Using Media to scale out Financial Capability in East Africa
Makutano Junction 7 million Family

Know Zone 2.5 million 7-14yrs

Shamba Shape Up 4 million Rural Family
Mediae’s Edutainment Model

ENTERTAIN & meet INFORMATION NEEDS of audiences
= Build big audiences
  - assess changes in KAPB
  - improve design, reach and

= Serve development and commercial sectors

= SUSTAINABILITY and keep growing

12 years “Tembea Na Majira” radio soap
13 series of Makutano Junction TV show
3 series weekly per year of Know Zone
Research leading to development of programmes

EARLY EXPERIENCE 1998 - 2005

Drop in listenership
- 8 million listeners 1998
- 4 million listeners 2000
- 2.4 million listeners 2002

DFID research 2004
= Huge increase radio stations licensed - Today 138 FM stations
= Huge growth of TV viewership - Principally in Rural areas

MAKUTANO JUNCTION Ke

Series 1 3.75 million viewers 06
Series 3 5.00 million viewers 07
Series 6 6.50 million viewers 08
Series 8 7.25 million viewers 09
Series 10 6.00 million viewers 10 (18+)

Total viewers MJ = 6 million
Rural viewers = 70%
Rural Viewers = 4.2 million

SHAMBA SHAPE UP
Kenya, Uganda and Tanzania
English/Swahili
Series 1 – Kenya 3.5 ..........Radio
Extrapolated to the adult population in the study areas, past 4 weeks viewership of Makutano Junction program can be estimated at 7,280,882 adults (age 18+).

*Base: Adult population (18+) n=17,335,433*
Research on Use of MJ for building Financial Capability. Supported by FEF and FSD Kenya

1) Quantitative research with SYNOVATE 2,000 to find 800 400 viewers and 400 viewer
2) SMS facility allows audience to request further information
   600 telephone interviews were made assess effectiveness
3) Tracking through bank accounts. Identify from bank MJ application forms
   Track MJ viewers over the year pre and post watching programme and compare
4) Makutano Junction video clips and video shot, video led discussion based training

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**Showed a budget**

<table>
<thead>
<tr>
<th></th>
<th>Baseline (N=657)</th>
<th>Viewer (N=362)</th>
<th>Non-viewer (N=289)</th>
</tr>
</thead>
<tbody>
<tr>
<td>22</td>
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<td>49</td>
<td>40</td>
</tr>
</tbody>
</table>

**Are you aware of the different types of Savings accounts?**

N=147 have a bank

- Yes 19%
- No 81%
SMS facility allows audience to request further information over 150 telephone interviews were made to assess effectiveness. 4,000 on data base on FE

**Top 3 reasons of why it was useful**
*Base those that found the leaflet useful (N=136)*

- Showed me how to save well **57%**
- Helps me how to mange money better **16%**
- Encourages one to save in a bank **6%**
- Discusses loan alternatives **6%**

**Top 3 reasons lessons learnt**
*Base those that learnt something new from MJ (N=100)*

- Why one must save **41%**
- Spending money wisely **10%**
- There’s no need to take loans **8%**
SMS facility allows audience to request further information over 600 telephone interviews were made assess effectiveness

- Telephone follow up of SMS requests for further information
- Over 4,000 requests for leaflets received
- Over 150 people followed up per subject phoned = 600 in all
- Everyone found the leaflets useful and learnt from them

**Current verses past behaviour**
Based on those that claim to save

- **Spend it all**
  - Currently N=133: 97%
  - 2 months ago N=133: 62%

- **Save some in a secret hiding place**
  - Currently N=133: 45%
  - 2 months ago N=133: 3%

- **Give some to someone or a group to keep for you as**
  - Currently N=133: 2%
  - 2 months ago N=133: 2%

- **Put some of it in a bank, MFI or Sacco as**
  - Currently N=133: 9%
  - 2 months ago N=133: 0%
Encourage video led discussion based training

– Is it more effective with the videos

LESSONS LEARNT

• Focus on a limited number of issues – budget and save
• Address in different settings
• Clear target audience in mind
• Start early with a plan to develop content,
  – test with FGDs and then
  – write into the TV shows working with experts and trained writers
  – designed to meet targets and improve KAP
• Simple clear messages which are repeated in different contexts show greatest changes in KAP
• Research KAP changes
  – review good and poor changes.
  – Use information to improve the next time around – new stories
• Increase interactivity - social media, SMS, on the street, include in training, inside bank
• Set up a more reliable way of tracking accounts
MJ Series 12 and 13

- Focus on Women
- Focus on Savings Accounts
- Go onto the street at the same time
- Work with bigger reach banks
- Run a joint Campaign
- Work with Equity, Family and KWFT

- Track accounts started and compare

- Build web site, Face Book, Twitter
- Share on partner web sites
- Share all content with partners
- Make adverts using stars
- Have stars visit banks
- Special promotion days
- SMS requests answered
- Info leaflets requested through SMS
- Sent out, available in banks
- Special leaflets, posters, banners
Shamba Shape Up is a new Series from Mediae

Make over on small farms across the country
• Increasing production and incomes through better farming practices
• Improved access to information, show new attitudes, benefits of changing practices
• Making smallholder farms into a businesses

FINANCIAL CAPABILITY needs to be improved  FSD and KCB Foundation

• Pre and Post research, viewer and non viewer
• Tracking bank accounts
• Telephoning SMS enquiries – up to 9,000 per episode
• Interview 50 randomly selected farmers in 6 areas on SSUP improvements +$$
• Asking for information on Face book
• Commercial sponsors assess increase in sales and relate to SSUP
W2 A18 Did you change any of your farming practices as a result?
W2 viewer (364)

- Yes, 36%
- No, 59%
- No response, 5%

W2 A19 What behaviour/practices did you change as a result?
W2 viewer (130)

- Improving soil fertility (using manure) - 26%
- Rearing Chicken - 25%
- Rearing dairy cattle - 18%
- Intercropping maize and beans - 13%
- Other specify - 12%
- Selection of seed variety - 10%
- Use of chemicals while having safety - 8%
- Control of pests and diseases - 6%
- Storage of maize - 5%
- No response - 9%
Research

= Included questions in MJ pre and Post

= London’s Institute of Education FGDs Pilot, half way and end
  Teachers, parents and children

= Steering group – Headmistress association, Uwezo, Special needs teachers, etc

= Schools x 22 x 40 students questionnaire and end of term exam
## KNOW ZONE
 TEST run in 22 Schools  (40 Pupils approx per school)

<table>
<thead>
<tr>
<th>Scores</th>
<th>Total Know Zone Viewers</th>
<th>Know Zone viewers with TV at home</th>
<th>Total Non Viewers</th>
<th>Non viewers with TV at home</th>
<th>Non viewers with no TV at home</th>
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<tbody>
<tr>
<td>N</td>
<td>445</td>
<td>422</td>
<td>379</td>
<td>222</td>
<td>157</td>
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<tr>
<td>Mean</td>
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<td>36.6</td>
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<td>Mean</td>
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<td><strong>50.0</strong></td>
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<td><strong>44.4</strong></td>
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<td>Knowledge on Tourism</td>
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Now it all goes onto a platform for multiple channel distribution.

www. Africaknowledgezone or AKZ TV
Opportunities to use TV to build Financial Capability

- Participate in next series 26 episodes of Shamba Shape Up and help build farmers Financial capability

- Sponsor episodes in the next 26 episodes of Makutano Junction

- Start a version of Makutano Junction/Shamba Shape up in your country

- Work with the Know Zone team to include financial capability content into 12 year olds holiday series (19 episodes x 8 minutes)

- david@mediae.org  +254 722720235
Please note that the following towns have not been displayed on the map because their coordinates (latitude and longitude) have not been set.

- Ruaraka [19 Tasks]
- Madaraka [12 Tasks]
- Uhuru Gardens [12 Tasks]
- Egerton [11 Tasks]
- Uthiru [12 Tasks]
- Ngong Hills [11 Tasks]
- Ruiru [10 Tasks]
- Karen [9 Tasks]
- Viwandani [10 Tasks]
- Moi's Bridge [9 Tasks]
- Kina-Ini [7 Tasks]
- Sosioi [7 Tasks]
- Kibiringa [7 Tasks]
- Kinamba [7 Tasks]
- Mosoriot [7 Tasks]
- Ranida [5 Tasks]
- Magumoni [4 Tasks]
- Kangari [4 Tasks]
- Kiptugumo [5 Tasks]
- Weruva [4 Tasks]
- Kithimani [4 Tasks]
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- Matunda [3 Tasks]
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- Kinari [2 Tasks]
- Mance [2 Tasks]
- Milongo [2 Tasks]
- Naitiri [2 Tasks]
- Ndal [2 Tasks]
- Ng’ambwa [2 Tasks]
- Kambiti [2 Tasks]
- Ziwa [2 Tasks]
- Kafu [2 Tasks]
- Isebana [2 Tasks]
- Segu [2 Tasks]
- Mtapan [2 Tasks]
- Muthuka [1 Tasks]
- Mwamba [1 Tasks]
- Butula [1 Tasks]
- Bunyore [1 Tasks]
- Bulimo [1 Tasks]
- Ngarua [1 Tasks]
- Ngeya [1 Tasks]
- Amalo [2 Tasks]
- Wodanga [1 Tasks]
- Nzeeka [1 Tasks]
- Ohayo [1 Tasks]
- Port Victoria [1 Tasks]
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- Rore [1 Tasks]
- Kabazi [1 Tasks]
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- Runi [1 Tasks]
- Sagallah [1 Tasks]
- Kubukubu [1 Tasks]
- Igwamiti [1 Tasks]
- Kinangop [1 Tasks]
- Marmanet [1 Tasks]
- Mateke [1 Tasks]
- Yoani [1 Tasks]
- Mawego [1 Tasks]
- Sulmac [1 Tasks]
- Mirangine [1 Tasks]
- Alou [1 Tasks]
- Kapcheno [1 Tasks]
- Kanja [1 Tasks]
A practical, make-over style TV series aimed at East Africa's rapidly growing rural and peri-urban TV audience.

LATEST EPISODE
SHAMBA SHAPE UP EPISODE 9

The Shamba Shape Up team visit Vincent's farm to give him a helping hand with his beekeeping, water harvesting, financial planning and starting up with chickens.