Radio Programmes for Small Businesses
Using Media for Local Economic Development in Ghana

By Kofi Owusu and Griet Newiger-Addy
Pictures on cover:
1. Samuel Owoahene from Angel FM in Kumasi interviews Koo Mensah, Chairman of the Woodworkers Association in Bekwai.
2. Mercy Akosoa Ansah, from Adepa FM in Techiman presenting the programme for small businesses.
3. An artisan from the industrial zone in Bekwai listens to Angel FM’s broadcast.

Pictures on back cover:
4. Master Yusif Ahmed, Chairman of the Garages Association in Bekwai is being interviewed at his workshop.
5. Rosemary Okrah, sprayer, speaks at a meeting of Eureka Garages Association in Techiman.
6. Yaw Nimako from Angel FM presenting the small business programme live on air.

(all pictures photographed by Dr. Griet Newiger-Addy)
The performance of the Micro, Small and Medium Enterprises (MSMEs) in the economy is one of the key factors upon which Ghana’s vision of becoming an upper middle income country by 2020 hinges. The Government realizes that the development of the MSME sector is imperative for Ghana to achieve its growth, poverty reduction and better livelihood goals, especially for rural communities. It is clear that a focused and tailor-made support programme for the MSME sector will make a significant impact on the transformation of the economy of Ghana.

Despite the importance of this sector to our economic development, MSMEs grapple with so many challenges such as lack of access to funding, poor managerial skills, poor quality products, and poor infrastructure. The Government through the Ministry of Trade & Industry and other state agencies has initiated various interventions to address these challenges. The Ministry in 2006 through its Rural Trade and Industry Promotion Project (RuTIPP) in collaboration with the then GTZ, now GIZ, initiated the project for light industrial zone development in the Programme for Sustainable Economic Development, which is aimed at the provision of energy for productive uses by Micro, Small and Medium Enterprises.

The programme, which is in the second phase, has seen the development of eight light industrial sites in selected Districts in the country, while seven more are to be completed by the second quarter of 2013. Apart from the infrastructure support, the GIZ and its partners are also supporting the MSMEs with appropriate Business Development Services in the areas of eco-efficiency, energy efficiency and occupational health and safety as well as business management and entrepreneurship. Their HIV/AIDS awareness activities complement these efforts for sustainable local economic development.

In all these, the media continues to play a critical role in dissemination of information in the target areas and to other interested stakeholders. So far, five radio stations in the Brong Ahafo and Ashanti regions have broadcast GIZ-supported programmes on light industrial zone development with appreciable positive results.

On this occasion, the Ministry of Trade & Industry salutes all the media partners and individuals who have contributed in diverse ways to make this publication a reality. To the MSMEs, the information in this publication is authentic and the business ethics highlighted here are highly recommended. This publication seeks to inform, educate, and encourage experience sharing among MSMEs, policy makers, media practitioners and the general public on Public Private Dialogues using radio.

To GIZ, let’s continue to build on the long term relationship even as we seek to enhance the performance of the MSMEs in the country.

Johnson Adasi
Director for SME and Technology
Ministry of Trade & Industry
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Introduction

Industrial Zones as Catalysts for Decentralised Economic Development

Building a strong and vibrant economy in every region of Ghana is a major development goal pursued by the Government of Ghana. One way to strengthen planning for local economic development in district capitals and other local business centres is to establish light industrial areas which offer vital infrastructure services and land tenure to businesses. The clustered environment of designated industrial areas makes it also easier to provide training and opportunities for specialisation to the businesses operating on the sites. This way, light industrial zones can become important catalysts for decentralised economic development.

Against this background, Ghana’s Ministry of Trade and Industry (MoTI) and the German Development Cooperation are supporting the development of light industrial zones in fifteen district capitals in Ghana through the Programme for Sustainable Economic Development (PSED). PSED is a programme jointly implemented by the Government of Ghana and the Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH which works on behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ).

Co-financed by the global Dutch-German “Energising Development” programme access to energy is made available to businesses by supporting the installation of three-phase electricity distribution networks at the industrial sites. Key beneficiaries are micro and small-sized enterprises with a high energy demand such as car repair, metalwork, woodwork and agro-processing companies. The District Assemblies and the local business associations contribute by providing land and additional infrastructure, e.g. roads, water, and sanitation.

PSED also supports the planning process and offers training on profitable environmental management, workplace health and safety as well as business management to the targeted enterprises. Key to the planning and implementation of industrial zones are public private dialogue processes.

Local Economic Development Needs Public Private Dialogue

Local economies can thrive when businesses find good conditions for doing business. Creating a business enabling environment for micro and
small-sized enterprises at local level involves many aspects, e.g. improving the infrastructure and access to business and financial services, cutting red tape, and widening skills development. In addition, public private dialogue (PPD) has become very important in promoting private sector development in Ghana’s Districts and Municipalities. Public private dialogue brings together stakeholders such as local authorities, business associations, and NGOs to discuss, plan and implement measures to improve the economic development of a locality.

Public private dialogue can improve and fast-track planning processes, and helps to build an atmosphere of mutual trust and understanding between the public administration and local businesses. That way, local authorities develop a better understanding of the concerns of the business community, whereas entrepreneurs are more likely to understand and accept local policies.

Usually, public private dialogues are organised in the form of round table discussions, community needs assessments or public hearings. However, GIZ has been supporting initiatives in other African countries which involve local media such as radio stations in public private dialogue. The radio programmes have been successful in providing relevant information to small scale businesses and offering a platform for public debates on business issues.

Therefore, GIZ Ghana suggested using radio programmes to support the development process of industrial zones in the Districts and Municipalities supported by PSED. So far, five radio stations in the Brong Ahafo and Ashanti regions have broadcast these programmes with remarkably positive results.

Positive Effects of Radio Programmes

Since radio is the most important source of information for many people in Ghana, it is ideally suited to support debates on local economic issues. The programmes on industrial zones involved relevant stakeholders and combined both investigative and educational aspects. They were professionally designed in order to attract listeners. PSED supported the stations with training, production costs and technical equipment, but did not buy airtime. The broadcasting stations had ownership of the programmes.

The programmes created wide public debates on the industrial zones as well as on other economic issues, and sped up the relocation of artisans from the town centres to the new sites. They successfully marketed the businesses on the new sites and enhanced the dialogue among businesses and local authorities. In some cases they got a slow administration to act, in others they were used by the local authorities to inform the public about their activities. Since the programmes generally attracted a large listenership, they also boosted the profile of the participating radio stations.
**Aim of the Publication**

This publication has four main purposes. First, it informs local authorities and business associations in Ghana about the benefits of setting up industrial zones in their localities. Second, decision makers will learn about what has been achieved so far through the support to industrial areas in various regions of Ghana.

Third, the document aims to share experiences on how to use radio programmes for economic development initiatives such as industrial zones at the local level. It also targets local media, especially radio, and demonstrates what they can do to create interesting programmes for small businesses and to support local economic development at the same time.

Last, but not least the publication seeks to contribute to a wider knowledge sharing among stakeholders as well as the public at large on how to use media for public private dialogue.

The publication is accompanied by a video documentary that comes in English and Twi versions.
1. Support for Industrial Zones in Ghana

The development of light industrial zones in Ghana has been supported by the Programme for Sustainable Economic Development in Ghana (PSED), a development programme jointly implemented by MoTI and GIZ, since 2007. A total of fifteen industrial areas are receiving assistance in selected district capitals in the Brong Ahafo, Ashanti, Central, Eastern and Western regions (see Box 1 for a list of supported district capitals). The programme provides co-financing for grid extension, advisory service and training programmes for the industrial areas. The industrial sites are developed by the Assemblies in collaboration with local business associations.

**Reasons for Establishing Light Industrial Zones**

Businesses that relocate at the new industrial sites are mainly in the car repair, wood work and agro-processing sectors. Many of them offer highly specialised services. The majority employs between three and four workers. None has more than 20 employees. The enterprises benefit from operating in the new environment in many ways: They gain secure access to land, electricity and other infrastructure. The proper connection to a three phase electricity grid with individual meters provides the businesses with reliable low-cost electricity, allows them to use larger machines and prevents accidents resulting from illegal tapping of electricity.

The clustering of businesses creates synergies. It enables the entrepreneurs to share specialized services and to increase the number of customers by offering integrated services to them. The businesses can also combine efforts to invest in and learn about new technologies.

For example, in several industrial zones Rural Technology Facilities (RTFs) have been established by the Government of Ghana with support from the African Development Bank (AfDB), the International Fund for Agricultural Development (IFAD) and other development partners to provide artisans with

**Box 1: District Capitals with Industrial Zones Supported by PSED**

- Agona Nkwanta, Ahanta West District (Western)
- Agona Swedru, Agona West Municipality (Central)
- Assin South, Assin South District (Central)
- Axim, Nzema East District (Western)
- Bechem, Tano South District (Brong Ahafo)
- Berekum, Berekum Municipality (Brong Ahafo)
- Denyase/Bekwai, Bekwai Municipality (Ashanti)
- Dormaa Ahenkro, Dormaa Municipality (Brong Ahafo)
- Enchi, Aowin-Suaman District (Western)
- Goaso, Asunafo North Municipality (Brong Ahafo)
- Kenyasi, Asutifi District, (Brong Ahafo)
- Sefwi Wiawso, Sefwi Wiawso District (Western)
- Sokoban Wood Village, Kumasi Metropolitan (Ashanti)
- Suhum, Kraboa Coaltar District (Eastern)
- Techiman, Techiman Municipality (Brong Ahafo)
adequate machinery and promote apprenticeship training for unemployed youth.

Setting up industrial zones is also in the interest of District and Municipal Assemblies. Profitable businesses generate additional revenues for local authorities. Designated industrial sites reduce environmental problems in residential areas and the congestion of main roads in town centres.

**Setting-Up the Infrastructure**

The industrial zones are equipped with high and low tension lines and transformers financed by the global Dutch-German Energising Development Programme. Roads, water and sanitation are provided by the local administrations. The stakeholders also receive support for the planning and implementation of the project.

**Improving Environmental Management and Business Orientation**

Businesses in industrial areas operate more successfully, if the sites are managed in an efficient and transparent way. For that reason, PSED assists with the development of management plans for the sites.

PSED also offers training courses in local languages tailored to the needs of the artisans. Through the training the artisans are able to save resources and generate additional income.

An interactive and easy to understand training method called PREMA (Profitable environmental management) is used for the training in eco-efficiency and workplace health and safety (see Box 2).

The training programme ‘Competency Based Economies through the Formation of Enterprise’ (CEFE) teaches entrepreneurs basic business skills such as management, financial planning, marketing, and book-keeping. The training is based on the experiences of small entrepreneurs and includes a number of practical exercises. It has proven to be successful in enhancing the competencies of business owners including those with no formal education (see Box 3).

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**Box 2: Profitable Environmental Management (PREMA) Training:**

**Supporting Sustainable Industrial Area Management**

GIZ developed an interactive training approach for the business associations. The training results in:

- Improved management structures of the industrial areas and increased efficiency of business associations,
- Reduced costs for maintenance and management of the zones,
- Growing attractiveness of the sites to customers,
- Additional income opportunities for small enterprises (e.g. through the collection and re-use of oil, scrap, and other waste materials),
- Enhanced environmental performance (e.g. less oil spillage and flooding),
- Introduction of workplace health and safety measures (e.g. reductions of accidents, emergency response systems).
Achievements

Fifteen light industrial zones in the supported district capitals will be completed by mid-2013. Currently, seven industrial zones have been completed with three-phase electricity grids and other necessary infrastructure such as roads, and sanitation. Of these, two zones are nearly full with small and medium-sized enterprises, while the others are at various levels of occupation. In three other zones the distribution network is almost fully installed and businesses are expected to move in soon. The remaining five zones were newly chosen and the districts are currently developing the infrastructure.

Up to date, 697 businesses have moved to the zones employing 2216 workers. Of these, 246 enterprises did not have access to electricity before moving to the industrial area. Also nearby

Sadick Issah, tractor repair specialist from Techiman:

"Initially we used the oil to check the dust. After the training we now collect the used oil and sell for GH¢3 per gallon to firms who recycle it and use it for other machines. I can sell around 25 gallons per month, which gives me an extra income of up to GH¢75 per month."
households have been connected to the grid providing about 380 persons with new access to energy. The proportion of enterprises at the zones led by women has increased from five to eleven per cent.

Evidence gathered so far suggests that a number of businesses in the new zones have been able to increase their profits due to improved productivity. More income is generated through increased use of machinery, lower infrastructure costs, more efficient use of raw materials, and increased patronage. An impact study is currently being conducted to further analyse the effects of the industrial areas.

However, experiences so far have shown that the provision of energy for productive use does not automatically result in immediate enterprise growth. Basic business skills, formal vocational training as well as access to credit are also needed. Moreover, the active involvement of the Assemblies and business associations is highly important for establishing and managing light industrial areas successfully.
Profile: Industrial Zones in the District Capitals Berekum, Goaso and Kenyasi

Results in Berekum

The industrial area was set up by the Municipal Assembly in 2002 and is managed by the Berekum branch of the Ghana National Association of Garages. The existing electricity network was extended and improved. Executives of the Association were trained in Profitable Environmental Management. 50 members participated in the CEFE training.

In July 2011, there were 364 enterprises at the site, employing more than 1250 persons. Among those were 144 business start-ups. 132 businesses benefitted from new connections to the improved grid. In addition, 53 nearby households also gained access to electricity.

PSED supported local radio station Chris FM in the production of radio programmes which successfully promoted the zone in the town and led to the relocation of more businesses to the new site. The programme also served as a platform for the discussion of other issues of interest to small businesses such as road networks, potable water, business registration, and tax obligations.

Pastor Alfred Antwi, Land Committee Chairman, Berekum Garages Association

Sylvester Atitsogbui, Chairman Goaso Garages Association

Gordon Boakye, Chairman Kenyasi Garages Association

Results in Goaso

The new industrial area in Goaso was set up by the Municipal Assembly and provides facilities mainly to metal work and car related businesses which greatly depend on reliable energy supply. A completely new electricity network with single and three phase electrical power was installed and connected to the grid. In addition, a stand pipe and public toilets were constructed.

So far, 19 enterprises with almost 70 employees have relocated to the site. Out of those, 12 gained new access to electricity. And 32 households near the zone also benefitted from new access to energy. The businesses received training in profitable environmental management and business management.

PSED supported the production of radio programmes broadcast by local station Success FM based in Goaso. The weekly live programme created publicity for the businesses on the site and also delivered business training to listeners with active support from the BAC in Goaso.

Sylvester Atitsogbui, Chairman Goaso Garages Association

Results in Kenyasi

In 2008, the District Assembly provided the land and organized heavy machinery to clear the 3.3 ha industrial area. The electrical network installation and access roads have been completed with support from GIZ. Water supply as well as toilet facilities to be run by a private company were provided.

In 2011, 27 businesses were operating from the site which will eventually accommodate 65 micro- and small enterprises. 16 members of the Garages Association participated in the CEFE and PREMA training.

PSED supported the production of a radio programme by Success FM from neighboring Goaso as no local station in Kenyasi was available. For a number of reasons (difficulties with transportation, conflicts within the business associations, lack of resource persons from the Assembly, Success FM’s lack of familiarity with the stakeholders in Kenyasi) the impact of the programme was limited.

Gordon Boakye, Chairman Kenyasi Garages Association
Graphic: Steps for Establishing an Industrial Zone

Planning

1. District stakeholders determine need for a light industrial zone (IZ) for MSMEs and begin public-private dialogue on the issue.

2. Assemblies and private sector begin planning for an IZ. Land is designated and acquired, and development may start. The assembly and/or private sector draws a proposal and solicits funding from government, private and other sources, i.e. donors.

3. MoTI & PSED jointly select district capitals for support based on readiness. A Memorandum of Understanding on joint responsibilities is concluded and economic potentials and necessary actions are discussed with stakeholders.

4. Assembly integrates IZ into Medium Term Development Plan and Budget. District holds an economic development forum with key stakeholders, including mini-workshops and interviews with artisans. A three month action plan for development is concluded.

Implementation

5. Assembly & Private Sector clear and level the site, begin road construction, allocate plots. They also cooperate to provide drainage, water, sanitation and other social infrastructure. Assembly organises public-private dialogue to encourage the private sector to move to the site.

6. PSED procures network materials based on estimates from Assembly and local utility, and the Assembly installs the hardware, organises testing and commissioning of the network.

7. Businesses pay fees to move to the site and begin constructing workshops. PSED organises trainings (PREMA, CEFE, management diagnosis, HIV/aids awareness raising), supports radio programmes on the industrial zone and provides advisory support for the implementation process.

8. More artisans move to the site and construct workshops. Established artisans use skills learned through training to improve their businesses and use the improved infrastructure. Site management keeps the IZ orderly, safe and non-polluting. Customers are attracted to the site as a result of the cluster of specialized businesses.
The planning, setting up and management of industrial areas are embedded in a dialogue between the local administration and the business associations. PSED supports this dialogue between stakeholders to address challenges which frequently come up in the implementation process. These challenges include, for example, delays in the provision of infrastructure or public utility services as well as the reluctance of entrepreneurs to move their businesses to the new sites. Apart from lack of funds to build new workshops business owners fear they will lose customers, if they change their locations.

In order to support the Assemblies and business associations in the promotion of the new industrial areas, PSED decided to broaden the dialogue among stakeholders by supporting radio stations to produce interactive programmes on industrial zones. However, the communication strategy adopted by PSED went far beyond conventional public relations approaches such as paying radio stations for broadcast of predetermined content.

In contrast, the aim was to develop interesting business discussion programmes which would give small enterprises a voice in the local community and also provide them with relevant information and educational content. The programmes were intended to create a broader platform for public private dialogue on a wider range of business and economic issues. They were owned by the radio stations and well packaged using investigative reporting methods in order to make them sustainable. It was hoped that an interactive and audience driven radio format would be able to draw large audiences in the towns thus attracting private sponsors and providing another source of income for the radio stations (for background information on the approach see box 4).

Objectives of the radio programmes

- **Promotion**
  Providing information on the development of the industrial area to motivate entrepreneurs to relocate or to start their business at the new sites;

- **Marketing**
  Informing customers and offering marketing opportunities for businesses located at the sites;

- **Education**
  Providing information on environmental management, workplace health and safety, and business management;

- **Dialogue**
  Creating a platform for discussions between the public administration and small businesses on issues of interest to both sides such as infrastructure, taxes, fees, licences, business registration, access to financial services etc;

- **Strengthening Small Business Journalism**
  Encouraging local radio stations to investigate and report on issues small scale businesses are concerned about and to develop sustainable radio programmes using audience participation and field-based radio formats.
Giving Owners of Small Enterprises a Voice

Media consultant and journalist Kofi Owusu explains the purpose of the radio programme to Gordon Boakye, chairman of the garages association in Kenyasi, and other members of the association. A heated debate on complaints of the artisans follows. Results of the discussion are transmitted to the producers of the radio programme at Success FM in Goaso.
**Box 4: Radio Programmes for Small Businesses: Experiences in Uganda and Nigeria**

The approach developed for the radio programmes on small and medium-sized enterprises and industrial zones drew on experiences with radio programmes for small businesses supported by the International Labour Organisation (ILO) in Uganda and by GIZ in Nigeria. These programmes combined several different goals: giving small-scale entrepreneurs a voice, delivering information and services to small businesses while creating commercial value for the broadcasting stations at the same time.

### Uganda

The first of these radio programmes was developed in Uganda with support from the ILO and in cooperation with a commercial radio company. The programme's content and financing was innovative in several ways:

- The programme targeted small and medium-sized enterprises (SME) as a specific audience thus creating a unique channel for advertisers and sponsors who aimed to reach this target group. It was commercially sponsored by a telecommunication firm and a bank offering services to SMEs, thus successfully targeting SMEs as a niche market.
- The programme used an interactive, field-based radio format that gave small-scale entrepreneurs a voice, attracted them as listeners, and helped producers and journalists to better understand their audiences’ perspective. Interviews with SMEs were pre-recorded, edited and played back on air.
- The programmes enabled SMEs and public administrators to get engaged in a public private dialogue on issues SMEs were concerned about.
- The programme offered business services by providing relevant business information to SMEs.
- The programme was financially viable. The commercial radio station had a strong sense of ownership of the initiative. This was also reflected in the commitment of the radio station to invest in the programme, e.g. airing at prime time, allocating staff, studio time and production equipment for the production of the programme.

### Nigeria

In 2007, GIZ’s Employment-oriented Private Sector Development Programme in Nigeria (EoPSD) started supporting radio stations through capacity building and co-financing of digital equipment to produce and air small business radio programmes in Hausa, the main local language. As in Uganda, the programmes are demand driven, field based and attractive to private sponsors. EoPSD also introduced the concept of ‘Open Business Forums’ as Public Private Dialogue Platforms which are organised jointly with local business advocacy groups and aired by the radio stations. The programme in Nigeria cooperates not only with several radio stations and one TV station, but also with media education institutions for further dissemination of the concept. A Mass Communication Department of a Federal Polytechnic introduced Small Business Broadcasting into the practical sessions and is currently revising its curriculum with the support of EoPSD’s successor programme Pro-Poor Growth and Promotion of Employment (SEDIN).

Radio is the most powerful tool of mass communication in Ghana. For many semi- or non-literate persons it is the most important source of information. As a result, radio programmes are increasingly used to inform and educate people on specific development issues.

However, the radio programmes on industrial zones went beyond a one-way communication approach which disseminates developmental information to specific target groups. Instead, the focus was on providing a platform for a dialogue among public and private stakeholders in the community as well as on media development to make the programmes more sustainable (see also Chapter 2). Therefore, the cooperation between PSED and the radio stations included technical support and training for the staff of the stations. Additionally, PSED financed part of the production costs for 10 of 15 editions of the programmes, e.g. for the transportation of studio guests. However, PSED did not buy airtime so that the radio stations retained ownership of the programmes.

Selection of Radio Stations

Over the past two years, PSED has collaborated with five radio stations and supported six radio programmes for small businesses (see Box 5). Three of the stations are still broadcasting the programmes and have even extended it to cover other economic sectors.

The stations were selected after interviews with owners and journalists of the stations to assess their philosophies and professionalism, as well as interviews with radio listeners in the respective localities and public stakeholders. Emphasis was placed on stations known to be politically neutral in their programming content so as to keep focus on the perspective of businesses and local development.

Box 5: Radio Stations Broadcasting Programmes on Industrial Zones and Small Businesses

- **Chris FM**, Local Station in Berekum
  Programme: ‘Mo ne Edwuma’ (‘Thanks for a good job’);

- **Adepa FM**, Local Station in Techiman
  Programme: ‘Nie me ye nie’ (‘This is the work I do’);

- **Radio BAR**, Regional Station in Sunyani
  Programme: ‘Wo adwuma Nkosuo’ (‘Your Business Growth’) focusing on the industrial area in Bechem;

- **Success FM**, Local Station in Goaso
  Programme: ‘Adwuma, Adwuma’ (‘Well done’, a form of greetings to encourage workers or entrepreneurs) focusing on the industrial areas in Goaso and Kenyasi

- **Angel FM**, Regional Station in Kumasi
  Programme: ‘Sika Futuro’ (‘Gold dust’) focusing on the industrial areas in Bekwai and Sokoban Wood Village in Kumasi, among other subjects
Box 6: Local and Regional Radio Stations in Ghana

There are approximately 130 radio stations in Ghana. The vast majority of them are commercially run and broadcast at regional or community level. Most of the programmes broadcast by rural-based stations are in the dominant local languages.

Private radio stations operate in a highly competitive environment. Revenues are created through advertisements and sponsorship of programmes. However, media companies in urban centres like Accra or Kumasi receive the main share of the revenue flow.

Due to commercial pressures and a lack of trained and well paid journalists the professional standards of many local and regional radio programmes are perceived to be poor. Journalists often do not have the time, financial resources and technical equipment to investigate relevant stories, to check the facts properly, to interview persons on location, and to edit recorded material. Most of the times, thematic programmes rely on the input of invited resource persons. Phone-ins are popular in many talk programmes.

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Training and Technical Support

PSED contracted a professional media consultant from Ghana with long experience in radio broadcasting who supported the stations with the pre-production of the programmes, e.g. discussion of format, theme song and name of the programme. The consultant also accompanied the production of the programme including initial training on the job, interviewing and presentation techniques, selection of topics, and regular feedback. The professional training aimed to increase the journalists’ abilities to develop innovative formats which attract listeners and sponsorships resulting in additional revenues for the stations.

The marketing personnel of the stations received training in marketing radio programmes, including niche and target marketing as well as proposal writing. The aim was to allow them to compete in a relatively small market and to sustain the radio programmes.

Based on an assessment of need PSED also provided technical equipment for the production of pre-recorded and studio-edited programmes such as digital recorders and editing software. Producers and technicians of the stations were offered training sessions in the use of audio recording and sound-editing technology.

Format of the Programmes

The radio stations usually air a 45 to 60 minute weekly programme in the Akan language, the most widely-spoken local language in Ghana. Broadcasting times were selected according to listener preferences, e.g. evenings at 7pm or early morning as part of, or directly after the morning show.

The programmes start with a signature tune. For example Chris FM and Adepa FM used a popular hit by celebrated Ghanaian hip-life artiste, Samini, which extols the virtues of hard and honest labour. This was followed by the introduction of topic and guests. A regular feature was to play back pre-recorded interviews on the streets with artisans and other target groups. After that a selected panel of resource persons delved into the issues. They were later joined by listeners via phone or text messages.

The content of the programmes initially centred on pre-selected topics such as benefits of industrial zones for businesses, energy saving, workplace health and safety, and business management techniques. However, the production teams were encouraged to veer into related areas and to discuss issues of interest to other small scale operators who were not initially identified with the industrial zone project.
For example, some of the discussions focused on other business associations such as hair dressers or food sellers. Other topics included book-keeping, customer service and marketing. The programme discussions were greatly assisted by resource persons selected from the local Business Advisory Centres (BAC) and other public departments under the District Assembly. Municipal and District Chief Executives also used the programme to address business related issues in the community and to reach a wider public.

Promotion

Commencement of the programmes was preceded by publicity campaigns during which banners were displayed at town centres and T-shirts with the station’s logo and the programme title were distributed. The stations also played jingles and theme songs on air for about two weeks to build public awareness. Chris FM in Berekum produced a brief drama sketch targeting mechanics in the town.

Major Achievements

The programmes proved once again the strong impact radio has on public opinion in Ghana. In most district capitals the programmes created a broader debate in the communities on the benefits of industrial zones and convinced a number of artisans to relocate their businesses. The business associations gained publicity through their regular participations in the radio discussions which also improved the marketing of the businesses on the sites. The programmes of the regional stations were particularly successful in promoting the zones beyond the borders of the districts.

In most towns the programmes strengthened public private dialogue. The administrations were given the opportunity to explain their policies to a broader audience. But the discussions also brought to the fore major challenges faced by the artisans. This fostered, in some cases, stronger alliances between the business associations and the local authorities. In other cases the radio debates increased the pressure on the administration or utility providers to speed up the development process of the industrial sites.

The educational content of the programme led to some tangible results. For example, the participation of the BAC representative in Goaso increased the number of business registrations in the Municipality.

Generally, the programmes attracted a wide listenership which was also reflected in increasing numbers of phone-ins during the broadcast. The programmes helped the media companies to establish themselves as people-centred and business-oriented radio stations. Most of them were able to secure sponsorship deals with advertisers.

Biggest Challenge: Sustainable Sponsorship

Despite these achievements sustaining the programmes presents a major challenge in terms of funding and content generation. The stations have difficulties attracting long-term commercial sponsors in spite of the marketing training which improved their marketing strategies.

For example, Chris FM’s radio programme in Berekum was very popular among listeners and initially received sponsorship from the National Health Insurance Authority as well as from a company selling filtered water and a private rural bank. But when the sponsorship ran out, the station had difficulties finding a replacement and had to stop running the programme a year after starting the broadcast.

Using three brief case studies the following chapter describes the effects of the programmes in more detail.

Oheneba Owusu, presenter and station manager of Chris FM in Berekum
The development of the light industrial area in Bechem was initiated in 2007 by the District Assembly, the local government body of the Tano South District. The main economic activity in this district is farming. However, the industrial zone will help to diversify business activities and to establish Bechem, the district capital, as an economic centre not only for Tano South but also for the surrounding districts.

This development is also supported by a new Rural Technology Facility (RTF) which was established recently at the zone. The RTF produces machinery for the processing of agricultural products such as cassava, gari, palm nuts, and fruits. It also provides technical support services to artisans against the payment of a small fee. This way, mechanics, metal workers and other businesses at the site and from neighbouring towns and districts do not have to travel long distances for special services.

Currently, 32 enterprises have relocated to the site. Of those, almost one third gained new access to electricity. PSED has supported the grading of access roads, the extension of water supply and the installation of an electricity network which will also cover a nearby school and a residential area. In addition, a stand pipe and a culvert have been constructed and businesses have received training. Eventually, the site will accommodate 120 enterprises.

Marketing the Industrial Area through the Radio Programme

The industrial area was set up by the Assembly in close collaboration with the affected business associations. In general, the Assembly has been very supportive towards the needs of the artisans. It also embraced the idea of broadcasting a radio programme to market the industrial area and its businesses.

Since the town of Bechem had no local radio station, regional radio station BAR, whose signals covered much of the region, was selected to broadcast the programme. The station was already running a similar programme which made it easy to introduce the new programme on the industrial project, ‘Waduma Nkosuo’ (Your Business Growth). Prior to commencement an intensive publicity campaign was embarked upon to promote the programme in the town of Bechem.

Both presenter and producer of the programme were very experienced and put their creative abilities to work, visiting the industrial site to interact with the artisans to fully appreciate their challenges. In one of such pre-production interactions the
producers recorded a song composed and sang by the artisans, which was often played on air during programme interludes. This greatly increased interest among the group as well as the townspeople.

Effects of the Programme

The programme generated a lot of publicity for the industrial site both in Bechem and the region as a whole. This helped the artisans on the site to market their businesses. Customers from Bechem started patronizing the businesses instead of making the long trip to Kumasi as they used to do. Related enterprises such as spare parts shops started operating on the site.

The artisans also benefitted from the educational content offered by the radio programme such as record keeping and financial management which was provided by the BAC representative and other resource persons.

Due to the regional coverage of the programme marketing went beyond the locality of Bechem and attracted customers across the region. Thus the programme supported the development of Bechem as a regional business centre.

Pros and Cons of Using a Public Broadcaster for Small Business Programmes

Radio BAR was the only public radio station to have been included in the project, since it started. All other stations broadcasting programmes on industrial zones and small businesses were privately owned. As experience showed using a public broadcaster has particular advantages and disadvantages.

The station delivered the programme in an effective and reliable manner. The usage of funds for the production of the programme was very transparent compared to some other stations. However, disadvantages of the public institutional environment were also apparent: For example, the marketing training did not lead to visible attempts to attract further sponsorship for the programme, perhaps because the marketing personnel did not have enough incentives to generate additional income. Consequently, the programme came to an end soon after the PSED support phased out. The BAR programme was the least sustainable in this regard.

Hon. Bukari Zakaria Anaba, District Chief Executive of Tano South District

“The BAR programme has been of great contribution to the industrial area. Most people have been able to buy into this project as a result of the programme.”

Vanessa Takyi, Head of the Business Advisory Centre in Bechem

“The programme had an impact on businesses because many had a lot of questions on how they can sustain and improve their businesses. We had question times when people even from as far as the Northern part of Ghana called and brought out issues.”
The ‘Denyase Industrial Zone’ in Bekwai was established in 2006 by the Municipal Assembly. The zone caters for car mechanics, metal workers, carpenters, and palm oil producers who also benefit from the Rural Technology Facility at the zone. PSED supported training courses for artisans, the extension and improvement of their electricity network and a transformer as well as the construction of drains and access roads.

As of July 2011, 111 enterprises with 372 employees were operating from the site. Of those, 58 had benefitted from new access to electricity. Since the zone was almost full, the Assembly had cleared an adjoining parcel of land to be shared to new businesses. Plot allocation for the new part of the zone was ongoing.

Radio Programme Aimed to Revive Public Private Dialogue

In the past, development of the site had been overshadowed by delays in the implementation process and communication gaps between small business owners and public authorities. The radio programme therefore aimed to revitalize the public private dialogue and to market the artisans’ businesses as well as the industrial area as a whole.

Since there was no local radio station in Bekwai, Angel FM, a private regional radio station in Kumasi 50 kilometres away from Bekwai, was selected for the broadcast due to its wide coverage and listenership. The business programme, ‘Sika Futuro’ (‘Gold dust’) was incorporated into the station’s breakfast show at primetime. Topics discussed on the programme were broadened to cover other business activities elsewhere in the region because of the station’s wide listener profile. For example, the programme reported on other industrial areas in Kumasi such as Sokoban Wood Village and Suame Magazine as well as trading practices including bush meat rearing.

Effects of the Programme

The programme offered artisans of the site a platform to raise their concerns for public discussions. As a result, the local authorities, who had been accused of not showing enough interest in the development of the site, reinforced their commitment to support the small businesses. The Municipal Chief Executive, Honourable Noah Asante Manu, made a public pledge to address all outstanding issues concerning the project when questioned by the host of the morning show and confronted with recorded interviews of the artisans.

The programme also advocated improvements on the site. An example was the installation of a transformer to connect to the national power grid. The connection had been stalled due to bureaucratic bottlenecks. The issue came up in the radio broadcast and prompted the regional director of the Electricity Company of Ghana in Kumasi to intervene.

Samuel Owoahene, Angel FM reporter and producer of the programme, interviews Yusif Ahmed, Chairman of the Garages Association in Bekwai.
The programme also publicised the industrial zone across the region which translated into further development activities. “Bekwai gained popularity through the programme,” said Michael Diawuo, the project coordinator of the Assembly. Two larger businesses from outside Bekwai acquired plots, one of which was focused on refining used oil to sell it for industrial use. The programme served as a platform to highlight the advantages of industrial zones in general and led to an increased information exchange between districts. This in turn increased the interest of officials of the administration who wanted to be associated with what was being described as a prestigious development project.

The programme had also a positive impact on the profile of the station and attracted the interest of a major commercial bank in Ghana.

**Implications of Selecting a Regional Station**

Reporting continuously from Bekwai presented logistic challenges such as transport. Moreover, due to the regional coverage of the station, the programme could not focus solely on activities in Bewkai although Angel FM followed up on the developments there. A local radio station may have been able to discuss the issues affecting the industrial zone in more detail thus being even more effective in changing the situation on the ground. However, selecting a regional FM radio can be an advantage since it has more clout compared to a local station and can therefore more easily influence administrative decisions.

**Lack of Advocacy Skills of Business Associations Limits the Effects of Programmes**

The publicity created through the programme increased the negotiation power of the business associations on the site. However, they initially appeared to be not organized and skilful enough to use this newly gained power effectively.

Small scale entrepreneurs have to be proactive in order to turn the opportunities offered by a radio programme into real advantages and to be able to push for further improvements of their situation. PSED is addressing this problem through organizational training.

However, the lack of advocacy skills can be a serious hindrance for an effective use of the media opportunity. The programmes can be catalysts for further development, but the administration and the business associations must display leadership in finding solutions on the ground.

Yaw Nimako, Presenter of the Programme:

“Our listeners appreciate the programme. We continue to receive calls even after the show. Some people come to the station to talk to the resource persons. They appreciate that we tackle issues that concern them. They see Angel FM as a station that has the business community at heart.”
The Techiman Light Industrial Area was set up through the collaboration of the Municipal Assembly and the Eureka Garages Association in 2007. In contrast to most other zones supported by PSED, the garages association owns the land. A large number of the 525 plots on the site are already sold to small businesses located in the town.

Business activities on the site are mainly related to metal work and the car repair sector, a sector which accounts for about 12 percent of all local businesses in Techiman. To date, 77 businesses with more than 250 employees are operating from the site. Almost half of them are benefitting from new access to electricity. PSED supported the development of the zone with the provision of electricity, water supply, and access roads.

The artisans have been very successful in implementing measures suggested by the profitable environmental training such as the collection and re-use of scrap material and oil. Recently, they constructed a building which will accommodate an automotive diagnostic centre with training facilities for artisans. By offering modern car repair services the centre will enable businesses to repair and service new car models, thus supporting artisans to cope with new developments in the automobile industry.

Promoting the Industrial Zone among Businesses through Radio

From the very beginning the development of the industrial area in Techiman was a success. However, convincing all artisans to move from the town centre to the new site remained a challenge for the Municipal Assembly and Eureka Garages Association. Just like their colleagues in other towns, many of the operators in the town lacked the finances to build new structures at the new site. They were also afraid of losing customers. In addition, rivalries existed among the master craftsmen which led to a split of the garages association in the past. Therefore, the main objective of the radio programme was to promote the zone among businesses as well as customers in Techiman.

Adepa FM, was selected out of three local broadcasters after assessing listener preferences, technical facilities and programme content with regard to political neutrality. The programme, ‘Nie me ye nie’ (This is the work I do) is broadcast on Tuesdays at 8pm. Initially, the duration of the programme was 30 minutes. However, it soon proved to be a major attraction and so, the time was extended by 15 minutes to allow more listener participation via phone-ins.

Representatives of Eureka Garages Association participated regularly in the programme as guests. The programme also benefitted from the active support of the Assembly which supplied regular resource persons from different departments. Not before long, other business groups such as hairdressers and food sellers showed interest and requested to be featured on the programme too. The programme also covered financial issues such as book keeping, tax obligations, loans and savings.
**Stephen Blighton, Chief Municipal Planning Officer, Techiman**

“We employ public private dialogue processes in our development planning processes to ensure active participation of key stakeholders including the private sector. We do this because it is a mandatory requirement and also to ensure sustainability and ownership of projects. For example, we undertake community needs assessments and organize public hearings at zonal councils, also during our fee-fixing and budgetary processes.

In the case of the industrial zone, which is a public private partnership between the Techiman Municipal Assembly, the Eureka Garages Association and the traditional authorities, we also used public consultation and sensitization to convince artisans who were still squatting in the town to relocate to the new site. The Assembly may have the last resort of coercive power, but we think that is not a human face of development.

The radio programme has provided another medium of further strengthening the public private dialogue. Various stakeholders were invited to interface with the garage operators. The programme also served as a platform to publicise what was going on at the new industrial area and encouraged those who were reluctant to relocate. Service providers and customers got to know where the new site is located and started patronizing businesses on the site.”

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**Effects of the Programme**

The programme encouraged a number of businesses to relocate to the new industrial area, although it was not able to change hardened attitudes of a minority of businesses. More importantly, the broadcast shifted attitudes towards the zones in the community and successfully marketed the businesses at the new location.

The radio discussions also provided an opportunity for a new form of public-private dialogue where development issues are openly discussed and persons in authority given instant feedback to aid their planning. This underscores the importance of the participatory approach of the programme. The broadcast also strengthened the relationship between the garages association and the Assembly. “There is unity. We are working hand in hand,” confirmed the chairman of Eureka Garages Association, John Nkrumah.

Adepa FM increased its listenership and was able to build a reputation as a business-oriented radio station. The phone-in segments proved to be popular and listeners welcomed the opportunity to raise development issues for public debate.

**Challenges in Sustaining a Local Radio Business Programme**

The business programme has been on air since the beginning of 2010. The discussions are still on business matters and involve businesses such as fuel station operators, agro processing companies, and hoteliers.

However, sponsorship remains a challenge. Small shop owners advertise on the programme, but often default on payment of fees. Written proposals to banks and other major companies are referred to headquarters in Accra for approval, which delays the process or elicits no response.

Currently, the programme has one permanent local sponsor. However, the interest of listeners remains
John Nkrumah, Chairman Eureka Garages Association

“Through our own efforts and interactions with the Municipal authorities we were able to acquire about 120 acres of land to create this light industrial site. We achieved all this because we had a common objective to grow our businesses. Now we have all the necessary infrastructure to support our work.

We saw the radio programme as an opportunity to market our businesses and this ensured that we did not lose our old customers as some initially feared. Our activities have now been so publicized that artisans from major towns like Kumasi have been making enquiries about securing plots for their businesses.”

Importance of Having a Pro-Active Business Association

One important factor for the success of the programme was the active involvement of members of Eureka Garages Association right from the onset of the programme.

The association was well organised and had previous experience with advocacy work, e.g. using radio for marketing and lobbying public authorities and politicians. For example, the group lobbied successfully for a police barrier close to the site to be moved to another location since it hampered their business. The mechanics complained of police harassment at the barrier any time they or their customers drove defective vehicles on the road for repair work at the industrial centre. As a result customers were reluctant to send their broken down vehicles to the site.

Because of their experience, determination and organizational strength the association was able to use the publicity created by the broadcast for effective advocacy.
Members of Eureka Garages Association in Techiman at one of their regular weekly meetings.
The experiences documented in this publication confirm that interactive radio formats for small businesses can be used effectively to promote economic development at local or regional level in Ghana.

The main asset of audience driven radio programmes is their ability to create a win-win situation for all stakeholders involved:

- Local public authorities get a chance to inform the community about development initiatives as well as economic policies or challenges involved in their implementation, and to receive instant feedback. They can also use the programmes to reach specific target groups with business development services.
- Business associations can use radio programmes as an effective advocacy tool.
- Broadcasters can boost their profile as listener- and business oriented stations and create additional revenues through target marketing.

Although the radio stations received initial assistance from PSED, radio programmes for small businesses actually do not need support from a donor agency to get started. They can be initiated by innovative radio stations in cooperation with citizen-oriented local administrations and local business associations. However, programmes for small businesses need to follow certain standards to be able to attract the necessary interest among businesses and the wider public.

In this chapter, some lessons learned from the radio programmes for industrial zones will be shared with all those who are interested in setting up a radio programme for small businesses in their community.

### 1. The Challenge of Attracting Sponsorship

Audience driven or interactive radio formats usually need more funding than programmes relying on the input of one person such as the presenter. Therefore, stakeholders have to be prepared to invest a certain amount of money to get the programme running.

Attracting sponsorship for the programme is crucial given the competitive environment commercial radio stations operate in. Ultimately, acquiring private sponsorship is the result of constant and effective marketing applying professional marketing strategies (see Box 5).

However, local radio stations will find it particularly difficult to make their programmes financially sustainable. Reasons are:

- The market for private sponsorship is small. Many local businesses are unfamiliar with the concept of target marketing. Small-scale businesses are often not a reliable source of advertising revenue. Advertising budgets of larger institutions such as financial institutions and telecommunication...
companies are controlled by their headquarters in Accra who prefer to advertise on popular radio stations with nation-wide reach.

2. The Need to Ensure Impartiality

It is of utmost importance, for the success of the programme, to guarantee basic journalistic standards such as proper fact checking, getting the views of different stakeholders, and ensuring balanced reporting. The presenter should be experienced, knowledgeable, and capable of moderating discussions in a fair and calm manner. The programme and the broadcasting station should not be perceived as biased or entangled in political intrigues, in particular when controversial issues are being discussed. Otherwise, stakeholders will not see the programme as an impartial platform for public private dialogue.

3. The Importance of Providing Interesting Content

It can be helpful to start a small business programme by focusing at the beginning on a single issue such as the development of an industrial zone. Even a single issue can create content for a number of editions by exploring new angles, involving different interest groups and following up on complaints raised by interview persons or listeners.

However, the producers of the programmes need support for the development of new content. Based on the experience with the Business Advisory Centres it is most helpful to engage the support of relevant groups and agencies as partners in the programme. A local advisory board or business forum can be established which guarantees that upcoming or pressing economic development issues are constantly fed into the programming.

Box 5: Marketing Strategies for Small Business Programmes

Marketing staff should apply innovative airtime selling techniques to woo more clients, e.g. offering discounted rates to hook advertisers who may extend their sponsorship in return. They also need to build customer relationships, e.g. by offering free air time to prospective customers in order to leverage such relationships in future sponsorship drives (An example would be inviting a rural bank manager for a discussion on loans and savings, a topic that has great listener appeal). They may also offer product promotion for small businesses for a minimum fee to attract them as listeners and advertisers.

Usually, a programme needs to be aired successfully for a period of time, usually up to ten or thirteen weeks, before it can attract sponsorship. During this time, the popularity of the broadcast can be further boosted through promotional campaigns and successful branding.

Further, radio stations can create additional incentives for their marketing personnel as well as the presenter and producer by sharing a percentage of the revenue raised for the programme.

Other marketing strategies include:

- Identifying revenue opportunities in communities and markets;
- Translating audience share into revenue for radio;
- Selling radio in a retail market;
- Offering discounts to potential advertisers as incentives. This involves offering bonus packages to clients;
- Running specialized programmes to target specific economic sectors e.g. the banking, transport or agro-processing sectors;
- Block sponsorship – targeting a few big advertisers to identify with the programme.
Checklist for Radio Stations Starting a Programme for Small Businesses

Networking
- Building relationships with planning departments, business service providers and other stakeholders and resource persons to learn about economic development issues
- Networking with business associations to get information about concerns of the business community

Listener Orientation
- Conducting interviews on location to gather opinions from people on the ground
- Inviting appropriate and interesting resource persons
- Including phone-ins as well as other methods to interact with listeners

Motivating the Production Team
- Providing sufficient resources (e.g. time, transport) and technical equipment for the production of programme
- Allowing the team flexibility and independence in performing their functions
- Offering financial incentives to the team
- Involving other staff to support the programme, e.g. sales team or news team to create diversity in the programme

Journalistic Standards
- Guaranteeing thorough and unbiased investigation of topics
- Presenting a balanced discussion programme
- Allowing different stakeholders to present their views

Branding
- Selecting a popular name and theme song
- Engaging an experienced and popular presenter
- Promoting the programme through on-air campaigns, banners and other promotional material
- Including other show elements such as drama sketches or quiz

Marketing
- Using innovative marketing techniques to attract sponsors particularly interested in reaching small businesses (target marketing)
- Offering financial incentives to the marketing personnel
Checklist for Stakeholders Interested in Supporting a Radio Programme for Local Economic Development

Local Administration
- Incorporating radio programmes into public private dialogue
- Providing resource persons
- Securing information exchange on relevant economic topics and initiatives
- Establishing advisory board for programme

Radio Stations
- Selecting a station based on listener preference, professional journalistic standards, and impartiality of the station
- Keeping the donor profile low and maximising radio station’s ownership of programmes (e.g. avoiding mentioning of donor during the broadcast, no buying of airtime)
- Offering capacity development to stations and journalistic training tailored to the needs of the staff producing the programme
- Securing commitment of management of the stations

Business Associations
- Using radio programmes for advocacy
- Supporting the follow up of issues raised in programmes by interacting with journalists, administration and public service providers
- Marketing businesses through radio

Donor Agencies
- Mercy Akosua Ansah, Presenter of the small business programme at Adepa FM in Techiman

Picture: Mercy Akosua Ansah, Presenter of the small business programme at Adepa FM in Techiman
### Organisations Supporting Business Journalism

<table>
<thead>
<tr>
<th>Organization</th>
<th>Activities</th>
<th>Location</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>African Media Initiative</td>
<td>Pan-African organisation of private media, promotes press freedom and economic sustainability of African media organisations</td>
<td>Nairobi, Kenya</td>
<td>+254 20 269 4004 <a href="http://www.africanmediainitiative.org">www.africanmediainitiative.org</a> <a href="mailto:info@africanmediainitiative.org">info@africanmediainitiative.org</a></td>
</tr>
<tr>
<td>Ghana Journalists Association</td>
<td>Participation in advocacy programmes for small businesses and business journalism</td>
<td>Ghana International Press Centre, Accra</td>
<td>+233 (0) 302 234 694 <a href="mailto:gjaghana@hotmail.com">gjaghana@hotmail.com</a></td>
</tr>
<tr>
<td>Ghana Institute of Journalism</td>
<td>Offers training in communications</td>
<td>Osu, Accra</td>
<td><a href="http://www.gij.edu.gh">www.gij.edu.gh</a></td>
</tr>
<tr>
<td>University of Ghana/ Legon – School of Communication Studies</td>
<td>Research in communications, offers a variety of media-related courses</td>
<td>Legon, Ghana</td>
<td><a href="http://www.ug.edu.gh/index1.php?linkid=698&amp;sublinkid=526">http://www.ug.edu.gh/index1.php?linkid=698&amp;sublinkid=526</a> +233 (0) 302 500 693 <a href="mailto:scs@ug.edu.gh">scs@ug.edu.gh</a></td>
</tr>
<tr>
<td>Media Foundation for West Africa</td>
<td>Promotion of media rights and freedom of expression, advocacy, research and documentation, organization of workshops and seminars</td>
<td>Accra</td>
<td>+233 (0) 302 242 470 <a href="http://www.mediafound.org">www.mediafound.org</a></td>
</tr>
<tr>
<td>Organization</td>
<td>Activities</td>
<td>Location</td>
<td>Contact</td>
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<tr>
<td>National Board for Small-Scale Industries (NBSSI)</td>
<td>Facilitating business creation and growth environment, development services, promoting group formation and strengthening of SMEs, facilitating SMEs access to institutional credit and other financial services</td>
<td>Accra</td>
<td>+233 (0) 302 668 641 <a href="mailto:nbssided@ghana.com">nbssided@ghana.com</a></td>
</tr>
<tr>
<td>International Labour Organisation (ILO)</td>
<td>Fostering interests and concerns of SMEs into all aspects of operations, strengthening and advocating for SMEs</td>
<td>Geneva</td>
<td>+41 (0) 22 799 6111 <a href="http://www.ilo.org">www.ilo.org</a> <a href="mailto:ilo@ilo.org">ilo@ilo.org</a></td>
</tr>
<tr>
<td>Institute of Local Government Studies (ILGS)</td>
<td>Promoting local economic development, business training</td>
<td>Accra / East Legon</td>
<td>+233 (0) 302 508 817 <a href="http://www.ilgs-edu.org">www.ilgs-edu.org</a> <a href="mailto:ilgs@ilgs-edu.org">ilgs@ilgs-edu.org</a></td>
</tr>
<tr>
<td>Export Development and Investment Fund (EDIF)</td>
<td>Providing financial resources for development</td>
<td>Accra</td>
<td>+233 (0) 302 28813 +233 (0) 302 28830 <a href="http://www.gepcghan.com">www.gepcghan.com</a> <a href="mailto:gpec@gepcghan.com">gpec@gepcghan.com</a></td>
</tr>
<tr>
<td>Ghana Venture Capital Trust Fund (VCTF)</td>
<td>Providing low cost financing for businesses</td>
<td>Accra</td>
<td>+233 (0) 30 671 459 +233 (0) 30 760 946 <a href="http://www.venturecapitalghanacom.gh">www.venturecapitalghanacom.gh</a> <a href="mailto:info@venturecapitalghanacom.com">info@venturecapitalghanacom.com</a></td>
</tr>
<tr>
<td>GRATIS Foundation</td>
<td>Organizing technical trainings and entrepreneurial skills to promote self-employment, providing support systems in the form of market research, feasibly studies, installation and maintenance of equipments for SMEs</td>
<td>Tema</td>
<td>+233 (0) 30 204 243 +233 (0) 30 207 610 <a href="http://www.gratisghanacom">www.gratisghanacom</a> <a href="mailto:gratis@ighmail.com">gratis@ighmail.com</a></td>
</tr>
<tr>
<td>United States African Development Foundation (USADF)</td>
<td>Financing sustainable poverty alleviation initiatives that are conceived, designed and implemented by Africans</td>
<td>Accra</td>
<td>+233 (0) 30 7010 326 <a href="http://www.adf.gov/ghanah.html">www.adf.gov/ghanah.html</a> <a href="mailto:Ghana.info@usadf.gov">Ghana.info@usadf.gov</a></td>
</tr>
<tr>
<td>Micro, Small and Medium Enterprise Project (MSEM)</td>
<td>Building an integrated market access and trade facilitation infrastructure; Proactively supporting entrepreneurship development; Enhancing the facilitation, project development, and implementation roles of government.</td>
<td>Accra</td>
<td>+233 (0) 302 1686 554 +233 (0) 302 1670 532 <a href="http://www.msmemoti.org">www.msmemoti.org</a> <a href="mailto:nbssided@ghana.com">nbssided@ghana.com</a></td>
</tr>
<tr>
<td>Association of Small Scale Industries (ASSI)</td>
<td>Organizing business trainings</td>
<td>Accra</td>
<td>c/o National Board for Small-Scale Industries (NBSSI) +233 (0) 302 668 641 <a href="mailto:nbssided@ghana.com">nbssided@ghana.com</a></td>
</tr>
<tr>
<td>Business Sector Advocacy Challenge Fund (BUSAC)</td>
<td>Business training, advocacy training and technical support to business associations, trade unions and business media</td>
<td>Accra</td>
<td>+233 (0) 302 780 178 <a href="http://www.busac.org">www.busac.org</a> <a href="mailto:contact@busac.org">contact@busac.org</a></td>
</tr>
<tr>
<td>Sekondi-Takoradi Regional Chamber of Commerce and Industry (STRCCI)</td>
<td>Strengthening SMEs, investment promotion and developing a system of integrated financial and non-financial network services</td>
<td>Takoradi</td>
<td>+233 (0) 312 022 385 <a href="http://www.westernghanachamber.org/">http://www.westernghanachamber.org/</a> <a href="mailto:info@westernghanachamber.org">info@westernghanachamber.org</a></td>
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Abbreviations

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<tr>
<th>Abbreviation</th>
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<tr>
<td>AfDB</td>
<td>African Development Bank</td>
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<tr>
<td>BAC</td>
<td>Business Advisory Centre</td>
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<td>BMZ</td>
<td>German Federal Ministry of Economic Cooperation and Development</td>
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<tr>
<td>CEFE</td>
<td>Competency Based Economic Formation of Enterprises</td>
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<td>EoPSD</td>
<td>Employment-oriented Private Sector Development Programme / GIZ Nigeria</td>
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<td>GIZ</td>
<td>Deutsche Gesellschaft für Internationale Zusammenarbeit</td>
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<td>GTZ</td>
<td>Deutsche Gesellschaft für Technische Zusammenarbeit (now GIZ)</td>
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<tr>
<td>IFAD</td>
<td>International Fund for Agricultural Development</td>
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<td>International Labour Organisation</td>
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<td>Industrial Zone</td>
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<td>Ministry of Trade and Industry</td>
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<td>MSME</td>
<td>Micro, Small and Medium-sized Enterprise</td>
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<td>PPD</td>
<td>Public Private Dialogue</td>
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<td>PREMA</td>
<td>Profitable Environmental Management</td>
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<td>Programme for Sustainable Economic Development</td>
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<td>REP</td>
<td>Rural Enterprises Project</td>
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<td>RTF</td>
<td>Rural Technology Facility</td>
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<td>SME</td>
<td>Small and Medium Sized Enterprise</td>
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</table>
Please contact for further information:

Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

Programme for Sustainable Economic Development (PSED)

Industrial Zone Development Component

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