information-gathering and sense-making processes are, as far as possible, carried out with others, as a collaborative activity.

This form of inquiry is often seen as having four main characteristics:

It is conducted in repeated *cycles of action and reflection*. The interplay between what is discovered and achieved through action, and what sense is made of this through reflection, is important, lending a discipline to the process

It seeks a *balance between inward, reflective attention and outward, practical attention*. You are unlikely to be a good inquirer if you are not able to think about what you have been doing, what effect you have had, how you might be doing it differently, and what you have learned. On the other hand, the purpose of this activity is practical, to help create change and build new models of small business development, so you will not be a good inquirer if you only reflect and think, and are not able to take this into developing your practice. You will need to be able to share your experiences with each other, to develop a degree of trust, and to explore the boundaries of appropriate disclosure.

Being an action inquirer also requires you to *develop a ‘critical’ perspective* on what you are doing – being able to get some distance from your own action and experience, and evaluate it, in the light of ideas, theory, reading, others’ perspectives. This does not mean that you need to criticise what you do, but that you should be able to see, and evaluate, alternatives, and know why you have chosen to do what you are doing.

Working in this way demands that you *develop participation and collaboration*, with each other as co-inquirers and with those you are working with as your sponsors, hosts, and those who supply you with information. The intention is that this is a kind of research conducted not *on* people, but *with* people. These are key skills in this form of activity, and difficult ones to put into practice. Part of your task will be to help each other, to learn from each other’s experiences, and so to maximise what can be taken from this project.

There is a substantial literature on action-and collaborative forms of inquiry (see references) . Collaborative forms of research are increasingly used both those working in the development community, as they seek to empower those with whom they come into contact, through activities such as *participatory rural appraisal* (PRA, see Chambers, 1998) and participatory action research (PAR, see Fals-Borda, and Gaventa and Cornwall, 2000), as well as by professional or managerial groups as they seek to improve the effectiveness and impact of what they are doing (see for instance Fisher, Rooke and Torbert, 2000; and examples in Reason and Bradbury, 2000).

You can download several papers on forms of collaborative inquiry from the Centre for Action Research and Professional Practice at the University of Bath, including the introduction to the Handbook of Action Research, which sets out the history and background of this approach: <http://www.bath.ac.uk/management/carpp/papers.htm>

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