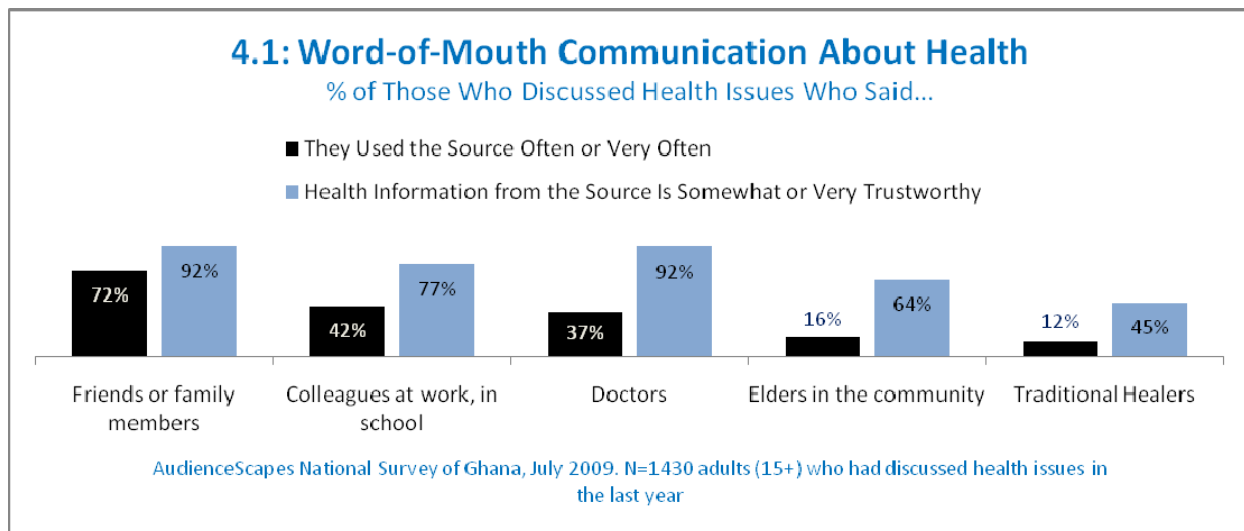


Chapter 4: Information and Communication on Key Development Topics in Ghana

The following sections apply the analysis of AudienceScapes survey data to specific areas of development—health, agriculture and personal finance—to give examples of how these data can be useful to development practitioners in planning targeted communication, public education or knowledge-sharing projects. The dataset is also used as a needs-assessment tool. Selected case studies highlight the power of tapping the survey’s demographic variables to learn about the information and communication preferences of selected target groups.

4.1: Staying Informed About Health Matters

Information Sources for Health

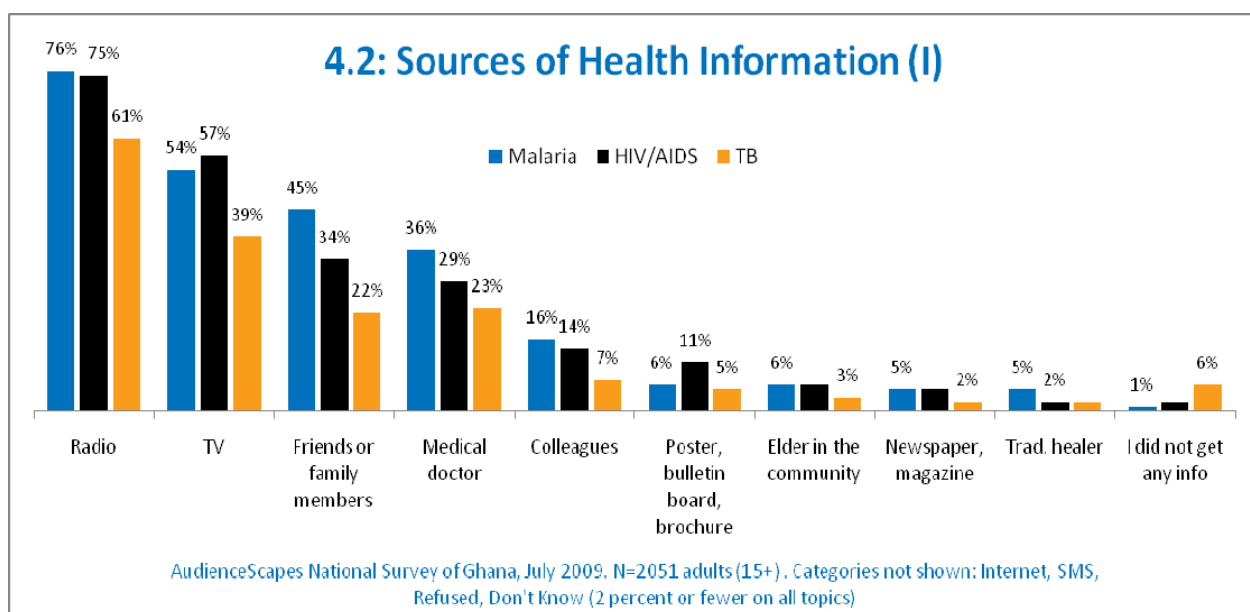


This report has highlighted the importance of word-of-mouth networks for sharing and interpreting many types of information. Indeed, word-of-mouth looms large for health issues, with 70 percent of all survey respondents saying that they discuss health with others.

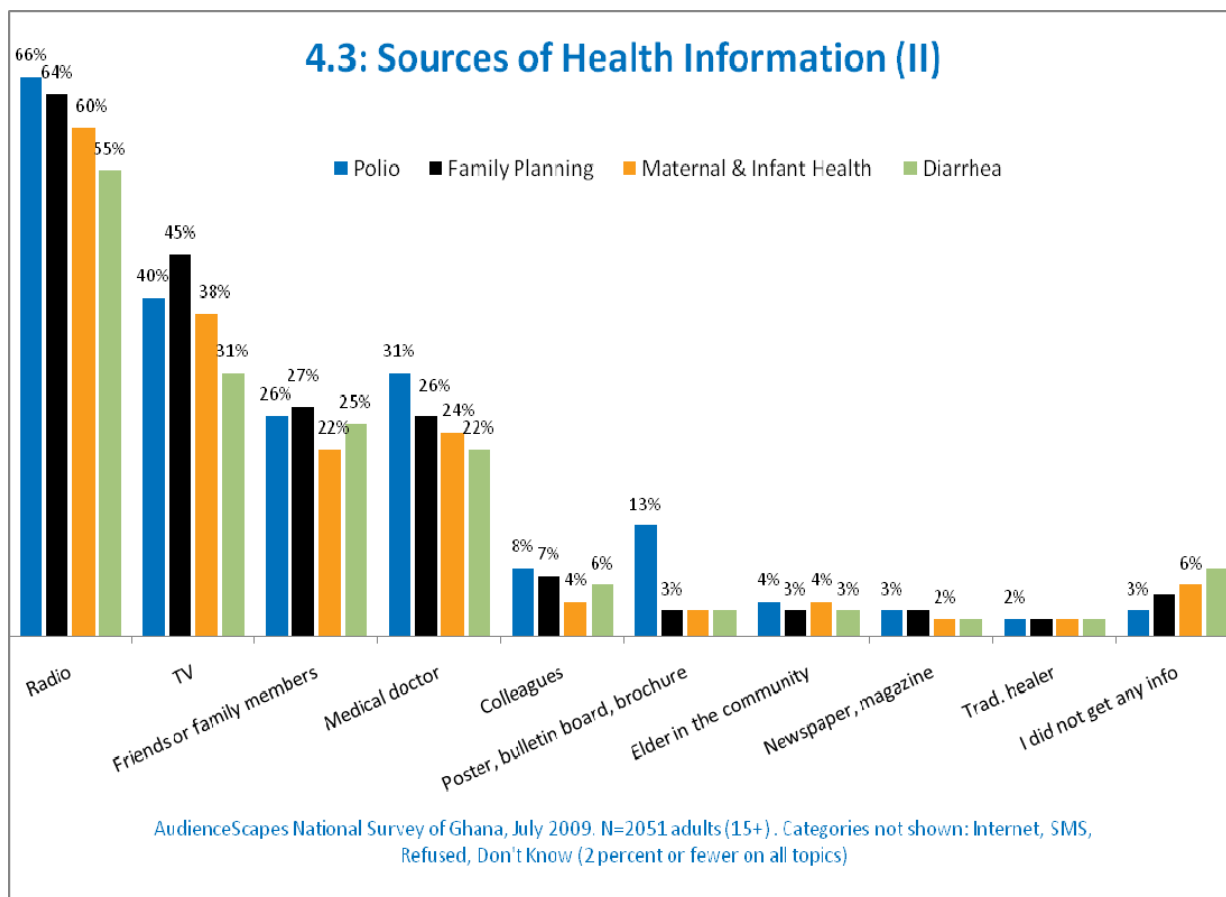
More than two thirds of survey respondents said these discussions take place regularly (“often” or “very often”) with friends and family, surpassing the number citing frequent health talks with work or school colleagues and with doctors; health discussions with community elders and traditional healers rated low on the scale (Chart 4.1). However, when asked about the trustworthiness of health information provided by various sources, doctors rated as high as more-frequently-consulted friends and family members.

This points to a potential need for development groups to intervene to help connect respected sources—in this case, medical professionals—with those who want and need good health information.

In light of many development organizations' focus on rural communities, it is worth noting that rural residents were more likely than urbanites to discuss health issues regularly with community elders (18 percent versus 12 percent), and nearly twice as likely as urban residents to discuss health regularly with traditional healers (15 percent versus 8 percent). The extreme poor were particularly likely to discuss health with community elders—32 percent of people living on less than \$1 per day said they did so often or very often. Nineteen percent of respondents with no formal education said they discussed health regularly with community elders; 18 percent said they did so with traditional healers.



Expanding the analysis to encompass the full range of information sources—both media and non-media—shows radio and TV ranking highest when respondents said where they have received messages about health (Charts 4.2 and 4.3).

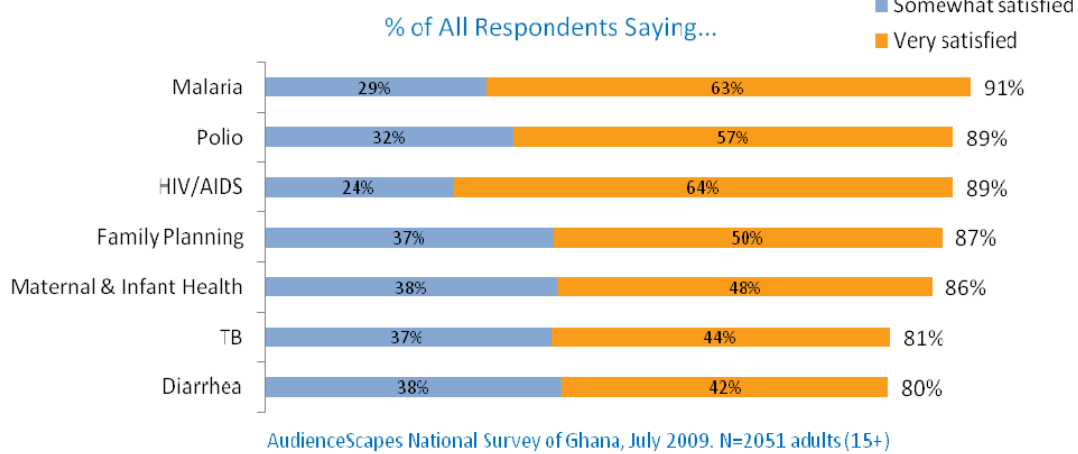


Newer technologies—SMS and the internet—were mentioned by no more than 1 percent of respondents on any of the key health topics. Radio also came out on top in terms of overall trustworthiness (95 percent of respondents said that health information provided by radio was somewhat or very trustworthy). However, medical doctors received a much higher proportion of the top “very trustworthy” rating than radio (the health information provided by doctors was called very trustworthy by more than three quarters of all respondents, compared to two-thirds of respondents for radio).

The fact that doctors are not the most widely used source of information about health may well be because they are not available to, or affordable for the average Ghanaian. That said, 84 percent of respondents said they generally have access to a doctor or other health care worker when they are sick or injured, implying that it is more difficult to discuss health topics in general with medical professionals than it is to get spot treatment for a particular ailment.

Respondents did not seem unhappy with the health information they are receiving (Chart 4.4); over 80 percent of all respondents said that they were somewhat or very satisfied with the information currently available to them about the key public health topics. A majority even said they were *very* satisfied with the information available to them about HIV/AIDS, malaria, and polio.

4.4: Satisfaction with the Information Available About Health Issues



Rural residents expressed somewhat lower satisfaction rates than urbanites with information they are getting on all of the topics except diarrhea, which may reflect the fact that less health information is available to rural residents. As evidence of this, rural respondents were less likely than those in urban areas to say they had gotten information about malaria, family planning, maternal/infant health, polio, HIV/AIDS, and TB in the last month. Similarly, those with no formal education were less likely than those with education to say they got information about family planning, maternal/infant health, HIV/AIDS, or TB in the last month.

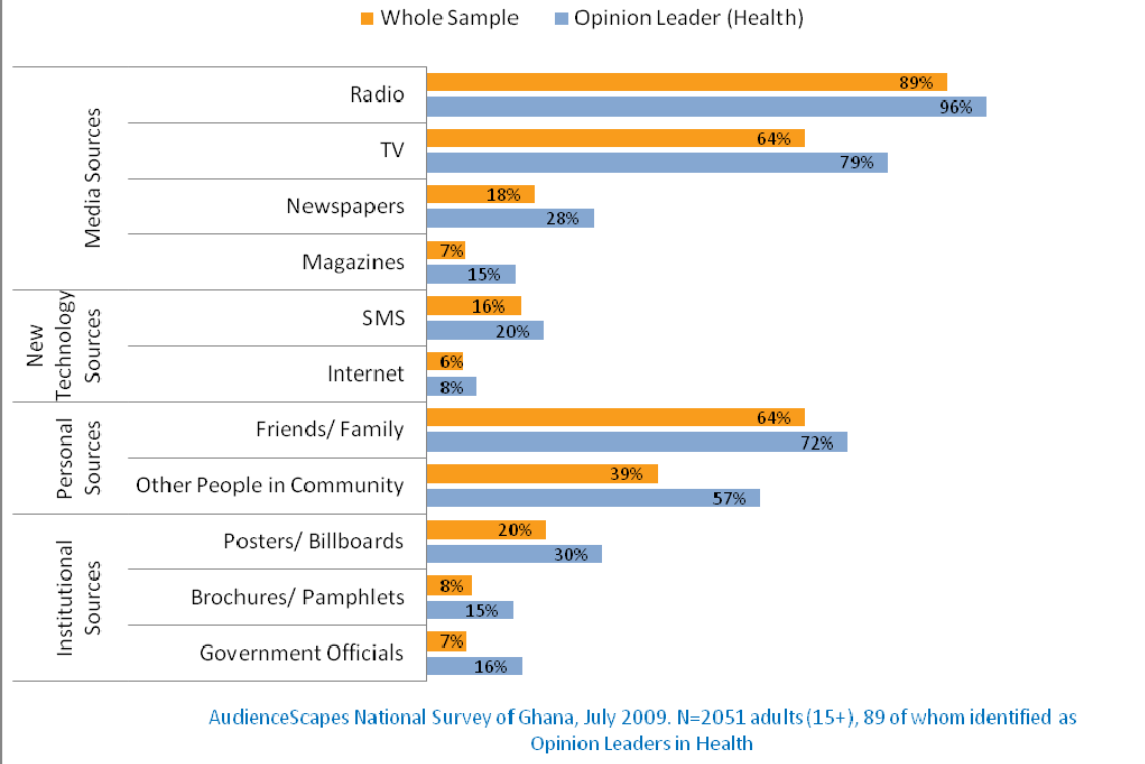
This points to a risk of giving undue weight to satisfaction levels, which were generally high, at the expense of availability of information, which varied by population segment. Clearly, some groups are not receiving as much information as others about important public health issues. Rural communities or uneducated groups (in either rural or urban areas) are, logically, natural areas of focus for development organizations seeking to fill health information gaps.

Opinion Leaders in Health

Health opinion leaders, roughly four percent of survey respondents, were defined as those who said that other people come to them “very often” for opinions and advice about health topics. These appear to be relatively well-informed individuals, based on survey results showing that they are generally more active consumers of information than the general population (Chart 4.5).

4.5: Weekly Use of Information Sources by Opinion Leaders in Health

% of Respondents in Each Category Who Used the Source to Get News and Information in the Last Week



This pattern largely holds true for specific public health topics (see Charts 4.2 and 4.3 above for the national averages for each topic/source), at least when it comes to media and technology sources. However, opinion leaders did not necessarily cite word-of-mouth (from friends and family, other people in the community, or experts) as a source about specific health topics more than other respondents. In fact, opinion leaders were slightly less likely than other respondents to say they had gotten information on any topic but TB from a medical doctor.

Health opinion leaders are demographically distinctive in ways beyond their information-gathering habits. As Table 4a shows, self-identified members of this group in both rural and urban settings were mostly male, relatively well off and well educated, and young to middle-aged. That said, the rural cohort has a notably higher number of health opinion leaders in the 60-plus age category. This may reflect a rural bias toward traditional systems of authority, which attribute more value to knowledge gained by senior members of the community.

Table 4a: Profile of Opinion Leaders in Health

	Rural	Urban
Gender	60% male	60% male
Age	15-29: 40% 30-44: 28% 45-59: 15% 60+: 17%	15-29: 47% 30-44: 36% 45-59: 13% 60+: 4%
Economic Status	47% earn \$6 or more per day*	38% earn \$6 or more per day*
Education	27% some secondary or higher*	44% some secondary or higher

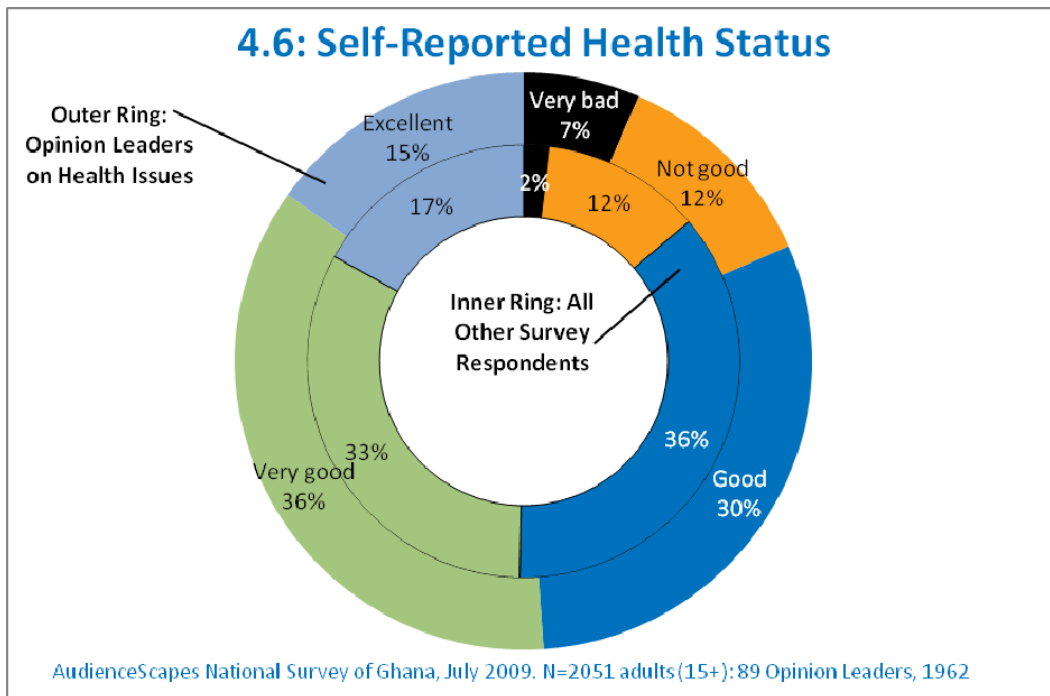
AudienceScapes National Survey of Ghana, July 2009. N=89 opinion leaders identified out of 2051 adults (15+).

*Difference between this group and the rest of the sample is significant at the 5% level.

Development organizations might also like to know if there is any statistical link between one's being a health opinion leader and being a relatively healthy individual. Apparently not, according to the data.

Development organizations might also like to know if there is any statistical link between one's being a health opinion leader and being a relatively healthy individual. Apparently not, according to the data. A larger share of opinion leaders than other respondents actually described their health status as

“very bad” (Chart 4.6). Opinion leaders were also no more likely than others to say that they have the final word on common health decisions in their households.



Case Study: Maternal and Infant Health Programs for Young Rural Women (15-29)

Young rural females are a priority target population for public health interventions, given that these women typically are (or soon will be) mothers of young children. But development organizations working in Africa say they often face challenges sharing information effectively with these women, for a variety of practical and cultural reasons such as lower access to media and ICTs in rural areas, or social norms preventing women from being active consumers of mass media. For example, the World Association of Community Radio Broadcasters published a series of studies in 2008 cataloguing experiences from Burkina Faso, Cameroon, Niger, Nigeria, the Democratic Republic of Congo, South Africa, Ghana, and other countries in which innovative small-scale community radio programs helped to reach and empower an audience that was otherwise difficult to reach.ⁱ The projects' shared hypothesis—that community radio can fill an information gap among women—is in part based on the observation that “without access to information, the poor and marginalized, particularly women, are unaware of their rights and entitlements, are unable to challenge unfaire [sic] decisions and lack the knowledge to participate as citizens and take effective action to improve their conditions.”ⁱⁱ

Here we show how the AudienceScapes data on demographic and behavioral characteristics of young rural women in Ghana can provide helpful guidance to development groups (the analysis in this section is based on 307 survey respondents in the “young rural women” category). As shown in Tables 4b and 4c, the data portray this group as relatively poor and uneducated compared to the total survey sample, with low access to media and ICTs. Few speak English, though most speak languages of the country's predominant Akan group.

A full quarter of this target group said they had not gotten any information on maternal and infant health in the last year and those respondents were spread throughout the country. Despite the evident lack of information, less than 10 percent expressed any level of dissatisfaction with the information currently available to them about this critical subject.

Development groups thus face the challenge of generating interest and involvement among a target population that does not generally believe that it has a great need for such information. In that case, it is critical that communication campaigns work with and through trusted sources such as medical doctors so that these young women take seriously the health information offered to them.

As things stand now (based on the survey), radio and doctors were the most common sources of health information for rural young women—but even these sources had limited reach; about one third of respondents said they discuss health topics of any kind with a doctor. Thus, projects aimed at extending doctors' (or health professionals') communication reach may have a meaningful impact—especially since young women expressed a great deal of trust in the information provided by doctors (note far fewer expressed confidence in the health information they get from friends and family).

Table 4b: Profile of Rural Women under 30

Economic Status

- One quarter said their households are poor enough that they do not have enough money even for buying food.
- Another 30 percent say they have enough money for food, but buying clothes is difficult.
- Household access to ICTs is lower than average: 79 percent have a radio at home, 68 percent have a mobile phone at home, 49 percent have a TV, and less than 5 percent have a computer, internet, landline phone, or MP3 player.

Employment

- Nearly two thirds (63 percent) said they worked part- or full-time, with the vast majority of those working in sales/retail (38 percent), agriculture (37 percent), or service industries (15 percent).
- Of young rural women who were not working, 56 percent are students and 33 percent are temporarily unemployed and looking for work; only 8 percent said they were housewives.

Education and Language

- Sixty-three percent had only a primary school education or less.
- Eighty-three percent speak Akan (Twi), and 54 percent said it is the language they speak most often.
- A smaller share (55 percent) speak and understand English, and less than 1 percent said it is the language they speak most often.

Household Decision Making

- A majority (54 percent) said they have the final say on their own health care, but only 29 percent had the final say on health care decisions for their family.
- For family health care, 29 percent say a parent decides, 20 percent said they make joint decisions, and 17 percent say their husband decides.

AudienceScapes National Survey of Ghana, July 2009 N = 307, who were identified as rural women under 30 (between 15-29)

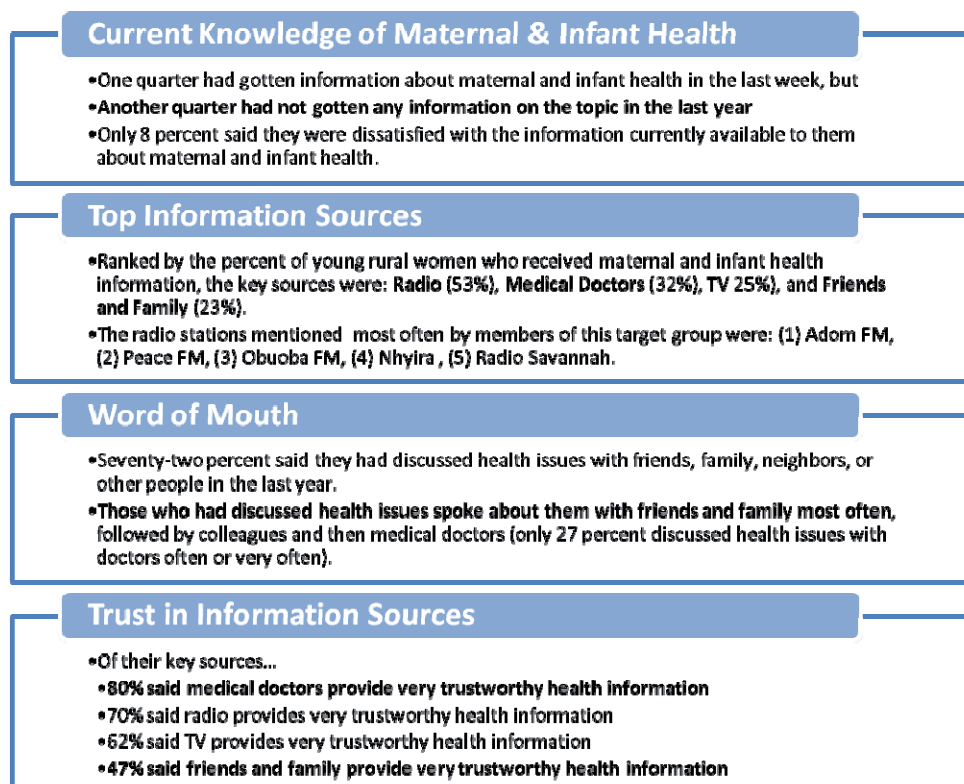
This audience faces many obstacles to better maternal and infant health that will come into play when designing programs and outreach activities. In addition to below-average incomes, education, and access to information, young rural women were more likely than other respondents to report difficult living conditions:

- Twenty-nine percent said their household has no access to electricity, compared to 17 percent of other respondents;
- Thirty percent said they have no sanitation facilities at home, and another 67 percent use pit latrines, compared to 19 percent and 63 percent, respectively, among other survey respondents;
- Eighty-three percent said they rely on outdoor or public water sources (wells, boreholes, communal water pipe taps, rivers, or streams), compared to 56 percent of other respondents.

Programs focused on this target group clearly must take account of the sanitary and infrastructural limitations faced by these young rural women.

They must also consider how someone in such an environment gets information: most commonly from radio, doctors, TV, or friends/family. However, as Table 4c shows, information about maternal and infant health did not reach much more than half the target group through any one of these sources.

Table 4c: Information-Gathering Habits for Rural Women Under 30



AudienceScapes National Survey of Ghana, July 2009 N = 307, who were identified as rural women under 30 (between 15-29)

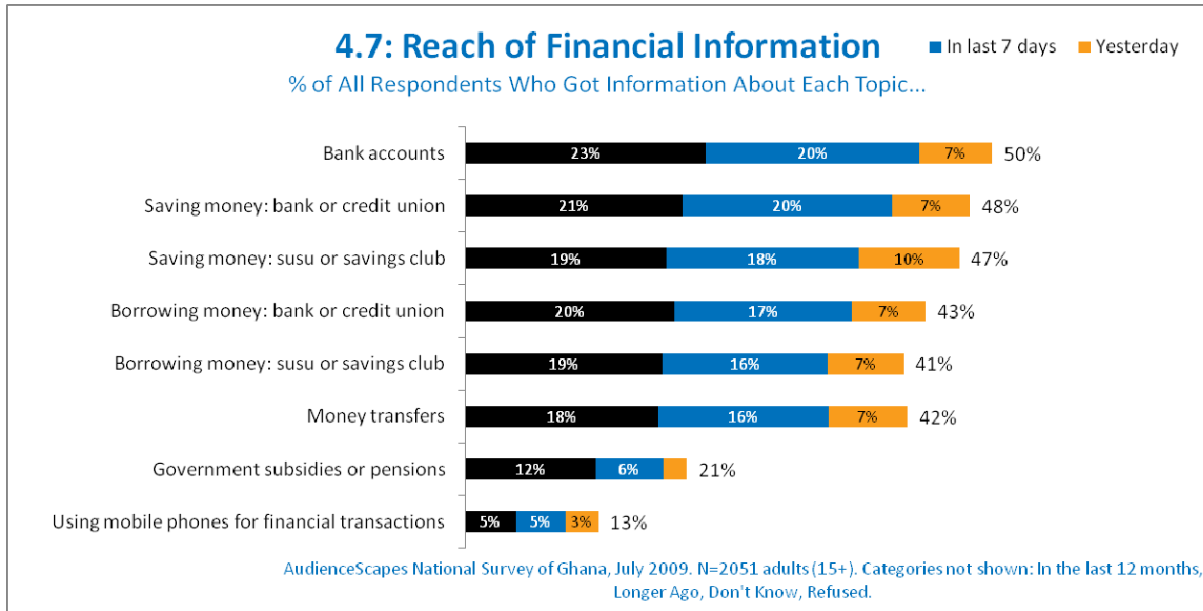
Using this profile as a guide, **development organizations involved in public health might consider this multipronged approach to a public education strategy aimed at young rural women:**

- Use the current most popular source of information on maternal health (radio) and focus on stations preferred by young rural women: notably, Adom, Peace, Obuoba, Nhyira, and Radio Savannah. Educational programs or call-in shows on these stations in Akan languages would likely be accessible to a majority of the target group. However, the survey results suggest that radio programs would not reach everyone in the target group.
- Support an outreach program by doctors (or at least by some type of health care professionals) to build upon the survey evidence that doctors are widely trusted but not widely engaged by young rural women.
- Make better use of mobile phones and TV. Fifty percent of young rural women said they had access to a TV at home, but only 25 percent said they had gotten information about maternal

and infant health from that source. What’s more, 68 percent said they have access to a mobile phone at home, but none had obtained health information by phone. Given the groups’ low level of education on average, SMS may not be the most effective medium (only 18 percent of this group said they use SMS information from a service provider or other source at least once a month). Television programs and toll-free call-in services would likely be more accessible.

4.2: Staying Informed About Personal Financial Issues

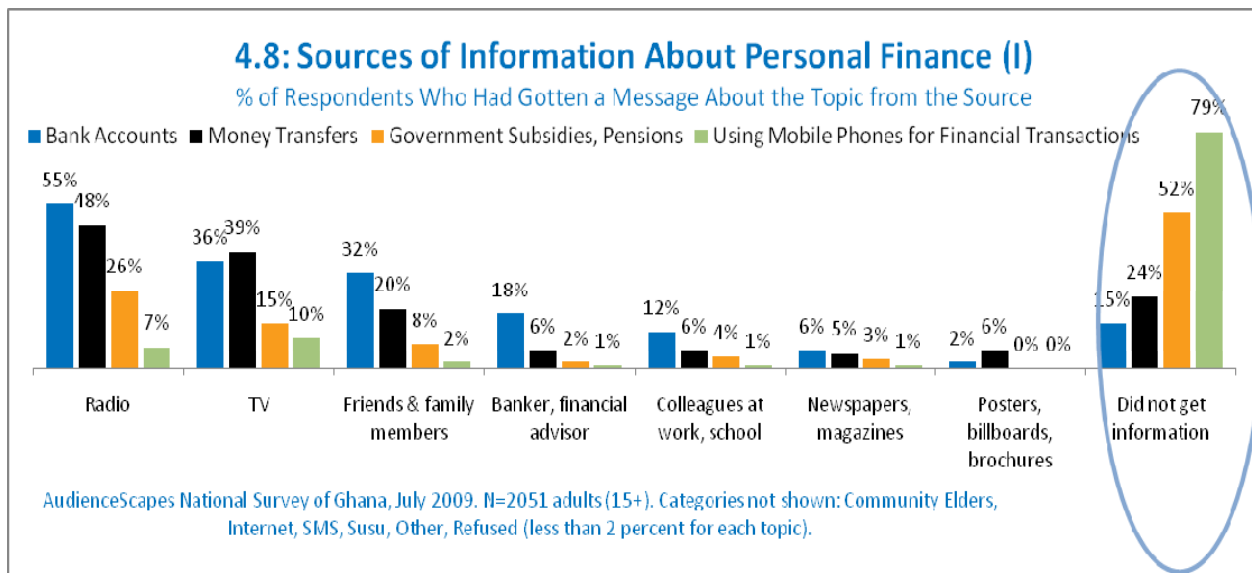
Information Sources for Finance



If survey respondents are to be believed, information about personal financial topics is hard to come by in Ghana. As noted previously, about half of all respondents said they pay a great deal of attention to news items about business and the economy. However, when asked about common personal financial topics, many said they do not get information frequently, or at all (Chart 4.7).

For those who did get information about personal finance, the most common sources were radio and TV, followed by word-of-mouth with friends and family, bankers, and colleagues. New technologies—internet and SMS text services—were mentioned by less than 1 percent of respondents for any financial topic.

Mobile money services—one of the hottest topics in African development since the introduction and rapid growth of mobile phone financial services in some African countries—generates very little recognition in Ghana: about 80 percent of all respondents said they have not seen any information on this topic. In fact, mobile money services have only very recently become available in Ghana (MTN reportedly introduced the first formal services at about the time the survey field work was under way in summer 2009).ⁱⁱⁱ

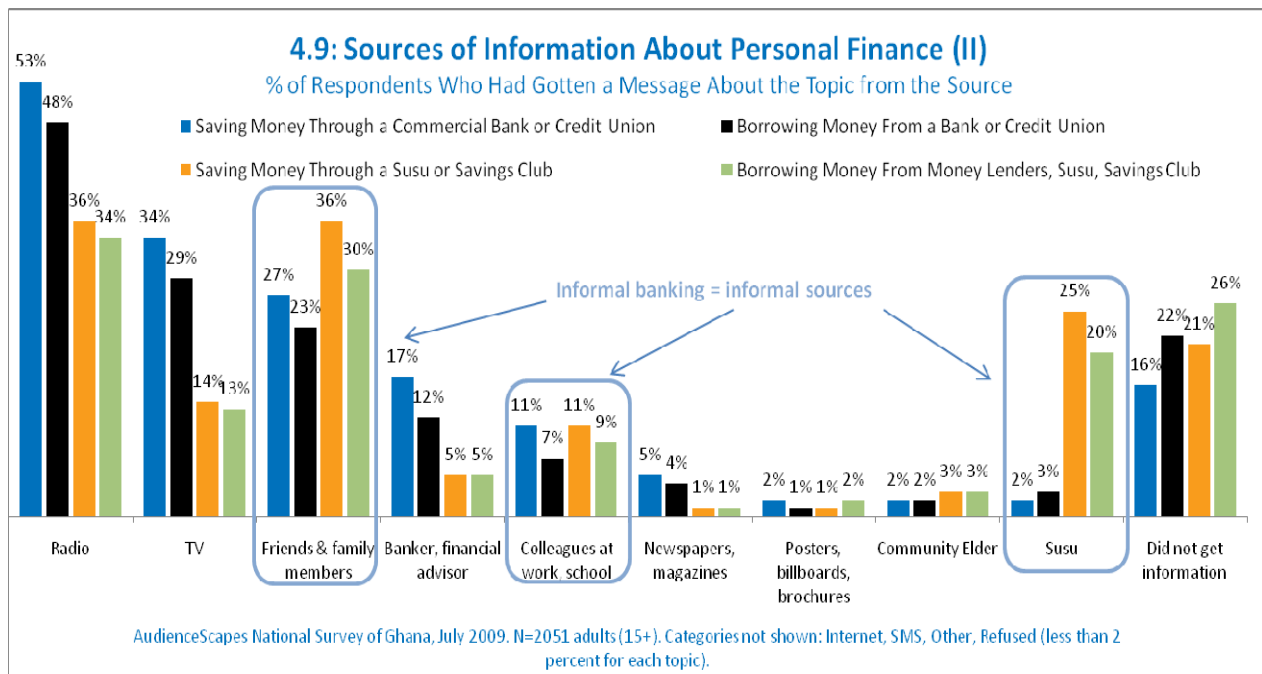


Regarding the financial information that is filtering through to most Ghanaians, survey respondents indicated that they received more about bank accounts than about other topics (see Chart 4.8)

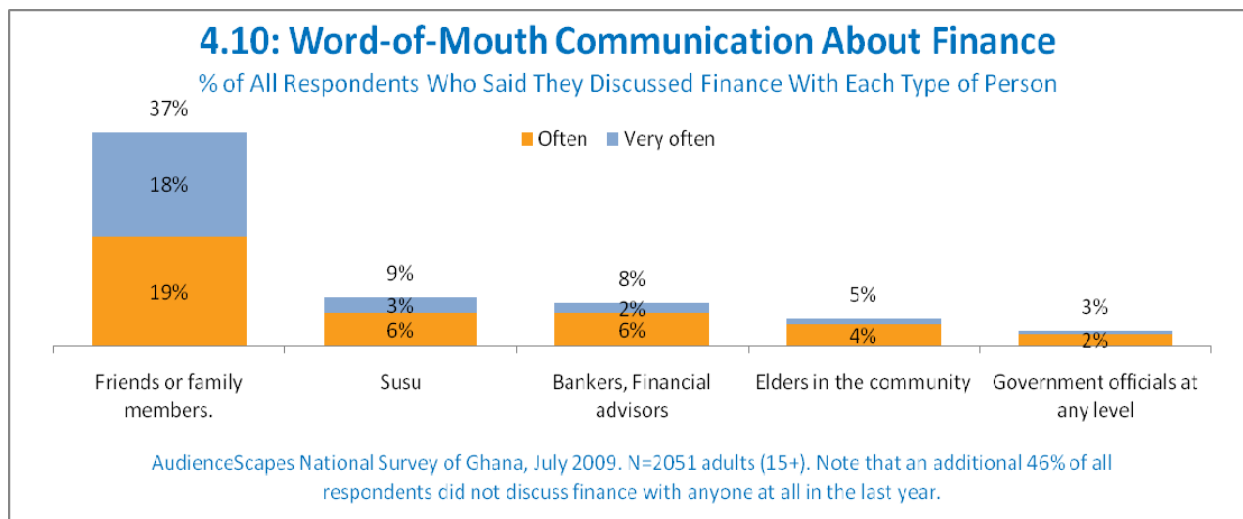
Note that there are really two distinct sectors providing “banking” services in Ghana: a formal one comprising banks and credit unions, and an informal one represented by small savings clubs and “susu” (typically, local actors working in marketplaces who hold small savings accounts for people). The users of each banking sector will be described more fully in the case study at the end of this chapter.

Respondents were more likely to get information about formal banking than informal banking from radio, TV, or experts (bankers). Logically, word-of-mouth networks were more likely to be mentioned as sources of information about informal than formal finance, as shown in Chart 4.9.

Indeed, friends and family were as important a source of information about informal savings and borrowing as radio. A sizable share of respondents had also gotten information about informal finance from susu collectors themselves—far more than had gotten information about formal banking from bankers.

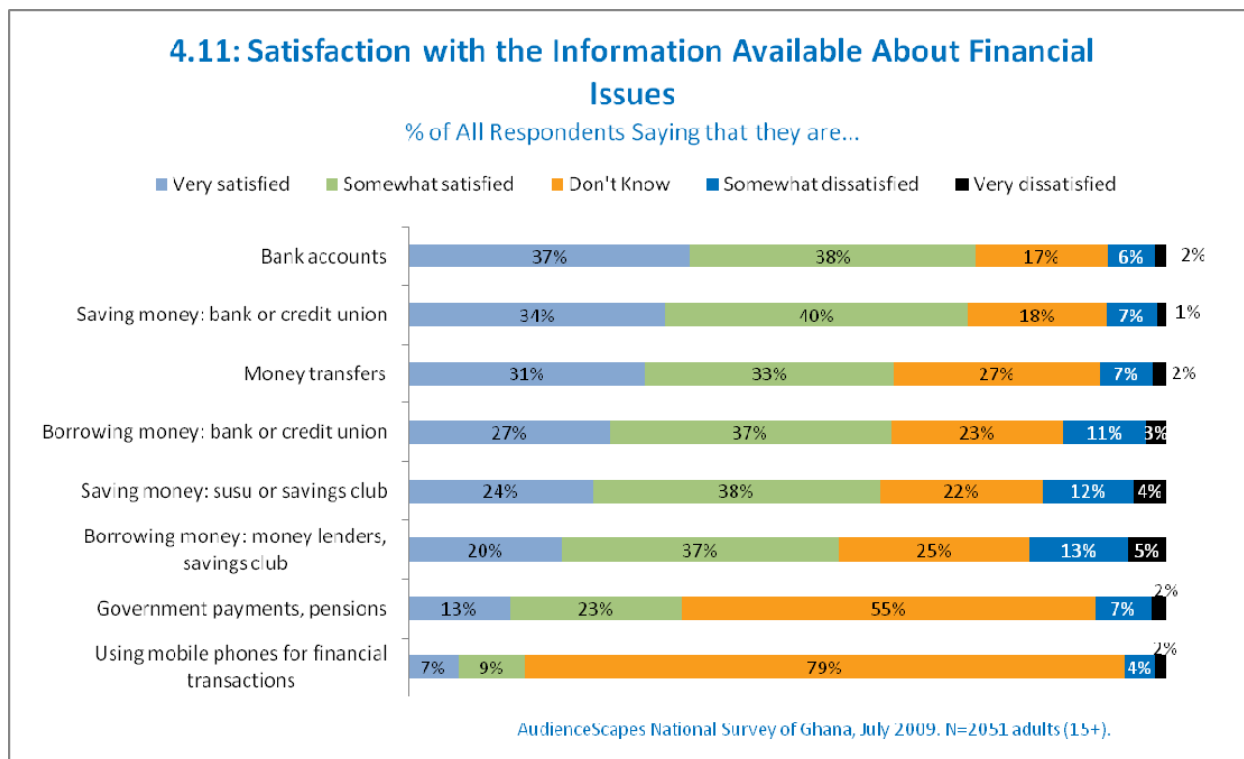


Although other people were among the most important sources for information about informal savings and borrowing, **word-of-mouth communication about finance does not actually seem widespread** (Chart 4.10). Only 37 percent of respondents said they discussed personal finance with their friends or family on a regular basis (responses of “often” or “very often”).



With relatively little communication underway about financial topics, one might expect to find lower levels of trust in and satisfaction with information about finance than about other topics—and indeed they are low (Chart 4.11).

However, these levels are somewhat misleading for such topics as government payments and pensions, and mobile money, as over half of respondents answered “do not know” in those categories. The highest levels of actual dissatisfaction were for information about informal borrowing and saving (18 percent and 16 percent of respondents, respectively).



When asked more broadly about their opinion of various institutions, a large share of respondents said they trusted banks and financial institutions somewhat or completely (about 84 percent of respondents; see Chart 1.1 above). However, their trust in banks as institutions does not seem to translate into trust in bankers for expert guidance on personal financial topics—a much smaller share (60 percent) said they trust the financial information they get from bankers or financial advisors.

Significantly, financial information supplied by experts (in this case, bankers) does not get a better trust rating than information provided by friends and family or media outlets (Table 4d). This is contrary to what respondents said when asked about information on other topics such as health.

Table 4d: How trustworthy is the information about financial issues provided by...?

	% Answering Very Trustworthy	% Answering Somewhat Trustworthy	Total
Radio	44%	41%	85%
TV	44%	33%	77%
Friends or Family Members	30%	50%	80%
Bankers	35%	25%	60%

AudienceScapes National Survey of Ghana, July 2009. N=2051 adults (15+)

Rural residents were less likely than urban residents to view banks or the financial information they provide as trustworthy; the same was true of people with no formal education compared with respondents with any formal education. These results suggest that if banks and financial institutions want to improve their public image and standing, rural and uneducated adults should be prime targets.

Opinion Leaders in Finance

Only 5 percent of all respondents said other people come to them very often for opinions and advice about financial issues. These self-identified opinion leaders are heavily male and relatively high on the income and education scales. Urban opinion leaders were mostly young, while in rural areas, a significant minority was over 60, as they were among health opinion leaders (Table 4e).

Table 4e: Profile of Opinion Leaders in Finance

	Rural	Urban
Gender	65% male*	62% male
Age	15-29: 43%	15-29: 55%
	30-44: 31%	30-44: 29%
	45-59: 9%	45-59: 17%
	60+: 17%*	60+: 0%
Economic Status	35% earn \$6 or more per day*	30% earn \$6 or more per day*
Education	38% some secondary or higher*	50% some secondary or higher

AudienceScapes National Survey of Ghana, July 2009. N=95 opinion leaders identified out of 2051 adults (15+). *Difference between this group and the rest of the sample is significant at the 5% level.

Finance opinion leaders have more self-professed access to financial services than the rest of the population, and opinion leaders also *use* such services more heavily (Table 4f). This means Ghanaians may be seeking out those with greater financial services experience for opinions and advice.

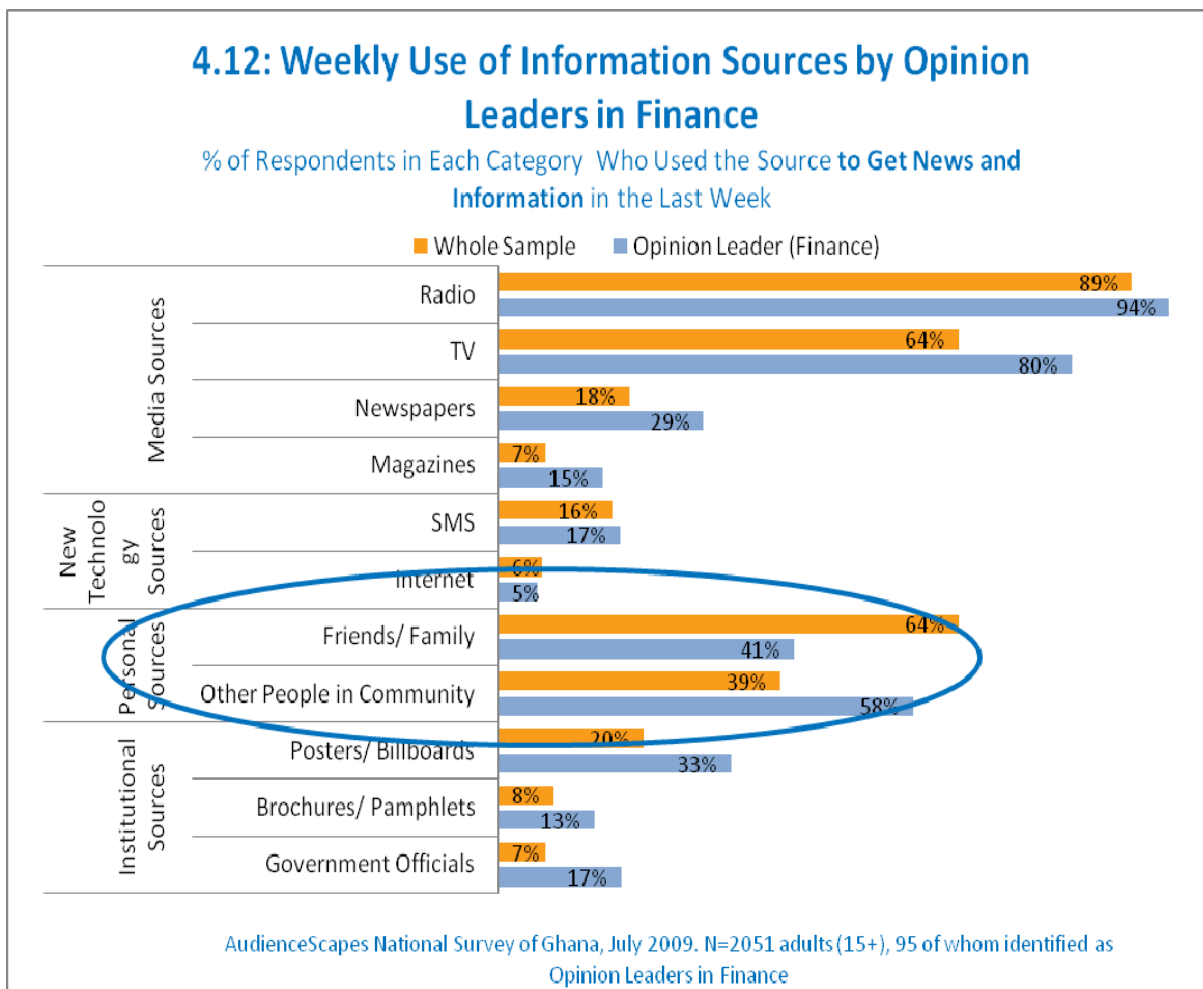
Table 4f: Opinion Leaders' Use of Financial Services

Financial Services	Whole Sample	Opinion Leaders
Access to a commercial bank or credit union	62%	73%*
Access to a susu or savings club	54%	70%***
Have a bank account	32%	48%***
Used a commercial bank or credit union to save money in the last year	24%	37%***
Used a savings club or susu to save money in the last year	19%	36%***
Used a commercial bank or credit union to borrow money or use credit to buy products in the last year	7%	13%*
Used money lenders or other creditors to borrow money or use credit to buy products in the last year	4%	11%***
Used a money transfer service in the last year	14%	22%*
Receive government payments or pensions	8%	15%**
Use a budget to keep track of income and expenses	31%	46%***
Have insurance (e.g. house, vehicle, crop, cattle)	18%	32%***

AudienceScapes National Survey of Ghana, July 2009. N=2051 adults (15+), of whom 95 were identified as opinion leaders.

*=Difference between this group and the rest of the sample is significant at the 10% level; **=difference significant at the 5% level; ***=difference significant at the 1% level.

In addition to greater average experience with financial services, opinion leaders also reported more frequent use of almost every general information source included in the survey (Chart 4.12). However, even though they themselves were sources of information within their communities, opinion leaders did not say that they use friends and family as a source of news and information to the same extent that other respondents did.



The opinion leaders were no more likely than other respondents to use new technologies—the internet or SMS—as news sources. However, as those two sources do not seem to be typically used for financial information by anyone, heavier use might not be seen as an advantage in understanding financial issues.

Case Study: Extending Financial Services Access to More Ghanaians

Here we use the AudienceScapes data to identify who is currently left out of the financial system, and how those people can be reached by development organizations seeking to expand access to financial services.

Formal vs. informal banking - a critical distinction

A principle goal of the finance module of the survey was to identify which demographic groups are not currently active in the financial sector, in order to assist development organizations as they select priority target populations for communication and outreach efforts. To start out, the AudienceScapes survey first distinguished between formal financial services (such as those provided by commercial banks or credit unions) and informal financial services (such as those offered by local susu or community savings clubs).

This distinction is intended to make the analysis more useful for development agencies that may focus on one or the other type of financial services. For example, [Oxfam America](#) tends to support community savings groups, while the [African Rural and Agricultural Credit Association](#) works to extend commercial banking to rural areas; of course, some organizations address access to both formal and informal providers of financial services.

Access to financial services – the demographic view

As might be expected, many of the respondents in lower socio-economic strata said they do not use financial services and have limited access to either formal or informal banking. Women and youth—who might be assumed to also be low-use groups—were only slightly less likely than the national average to have access to financial services (though women were relatively skewed toward informal banking). Women were also more likely to use informal savings accounts than formal ones (Table 4g).

Table 4g: Financial Services Access and Use

Type of Banking Access	Percent Nationally	Percent of Women	Percent of Rural Residents	Percent of Extreme Poor	Percent of 15-29 year olds
Neither type	27%	29%	36%	40%	27%
Informal only	11%	13%	15%	9%	12%
Formal only	18%	13%	13%	16%	17%
Both formal and informal	44%	44%	37%	35%	45%

Type of Savings Account Used in the Last Year

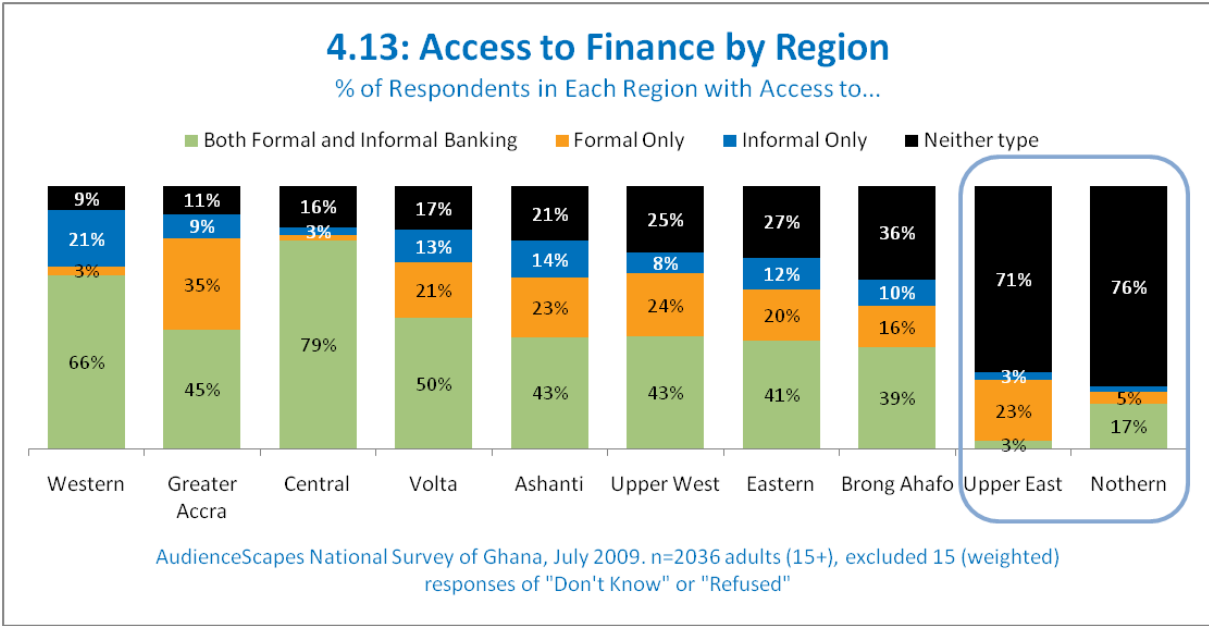
Neither type	63%	67%	71%	76%	66%
Informal only	13%	16%	12%	12%	14%
Formal only	18%	12%	13%	9%	15%
Both formal and informal	6%	6%	4%	3%	5%

Source of Borrowing in the Last Year

Neither type	90%	91%	92%	94%	93%
Informal only	3%	3%	2%	2%	3%
Formal only	5%	4%	5%	4%	3%
Both formal and informal	2%	2%	1%	0%	1%

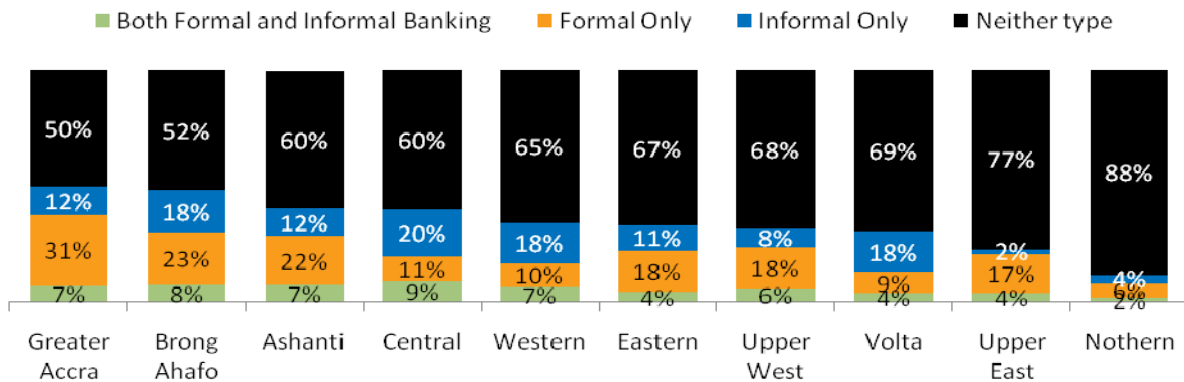
AudienceScapes National Survey of Ghana, July 2009. N=2041 adults (15+) (excluded 10 respondents who answered "Don't Know" or "Refused") for access, N=2045 adults (15+) (excluded 6 respondents who answered "Don't Know" or "Refused") for savings, N=2046 adults (15+) (excluded 5 respondents who answered "Don't Know" or "Refused") for borrowing. **Definitions:** *Formal Banking:* Commercial bank or credit union. *Informal Banking:* susu or savings club, moneylenders. *Extreme Poor:* Self-reported income equivalent to less than \$1 per day.

Closer inspection of the survey results for rural residents suggests geography also matters. Residents of more remote and/or rural regions show lower rates of access to and use of financial services than those in less remote or more urban areas. Notably, the relatively remote Northern and Upper East regions have particularly severe gaps in financial services (Charts 4.13 and 4.14).



4.14: Types of Savings Used by Region

% of Respondents Who Had Saved Money Through... in the Last Year



AudienceScapes National Survey of Ghana, July 2009. n=2036 adults (15+), excluded 15 (weighted) responses of "Don't Know" or "Refused"

Even in regions where financial services are widely available, half or more of all respondents said they had not saved or borrowed money in either formal or informal institutions. Thus, access is not the only factor determining whether people use services; both formal and informal financial services still have a long way to go to become attractive to potential customers even where such services are readily available.

These results point to some key challenges for development agencies:

- *making financial services available in regions—and to types of people—where they are currently lacking;*
- *making those services truly accessible and appealing—a process likely to require intense communication programs detailing the real costs and benefits of saving and borrowing;*
- *Reaching women, rural and remote citizens and the extreme poor is likely to be particularly challenging because these groups use media and ICTs less frequently than men, urban residents, and wealthier individuals.*

Indeed, **people who had not used particular financial services were also less likely to have received information about those services recently (or at all), suggesting a link between the availability of information and use patterns.** Causality is unclear, however, because people with no access to or interest in financial services may not want such information, while people who would be inclined to use financial services in any case may seek out information on the topic.

Reaching the “Unbanked”

One area of great interest in development circles is how to make information about finance, and financial services themselves, available to people who have never used or even considered using them. In the AudienceScapes data, we can separate out “unbanked” individuals as those who said they had never saved or borrowed (from either formal or informal organizations).

In Table 4h below, we compare the sources of financial information for the unbanked to sources cited by “savers” (individuals who had saved money with either a formal or informal organization).

To design communication strategies about finance that appeal to this unbanked population, it is also useful to see which information sources they are already using for other types of information, as well as where (and to what extent) they currently hear financial information.

According to the survey data:

- Radio, TV, and word-of-mouth are the best ways to reach the unbanked, but they are currently underutilized for financial information (Table 4h).
- Eighty-six percent of the unbanked had listened to the radio for news and information within the last week, 64 percent had gotten news/information from friends and family in the last week, and over half—56 percent—had watched TV for news and information.
- Bankers themselves, who were an important source of information about formal financial services for people who use them, were rarely mentioned as a financial information source by the unbanked (Table 4h).
- **The results suggest that demystifying financial services, and making experts more accessible to *prospective* users of financial services in underserved regions or target groups (rather than just those already engaged in banking), may address at least one part of the information gap.**

Table 4h: Sources of Financial Information for the Unbanked		
Financial Service	Top Sources of Financial Services Information: Unbanked (ranked by % of unbanked who received information on that topic from each source)	Top Sources of Financial Services Information: Savers (ranked by % savers of those who received information on that topic from each source)
Bank Accounts	Radio (50%) TV (30%), Friends & Family (30%) Bankers (10%)	Radio (62%) TV (46%) Friends & Family (34%) Bankers (33%)
Saving Money Formally (commercial banks, credit unions)	Radio (49%) TV (27%), Friends & Family (27%) Bankers (10%)	Radio (59%) TV (45%) Friends & Family (28%), Bankers (28%)
Saving Money Informally (susu, savings clubs)	Radio (35%), Friends & Family (35%) Susu (19%)	Radio (39%) Friends & Family (38%) Susu (34%)
Borrowing Money Formally	Radio (45%) TV (23%) Friends & Family (22%) Bankers (7%)	Radio (53%) TV (37%) Friends & Family (24%) Bankers (20%)
Borrowing Money Informally	Radio (34%) Friends & Family (29%) Susu (16%)	Radio (35%) Friends & Family (32%) Susu (26%)
Money Transfers	Radio (44%) TV (32%) Friends & Family (20%)	Radio (55%) TV (49%) Friends & Family (20%)

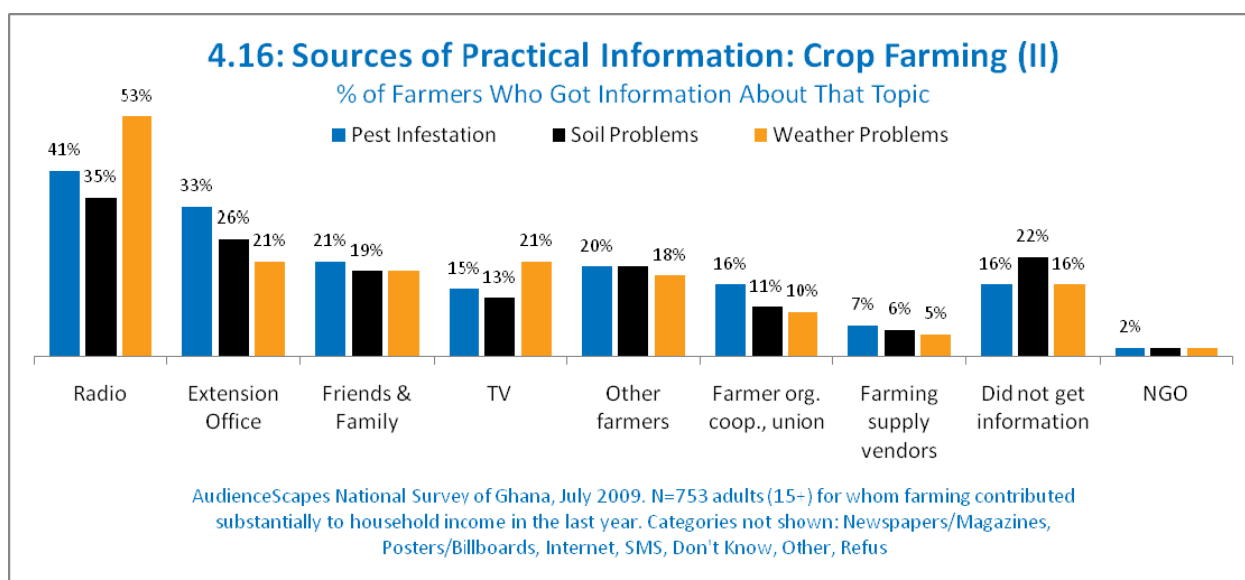
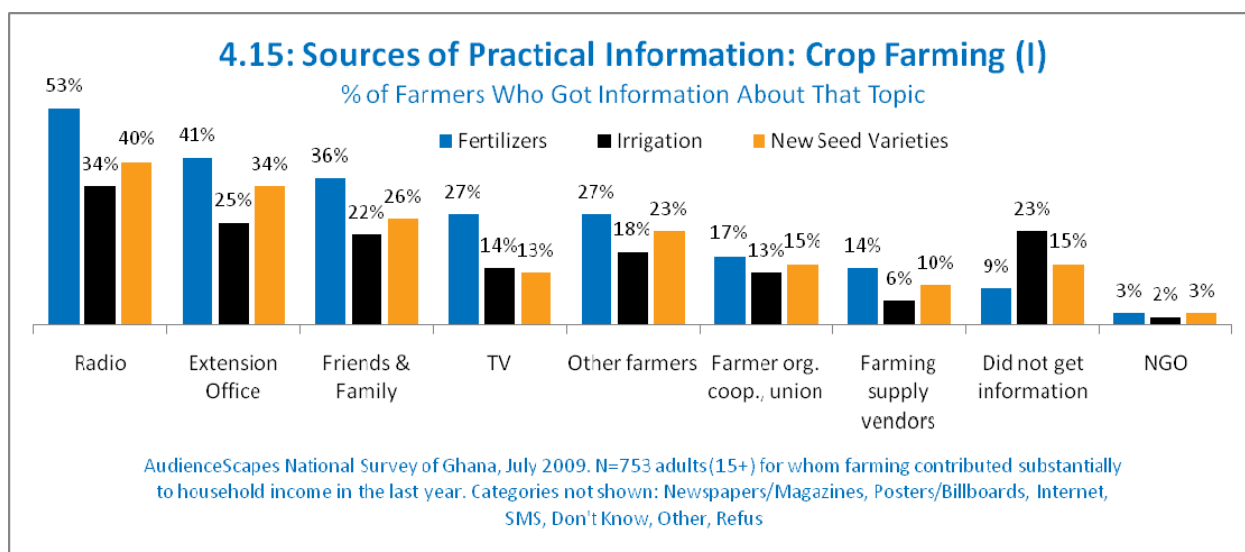
AudienceScapes National Survey of Ghana, July 2009. N=2051 adults (15+), of whom "Unbanked" =1299 respondents who had not saved money in the last year with either a formal or informal banking service, "Savers" =752 respondents who had saved money formally or informally in the last year, or answered "Don't Know" or "Refused".

The implication is that many people who have not used any financial services are nevertheless reachable—for example, a radio announcement repeated for at least one week would probably reach the vast majority of them. This audience is not turning to the radio for financial information, however, some messages might be more successful if they are coupled with other types of programming (such as new bulletins about local events, sports, or even crime) rather than focused solely on less familiar, and potentially more intimidating, financial information.

4.3: Staying Informed About Agriculture

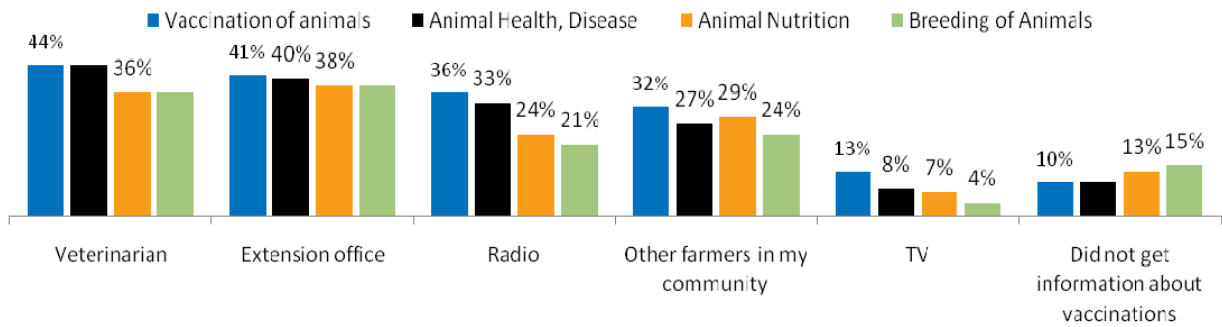
Information Sources for Agriculture

For survey respondents who self-identified as crop farmers and/or livestock farmers (referred to collectively here as “farmers”), extension agents and friends and family stand out as key sources of practical and technical information about farming, while radio clearly led the pack on the media source side.^{iv} NGOs barely registered, while even fewer respondents said they got agricultural information via newer technologies such as cell phone SMS services or the internet (Charts 4.15—4.17).



4.17: Sources of Practical Information: Livestock

% of Livestock Owners Who Got Information About That Topic

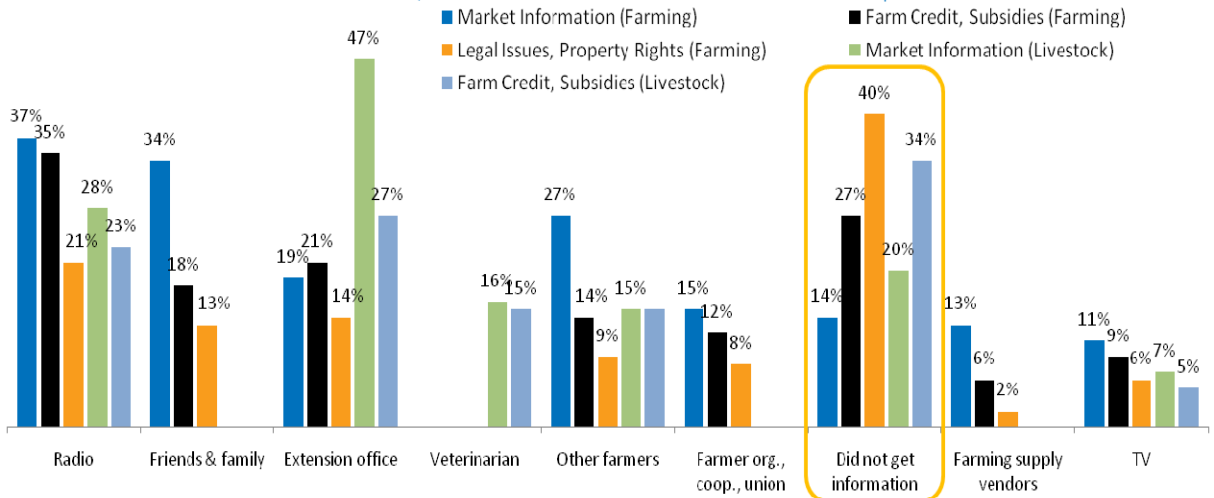


AudienceScapes National Survey of Ghana, July 2009. N=249 adults (15+) for whom livestock contributed substantially to household income in the last year. Categories not shown: Newspapers/Magazines, Posters/Billboards, Internet, SMS, Don't Know, Other, Refu

Most striking in the data is that, while information about “practical “ farming issues appears to be readily available to most farmers, a great many said they are not getting any information about important “business” issues, such as market prices, crop subsidies and land property rights (Chart 4.18).

4.18: Sources of Farming Information: Business Issues

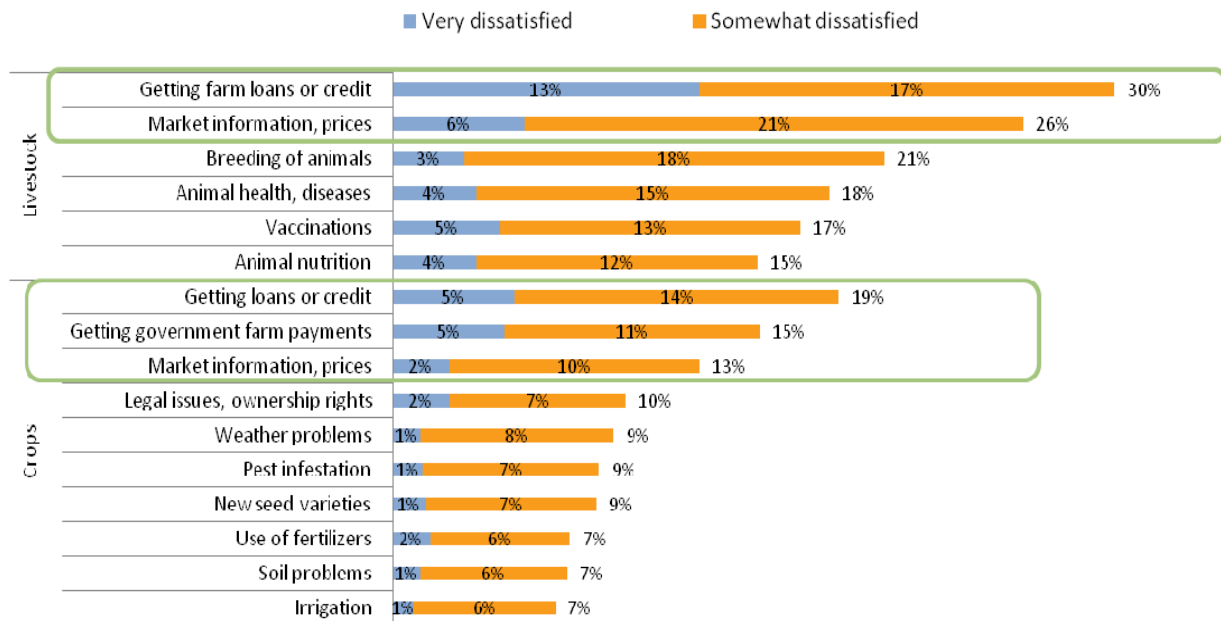
% of Farmers/Livestock Owners Who Got Information About That Topic



AudienceScapes National Survey of Ghana, July 2009. N=753 adults (15+) for whom farming contributed to household income, 249 adults (15+) for whom livestock contributed to household income. Categories not shown: NGO, Other, Newspapers/Magazines, Internet,

As Chart 4.19 shows, survey respondents also expressed higher levels of dissatisfaction with information they are getting about the commercial and legal aspects of agriculture (markets, financing, and legal issues. This points to a key information gap ready to be filled, to be discussed further below.

4.19: Dissatisfaction with Farming Information: Crop and Livestock Issues % of Farmers/Livestock Owners



AudienceScapes National Survey of Ghana, July 2009. N=753 adults (15+) for whom farming contributed to household income, 249 adults (15+) for whom livestock contributed to household income.

Trustworthiness of Sources

The role of extension agents took on a nuanced character in the survey: although these agents were cited as information sources by many farmers, the information they provide was not rated as any more trustworthy than the information available from other prominent sources (Table 4i).

Table 4i: Trustworthiness of Agricultural Information

	Information about Farming Issues		Information about Livestock Issues	
	% said Very Trustworthy	% said Somewhat Trustworthy	% said Very Trustworthy	% said Somewhat Trustworthy
Radio	58%	29%	42%	36%
Friends and Family	45%	41%	42%	40%
Extension Office	47%	24%	41%	22%
Veterinarian	n/a	n/a	52%	24%
Other Farmers in Community	42%	41%	41%	38%
TV	45%	22%	30%	30%
N	743		236	

AudienceScapes National Survey of Ghana, July 2009. N=2051 adults (15+), (subgroups: 753 crop farmers, 249 livestock farmers)

Supplying Business Information to Farmers: Are Mobile Phones the Answer?

In an attempt to minimize the inherent uncertainties of farming as a commercial venture and a source of livelihood, the development community has focused a great deal on expanding small farmers' access to credit and insurance instruments—to reduce their vulnerability to income shocks—and on improving farmers' access to and information about markets for their goods. Some development organizations are enthusiastic about the use of mobile phones for the latter in particular, which enables farmers to find better prices for their crops, limit spoilage and thus raise incomes. For example, [Esoko Ghana](#) has developed a commodity index to track the prices of selected farm products across the country. Details are sent to farmers across Ghana by SMS, thus providing the farmers with enhanced market transparency and stronger negotiating power. Esoko also provides weather updates, education on better farming practices and prices for farming inputs.^v

While such mobile methods are yielding very encouraging results, the AudienceScapes survey suggest that, at least for now, the impact of mobile phones on agricultural practices in Ghana is minimal: even though 68 percent of crop farmers said they had used a mobile phone for some purpose in the last week, only four respondents said they had gotten information about any of the agricultural topics in the survey from SMS, and only one had learned about markets or prices in this way.

If the impact of new technologies remains limited, it begs the question of how development organizations can best supply farmers with the means to gain knowledge about the business side of agriculture and work together to improve productivity and profitability. **The survey results point to radio as an enduring and effective information conduit.**

Radio was cited by respondents more frequently than most other media as a source of information about business issues for farming. However, less than half of farmers said they had gotten information about markets, prices, legal issues, or financing from radio. This suggests that programming aimed at giving farmers up-to-date market information, public service announcements about available subsidies and farm credits, and call-in shows about legal issues could all help fill this gap.

These results point to three recommendations for development organizations working on agricultural issues:

- **Improving communication about business issues (markets, financing, and legal) should be a top priority; these are the areas where Ghanaian farmers say they most lack information.** While development agencies might see a need for better practical information (for example, about fertilizer or new seed varieties), and there indeed may be a concrete need for practical tips, farmers themselves expressed more dissatisfaction with the information available to them about getting loans, government payments, or the best price for their goods.
- **Rather than establishing separate networks for disseminating such information, development organizations may want to partner with existing extension services** to take advantage of their (evidently) broad reach. This reach, plus the fact that extension agents' work typically focuses

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on practical information, may actually explain farmers' higher levels of satisfaction with practical farming information. It may be both effective and efficient to tap into extension agents' existing networks, and even bolster them by providing resources for training and equipping extension agents to deal with commercial and legal issues.

- On the other hand, development agencies with an interest in bolstering civil society organizations may wish to focus instead on increasing the reach of NGOs, which were not cited by more than a handful of farmers or livestock owners in the AudienceScapes survey as sources of agricultural information. This may be because NGOs lack technical capacity in agriculture, lack the resources to reach farmers as frequently as extension agents, or are less heavily involved in agriculture than other sectors.

Opinion Leaders in Farming

Given that extension agents were cited by farmers more often than friends, family, and “other farmers in the community” as sources on technical issues, it may be wise to focus on communicating through extension agents rather than focusing on opinion leaders. Clearly, extension agents are already organized and more easily mobilized, putting them in a better position to interact with widely dispersed communities.

However, the personal connections of opinion leaders in farming communities should not be overlooked; whereas opinion leaders may not possess the knowledge base of extension agents, they may be in a better position to influence the practices of those in their communities. For development organizations who want to identify and work through local opinion leaders—those who say people come to them “very often” for opinions and advice about farming—we provide a profile of the seven percent of crop farmers (51 individuals) surveyed who identified themselves as opinion leaders in farming.^{vi}

These individuals were more than twice as likely as the general population to use both newspapers and government officials to gather general news and information (22 percent of opinion leaders said they read newspapers for news/information in the last week, compared to 10 percent of other farmers; 19 percent of opinion leaders said they got news/information from government officials in the last week, compared to 5 percent of other farmers).

For specific farming information, opinion leaders were significantly more likely to mention extension agents, other farmers, and farming supply vendors as sources (see Charts 4.15 and 4.16 above for the national averages).

Table 4j: Profile of Opinion Leaders in Farming

	Opinion Leaders	All Farmers
Gender	75% male*	54% male
Age	26% 45-60, 26% over 60 *	21% 45-60, 9% over 60
Education	40% some secondary or higher*	32% some secondary or higher

AudienceScapes National Survey of Ghana, July 2009. N=51 opinion leaders, 753 farmers identified out of 2051 adults (15+)

*=Difference between opinion leaders and other farmers is significant at the 1% level.

The profile of opinion leaders, as shown in Table 4j, is skewed toward males, older respondents and those with more education. However, income level and the type of farming the respondent engaged in (on their own land, on rented land, shared plots, or as laborers on other people’s land) did not factor heavily in opinion leader demographics.

One strategy to increase the impact of word-of-mouth information in agriculture might be to work (perhaps in cooperation with existing extension services) to widen the pool of local experts by training female farmers and those with little or no formal education to act as peer educators on farming issues.

Case Study: Communicating with Cocoa Farmers

This section shows how the AudienceScapes data can be used to zero in on the communication and information habits of a particular subset of a given demographic group—in this case, separating out Ghana’s cocoa farmers from farmers in general. About one fifth of the crop farmers who participated in the AudienceScapes survey said they cultivated cocoa, Ghana’s primary cash crop.^{vii} These cocoa farmers appeared to have better access to information on the whole than other types of crop farmers; in particular, cocoa farmers were clearly better informed about agricultural markets, commodity prices, financial issues and legal issues (see Charts 4.23-4.25 below).

Thus, analyzing how cocoa farmers gather information is useful not only to those wishing to communicate with this key segment of Ghana’s commercial agriculture sector, but also for identifying gaps in the information available to crop farmers who do not cultivate cocoa.

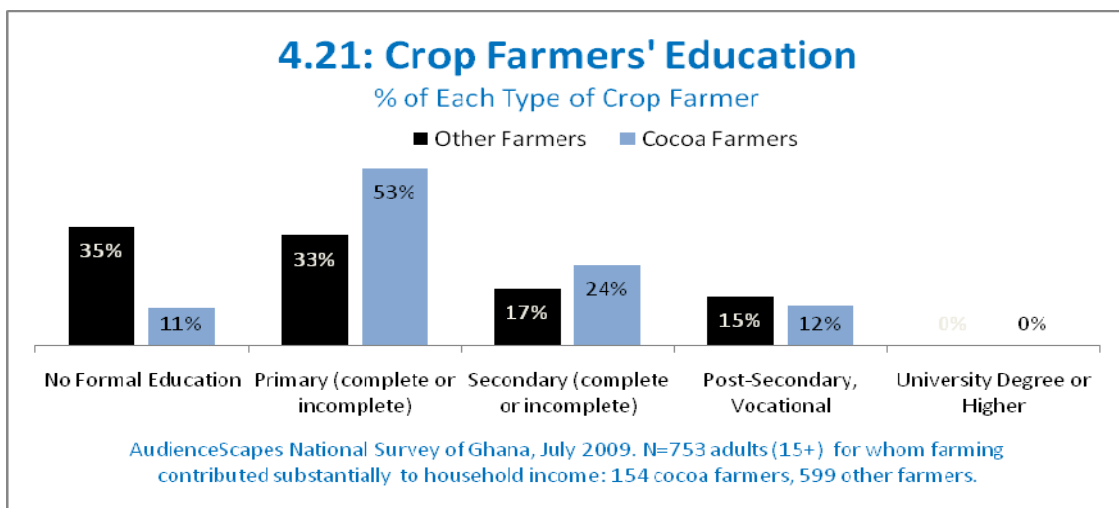
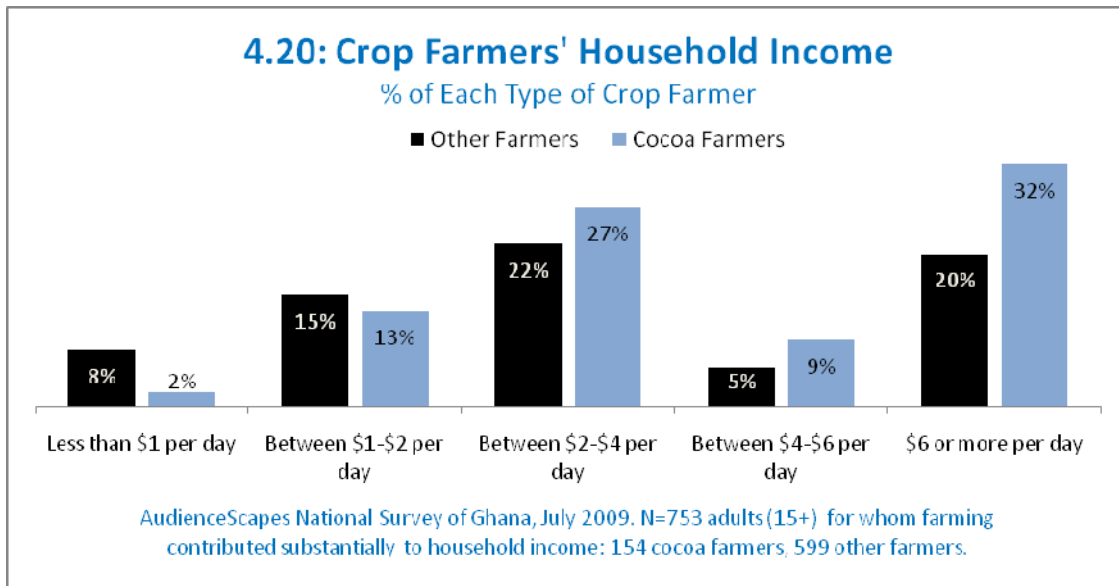
Location of the Majority of Cocoa Farmers



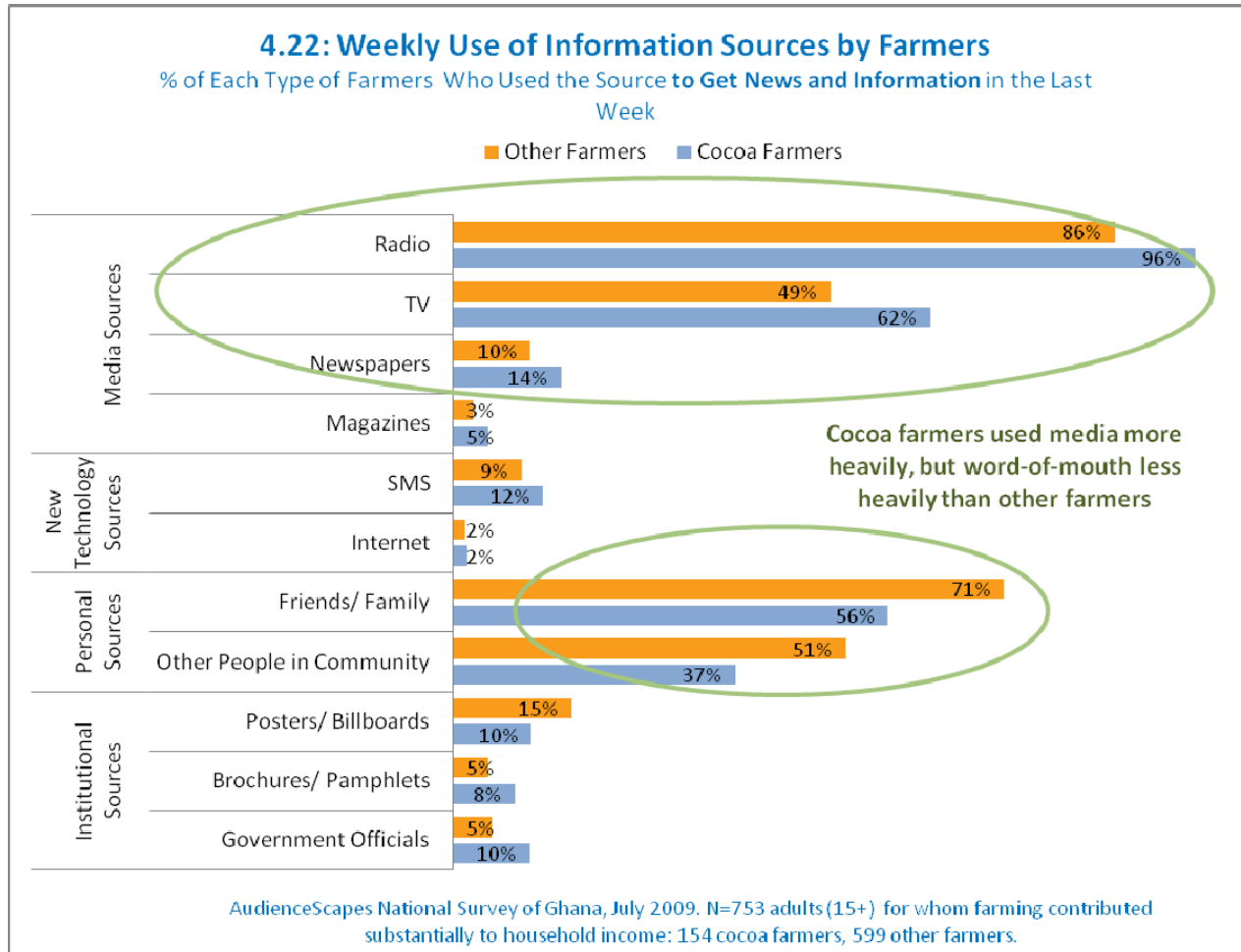
Image Source: Ghana_regions.png available at http://commons.wikimedia.org/wiki/File:Ghana_regions.png

Cocoa Farmer Profile

Cocoa farmers are a well-defined subset of Ghana’s agricultural sector. Three quarters of the survey respondents who said they grew cocoa as one of their primary crops in the last year lived in the Western, Ashanti, or Central regions. Farmers who grew cocoa were more likely than other crop farmers to be men (62 percent of cocoa farmers versus 52 percent of other farmers), live in urban areas despite considering farming a significant source of income (22 percent of cocoa farmers versus 15 percent of other farmers), to be wealthier and to have some formal education (see Charts 4.20 and 4.21).



Cocoa farmers were more likely to say they had household access to a radio, TV, or computer (but they had similar levels of access to mobile and landline phones, the internet, and MP3 players). However, access rates were not so much higher that they could (statistically, at least) fully explain cocoa farmers’



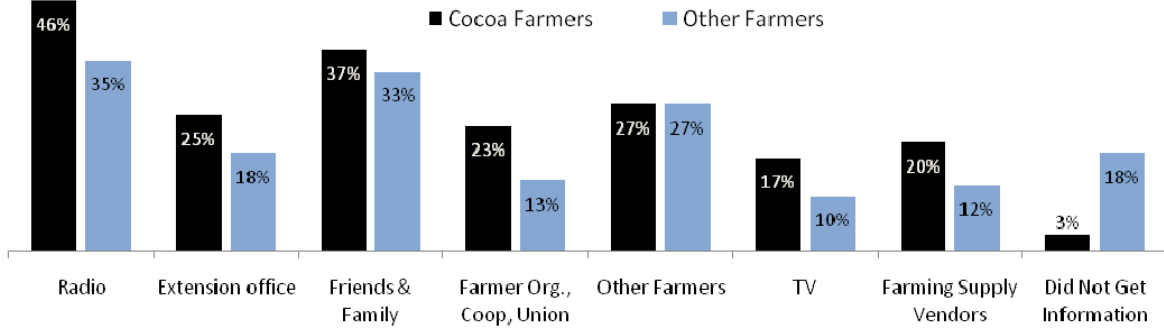
higher weekly use of multiple sources for general news and information (see Chart 4.22).

Interestingly, although cocoa farmers were on average less reliant on word-of-mouth sources for getting general news, they were twice as likely as other farmers to say that people come to them very often for news and information about farming (13 percent of cocoa farmers, compared to 6 percent of other farmers). In other words, they are still an important part of word-of-mouth networks even though they do not rely as heavily on word-of-mouth information as a *source* of news.

Friends and family still play a large role for all crop farmers in getting critical information about markets and prices, perhaps because more formal information on these topics is hard to come by. Even for farmers who grow a key cash crop such as cocoa, friends and family are the second most popular source of information about markets and prices, behind radio (and neither source alone reaches more than half of cocoa farmers; See Chart 4.23).

4.23: Sources of Information About Markets/Prices

% of Each Type of Farmer Who Said They Got information About Markets/Prices from Each Source

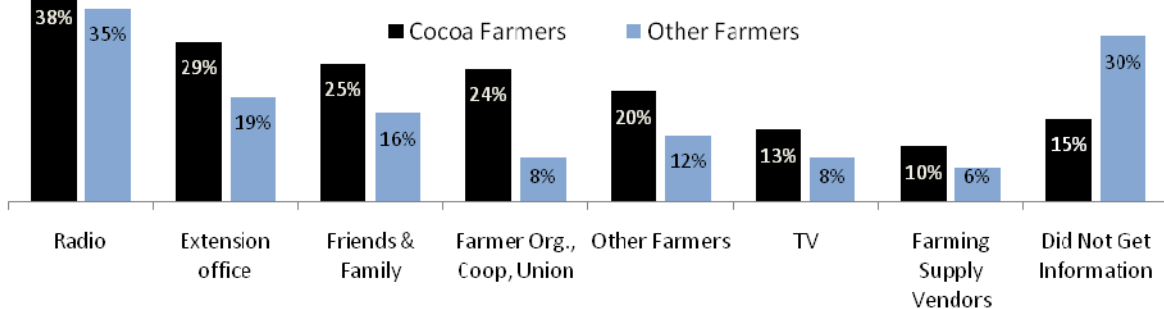


AudienceScapes National Survey of Ghana, July 2009. N=753 adults (15+) for whom farming contributed substantially to household income: 154 cocoa farmers, 599 other farmers. Sources not shown: Other, Don't Know, Newspaper, NGO, Internet SMS, Posters/Billb

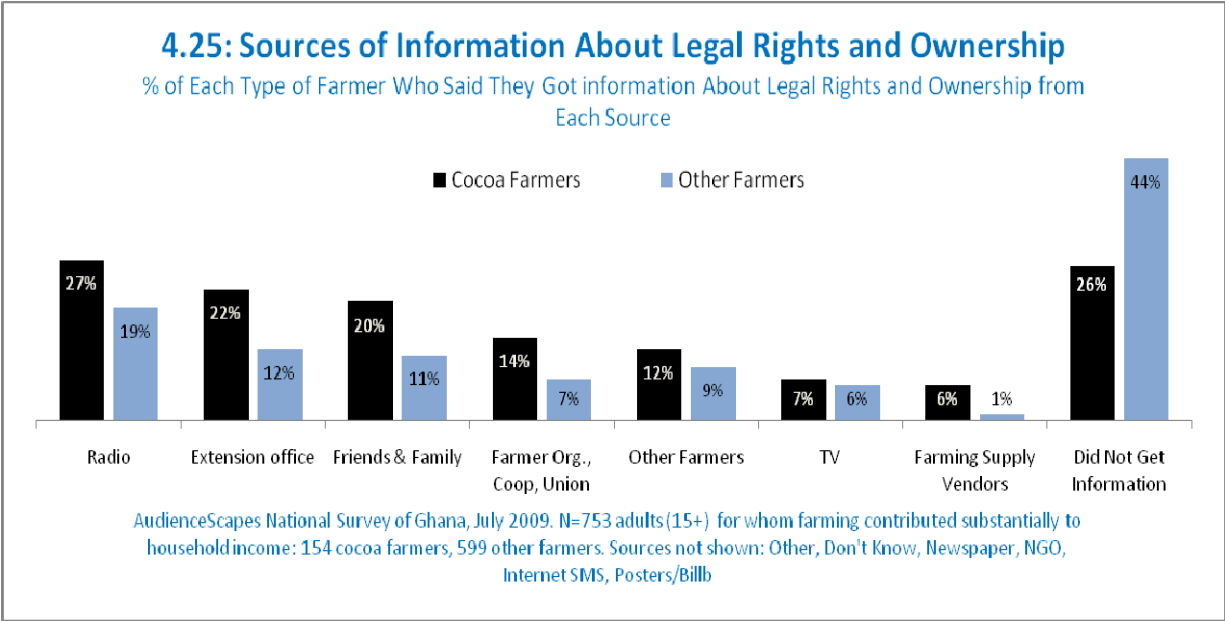
Cocoa farmers were significantly more likely than other crop farmers to say they received information about business issues (See Charts 4.23-4.25), which likely reflects cocoa’s status as a particularly active cash crop. Cocoa farmers were also more likely to be satisfied with the information available to them about business topics. Cocoa farmers’ higher exposure and their higher satisfaction with agricultural information could be explained by many factors, including a tendency to listen to the radio more regularly for news in general, or because agricultural support from extension offices and farmers’ organizations (including cooperatives and farmers’ unions) is more targeted toward the type of farming they practice. If they are indeed more satisfied because their needs are better served, this suggests a gap in providing agricultural information that satisfies those farmers outside the cocoa market.

4.24: Sources of Information About Farm Credits and Subsidies

% of Each Type of Farmer Who Said They Got information About Farm Credits and Subsidies from Each Source



AudienceScapes National Survey of Ghana, July 2009. N=753 adults (15+) for whom farming contributed substantially to household income: 154 cocoa farmers, 599 other farmers. Sources not shown: Other, Don't Know, Newspaper, NGO, Internet SMS, Posters/Billb



The data thus provide guidance to development organizations involved in sharing or delivering information with farmers about business issues:

- The communication gap in business issues, which was identified among all farmers, appears to be more severe among farmers outside of the cocoa market.** This communication gap would need to be filled if supporters of agricultural outreach were seeking to diversify farmers’ livelihoods with other cash crops. One promising tool would be television, which was already used on a weekly basis for general news by about half of all farmers, but was not cited by nearly as many farmers as a source of information about markets, financing, or legal issues in agriculture.
- Another approach would be to draw from cocoa farmers’ more positive experience (higher exposure, and higher satisfaction) by encouraging their key sources—including radio, extension agents and farmers’ organizations—to target the needs of farmers more broadly, outside of the already active cocoa market.**
- Finally, as mentioned in the Information Sources for Agriculture section above, **SMS messages were not cited as a source of agricultural information by farmers, whether or not they grew cocoa.** With over 60 percent of all farmers having access to a mobile phone, this represents an as-yet-untapped source of communication about agriculture in general, and cash crops in particular.

For more information, contact us at audiencescapes@intermedia.org.

InterMedia (www.intermedia.org) is a nonprofit research, evaluation and consulting company with expertise in media, communications and development. We creatively equip clients to understand audiences, design projects, target communications and gauge project impact in developing and transitional societies worldwide.

ⁱ *Women's Empowerment and Good Governance Through Community Radio*. AMARC, World Association of Community Radio Broadcasters, March 2008.

http://www.comminit.com/redirect.cgi?r=http%3A%2F%2Fwww.amarc.org%2Fwggtcr%2Ftext%2FBook_version_WEB_EN.pdf

ⁱⁱ *Ibid.*, p. 8.

ⁱⁱⁱ "MTN Launches MTN Mobile Money" *About MTN: Press Releases*.

<http://www.mtn.com.gh/NewsArtDetails.aspx?AID=112&ID=&CID=38&MID=11&FirstParentID=1> and "Ghana: MTN Introduced MTN Mobile Money Banking," *AllAfrica.com* 23 July 2009.

<http://allafrica.com/stories/200907230935.html>

^{iv} Thirty eight percent of all respondents said that agriculture contributed substantially to their household income in the year prior to the survey (26 percent said they only farmed, two percent said they only owned livestock, while 10 percent said they did both).

^v Details from Mark Davies, CEO of Esoko Ghana, as cited in: "Ghana's Competitive Mobile Market Spurs Multiple Apps" by Jeremiah Sam and Kwami Ahiabenu II

^{vi} Since only 10 individuals said that people come to them very often for opinions and advice about livestock, this section focuses on crop farming.

^{vii} In this case study, the term "farmer" refers to survey respondents who said that farming contributed substantially to their household income in the last year. The term "cocoa farmer" refers to farmers who listed cocoa when asked to list up to three crops they typically grew and had grown in the last year.