



USAID | **UGANDA**
FROM THE AMERICAN PEOPLE

SAVINGS AWARENESS CAMPAIGN REPORT-2007

SAVE TODAY, BETTER TOMORROW- WISE SAVING, BETTER LIVING



July 2007

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Rural SPEED

Rural Savings Promotion & Enhancement of Enterprise Development

SAVINGS AWARENESS CAMPAIGN REPORT-2007

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The author's views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

Rural SPEED

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EXECUTIVE SUMMARY

USAID/Rural SPEED, in 2005 conducted a nationwide survey of rural Ugandans' savings habits, needs and priorities with the goal of providing financial institutions' insights into developing market demand driven savings products, policies and strategies.

Following the study's revelations, in 2006, Rural SPEED conducted a broad based country wide savings campaign, the first of its kind in Uganda, covering nine districts excluding the northern parts because of the then security threats within the region.

This campaign attracted over 41 branches of financial institutions countrywide and the messages were received through road shows by about 10,000 people who were among the targeted populations, creating an impact of over 22% new savers recruited by participating financial institutions over the period.

Based on the results of the campaign of 2006, Rural SPEED noted the need for a yet another comprehensive and more rural focused campaign of the kind. In 2007 between March and July 2007, Rural SPEED, contracted Pelican publishers to conduct another broad based country wide savings campaign, covering the entire country including northern Uganda. The campaign was conducted through the districts of Hoima, Fort Portal, Kasese, Bushenyi, Rukungiri, Mbarara, Masaka, Arua, Gulu, Lira, Soroti, Tororo, Iganga and Mukono.

Pelican employed a number of methods to have the campaign a success, these included but were not limited to; Radio advertisement including skits and drama, out door advertisements using among others live experiential theatre road shows, promotional materials like branded posters, notebooks and posters, video documentary and progress reporting to Rural SPEED

The campaign resulted into a massive impact translating to approximately 36,000 people receiving the message through interactive experiential road shows, over 20 million, through radio related campaign and thousands through outdoor advertisements.

The campaign has created an overall massive awareness of the savings messages and improvement of the population's savings habits and practices.

SECTION I

BACKGROUND

Introduction

Rural SPEED, a USAID-funded program managed by **Chemonics International Inc** is focused on increasing and strengthening access to financial services for rural communities in Uganda. USAID/Rural SPEED previously had undertaken a nationwide savings study on the priorities, needs and savings habits of rural Ugandans. The study indicated that there were more active savers in the north versus other geographical regions, although few financial institutions captured those savings.

Based on the survey, USAID/Rural SPEED designed and completed a successful broad-based public awareness campaign promoting the value of saving money in recognized financial institutions. The three-month campaign, done in collaboration with the Ministry of Finance, was launched in May 2006 in nine districts in central, eastern and western Uganda, where thousands of potential savers were targeted. The campaign featured radio skits and advertisements, posters, outdoor advertising, seminars and live road shows. Financial institutions were invited to participate, and a total of 41 branches of banks, MDIs, MFIs and SACCOs took part. As a result, their savings volumes increased an average of 22 percent.

Due to the success of the initial campaign, USAID/Rural SPEED contracted **Pelican Publishers Inc** to undertake second phase of the campaign and expand its coverage to include northern Uganda, which has been an insecure area for years due to an ongoing civil war. Peace talks are underway in the north and expanding the campaign there will help rural residents rebuild their lives. The reigning peace in northern Uganda created an opportunity to promote the value and benefits of saving in a trusted financial institution in northern Uganda.



The second phase of USAID/Rural SPEED's Savings Campaign was successfully carried out and used creative content previously developed for the initial campaign. It also incorporated new content for both the generic and benefits posters. Translations for Radio Ads and Skits were also developed in Luo and Lugbara to be used by the radio stations in Northern Uganda

The campaigns increased overall savings awareness nationwide and led increasing numbers of rural Ugandans to utilize reputable financial institutions.

Objective

- ▶ To promote savings as a way of life for our rural target audience
- ▶ To promote the values, opportunities and benefits of saving
- ▶ To increase overall savings awareness nationwide
- ▶ To increase numbers of rural Ugandans to utilize financial services

Target Group

The target groups were both rural men and women in all active age groups that are engaged in all forms of gainful employment such as farmers, traders, skilled artisans such as carpenters, women, the active young people who are out of school etc and those without income generating activities e.g. dependants. The targeted group did not only comprise those that had basic literacy skills that understand and manage simple bookkeeping responsibilities involved in banking activities such as savings but even those who were not literate, accessing financial services or savings is not for the literate only. The ideal age range of the target group was between 18-45 years for all sexes.



Focus Areas

The campaign focused on two issues,

- ▶ the awareness campaign targeted at people who don't know the message and
- ▶ re-assurance campaign targeted at people who know the message.

This was due to the fact that northern Uganda was for awareness while western, eastern and central were for the re-assurance campaign. The districts where the campaign was conducted included: Hoima, Fort Portal, (Kasese-drive through), Bushenyi, Rukungiri, Mbarara, Masaka, Arua, Gulu, Lira, Soroti, Tororo, Iganga and Mukono.

The campaign strives to change in individuals the behaviors that will improve individual or social well-being.

Methodology

The savings awareness campaign was executed through a number of methods to enable the message effectively passed on to the target audiences

Methods included:

- ▶ a literature review of all the reports: savings study, savings campaign report, field testing report, communications strategy,
- ▶ meetings with Rural SPEED team
- ▶ An examination of past and present campaigns and where possible their lessons learned and recommendations.
- ▶ Radio advertisement including skits and drama
- ▶ Out door advertisements
 - a. Live Experiential theatre Road shows
 - b. Promotional materials and hand outs like posters, notebooks and posters
- ▶ Video documentary
- ▶ Progress reporting to Rural SPEED

Approaches

The campaign utilized materials developed and tested in the first campaign (2006) and the learning experiences that were got from that campaign. The messages that we transmitted were simple and easy to understand. They highlighted the agreed to messages such as *Save Today for a Better Future and Wise Saving for a Better Life*. This ensured



that the key campaign concept was clearly communicated to the target audience through highlighting the key messages of; **the Reasons to Save, Saving Methods and the Benefits of Saving.**

Earlier pre testing in the north conducted by Wilsken Agencies on behalf of Rural SPEED had proposed that the advertising materials used in the campaign be straight forward and in-sync with the target audience's day to

day lifestyles. The pre testing research also found out that the target audience was receptive to the idea of improving their lives through saving. That insight was the driving basis of our management of the campaign. The key message to achieve this as earlier indicated was to highlight; **the reason to save; saving methods; and the benefits of saving.**

Campaign Mediums and Materials

- 1- **Radio** – Radio was our primary vehicle for delivering the rural savings Public Awareness Campaign. Radio is most used media in Uganda and its coverage is countrywide. All the regions in the country have FM stations and the radio set coverage is estimated to cover 50 percent of households which means that most households in the country own radio sets. Radio is also the most personal and

segmented media that would achieve our objective. Radio sets are individually owned and the programming is geared to particular market segments. Radio can also be effectively used for promotional purposes by using marketing practices such as call in and targeted advertising. As per the scope of work (SOW), we used already developed radio skits and advertisements to talk about saving. We reinforced all the key messages through PR methods such as free DJ mentions. 10 minute radio skits, 30-second radio ads and music jingles all highlighted the key saving messages that were developed after pre-testing. In each region that was covered, we used the appropriate languages used in those areas.

2- **Out door Advertising** – was our main supplementary vehicle for delivering the rural savings Public Awareness Campaign. This effective reminder medium was used to supplement the Radio coverage. Billboards and Highway Signage were rolled out at the beginning of the campaign to enable our target audience to visualize what the radio and the other media was going to highlight. The billboards and signage were placed at strategic points along all the highways and major spots in the towns of the targeted areas we covered. The table indicating the location of the billboards and High way Signage is attached in the impact summary.



3- **Live Experiential Interactive Theater Road Shows** – These constituted the main consumer experience medium. The shows were held among thirteen districts that are mentioned in the deliverables. These events were a prime opportunity for branding the campaign. Events such as putting up posters and giving away the gift items such as the notepads and coin purses went hand in hand with the event. The shows comprised of popular local music and entertainment and theatrical skits of local relevance all interspersed with promotional activities such as giving away promotional materials. The rig that act as the stage was branded with the Rural SPEED logos and other branding materials to promote saving.

4- **Other Promotional Materials** – We used Promotional Materials such as Posters, T

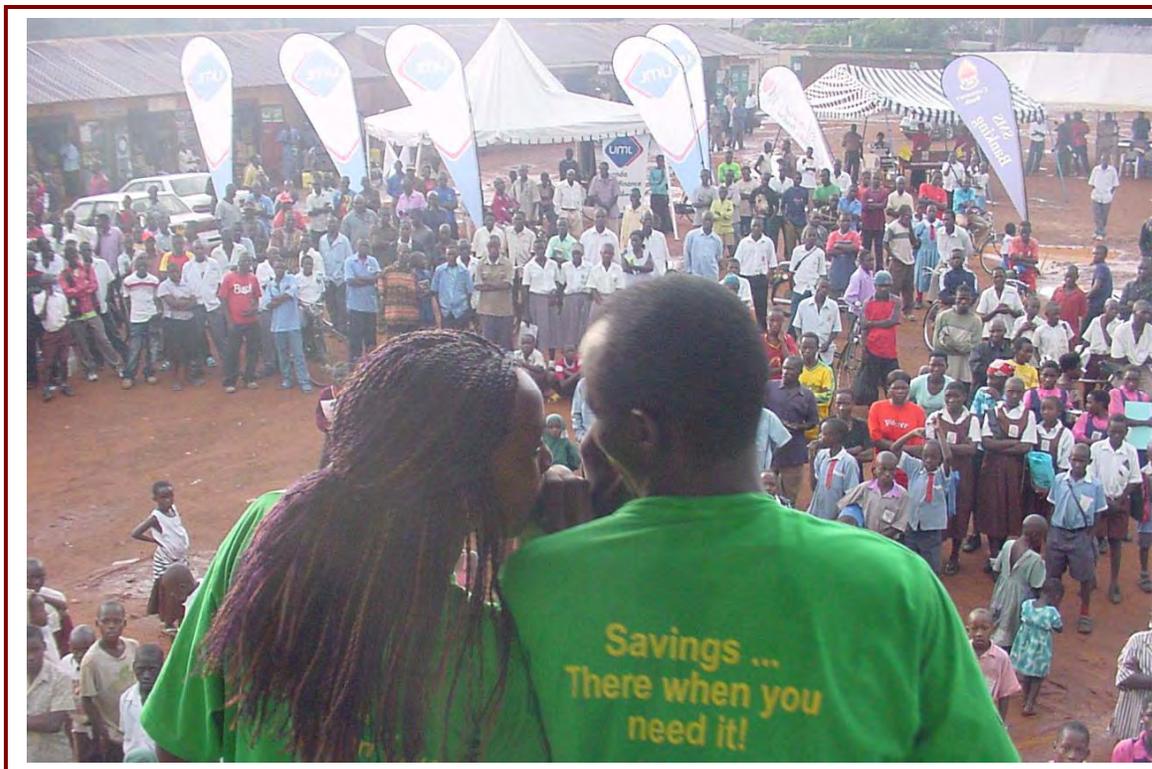


shirts, Notebooks, coin purses, Car Tire Covers to reinforce the primary and secondary vehicles in promoting Rural Savings. These materials were branded with the awareness program logos and messages. As we had earlier noted, giveaways motivate the participants a lot

5- **Video Documentary CD** –

The Campaign Documentary will be the supplementary record for

future awareness campaigns. The Video covered all the elements of the road show including the ‘storming’ of the towns, putting up posters, filming customers and the crowds that turn up at the financial institutions tents and segments of the live drama skits.



SECTION II

ACTIVITY SUMMARY

Radio Campaign

Radio was our primary vehicle for delivering the rural savings Public Awareness Campaign. As per the scope of work (SOW), the Radio Campaign was conducted using 10 Radio stations that spanned all the regions; west, south, north and east Uganda through Radio skits and advertisements.

We used already developed radio skits and advertisements and also translated them into two additional languages (Luo and Lugbara) to talk about savings. The 10 minute radio

Radio Station	Location of Station/coverage	Estimated Audience in Area of Broadcast
Radio West	Mbarara- Southern Uganda	4,044,442
Voice of Kigezi	Kabale- Southern Uganda	3,028,859
Hoima FM	Hoima-Western Uganda	1,408,739
Arua FM	Arua-West Nile	2,659,567
Mega FM	Gulu- Northern Uganda	3,864,324
Lira FM	Lira- Northern Uganda	3,570,564
CBS 88.8 FM	Kampala, Mukono, Masaka, Jinja, - covered central Uganda	5,132,371
Open Gate	Mbale- Eastern Uganda	2,781,843
Nile Broadcasting	Arua- West Nile/Northern Uganda to Sudan Border	2,973,360
Buddu FM	Masaka- Central Uganda	2,832,441

Table 1

skits, 30-second radio Ads, DJ mentions and music jingles highlighted the saving messages and tips.

In each region we covered, we used the appropriate languages used in those areas. The radio stations schedules that the Radio stations are using were agreed upon and signed off by the client and they conform to the schedules that were approved by the client.

The Radio Advertisement and skits were reinforced by free DJ mentions. The DJ mentions and announcements were very effective in informing people for us during the interactive theater shows that were held in the 14 districts through out the country.

Because of the Radio campaign, there was a lot of awareness about savings and by the time the road show came to those areas, many people were already sensitized about savings. In some places such as Rukungiri and Mbarara were there is wide spread listener ship to Radio, especially Radio West and Voice of Kigezi, we achieved an incredible attendance of over 10,000 people during each of the shows.

The Radio Ads were launched on all the selected stations on 12th March 2007 and will run for three months up to 15th June 2007. The Radio Skits were launched on 11th April 2007 will run them up to 9th May 2007 every Wednesdays and Sundays. The Radio Skits are aired during prime times at 2.00-4.00pm on Sundays and 6.00-8.00pm on Wednesdays. Each station will air eight (8) Skits from 11th April 2007. They will run up to Wednesday 9th May 2007.

The Radio Campaign was run on 10 Radio stations that were part of the Scope of Work (SOW).

During the Radio Awareness Campaign, we used paid up Radio Adverts and Radio Skits. Free DJ Mentions were used to communicate various messages about savings, including road show venue announcements. We had free interviews and several bonus spots in addition to what the Radio stations had given us during the Road Shows activations.

All the Radio stations ran a total of 144 paid adverts and 8 paid Skits per Radio Station. All the Radio Stations gave us a bonus of 160 free DJ mentions. The paid adverts were booked during prime times and the skits were played on Wednesdays and Sundays also during optimal times for wide coverage (see attached schedules in the appendix).

The impact of the Radio campaign was big. In all the road show activations we held in the 13 different locations, most of the people randomly selected told us that they were already aware about savings through the adverts that were run during prime time and the skits. Radio also played an important role in mobilizing people for us to attend the Road Shows. The radios stations that participated in the campaign gave us free airtime to mobilize people to come for the activations through various DJ mentions prior to the shows and providing us with a dedicated radio link during the shows.

Savings Awareness Transmission Summary

As the table indicates, all the radio stations provided bonus airtime above what we had agreed with them in the transmission schedules. The airtime which we paid for plus the bonus mentions we had negotiated earlier totaled 3180 but by the end of the campaign, the Radio Station had aired an extra 352 spots. The monetary value of those free spots was mainly felt during the Experiential Road Shows.

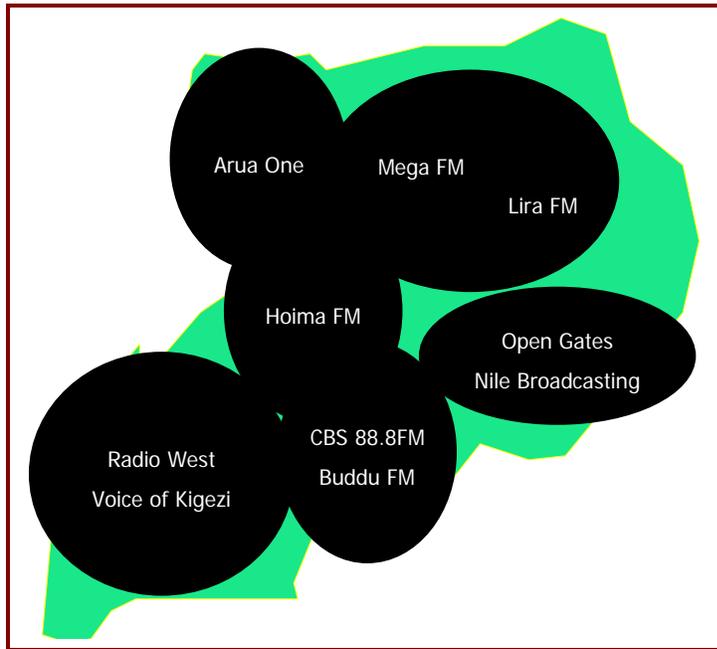
As seen in table one the combined audience of the Radio Stations that we

Channel	Booked Ads	Booked Skits	Bonus Mentions	Actual Aired Skits and Bonus Mentions
Radio West	144	8	166	363
Voice of Kigezi	144	8	166	376
Hoima FM	144	8	166	368
Arua FM	144	8	166	332
Mega FM	144	8	166	382
Lira FM	144	8	166	392
CBS 88.8 FM	144	8	166	318
Open Gate	144	8	166	338
Nile Broadcasting	144	8	166	326
Buddu FM	144	8	166	337
	1440	80	1660	3532

Table 2

(See attached transmission reports in appendix)

used in the campaign have an audience reach to over 22 million Ugandans. Most of the actual coverage is interloping where you find that say Radio West and Voice of Kigezi audience coverage is the same in regions such as Rukungiri and Kabale. We booked for prime time for the Ads after prime news on every station we used (10.00-11.00am, 12.00-01.00pm and 2.00-3.00pm). We conservatively reached about 15 million people on a daily basis for the campaign period of three months.



The Drama Skits also captured a prime time audience as they were scheduled on Wednesdays between 6.00-8.00pm on Wednesdays and 2.00-4.00pm on Sundays. During these hours most rural people are tuned to their Radios because they have completed their days work on Wednesdays and in the case of Sunday, they are through with activities such as Attending Church Services and Lunch. The free DJ mentioned were running every day through out the campaign and they were especially helpful to us during the Experiential Road Shows as

we used them to mobilize people to turn up for the shows in big numbers. In Mbarara and Rukungiri activations, we recorded attendance of over 10,000 people per show which is a record attendance by any standard.

According to a survey we conducted with the Radios that participated in the campaign, the impact of the Radio Campaigns would have been more quantifiable if we had tied the drama skits with popularly and pertinent programs to the savings campaign. This would have elicited the involvement of listeners through call ins. The results would have generated feedback that we could quantify. However, there were challenges with this approach of which the major one was our inability to control the feedback which could have impacted negatively on our desired aim of promoting savings awareness across the board for all financial services providers.

Out Door Advertising

Out door Advertising was our main supplementary vehicle for delivering the rural savings Public Awareness Campaign. This effective reminder medium was used to supplement the Radio coverage. Billboards and Highway Signage were rolled out at the beginning of the campaign to enable our target audience to visualize what the radio and the giveaway advertising materials were going to highlight. The billboards and signage

were placed at strategic points along all the highways and major spots in the towns of the targeted areas we covered.

We had four billboard sites and 34 signage sites throughout the country. We got value additions on the all the sites because we booked and paid for the sites for three months duration but our messages will be there for a minimum of six months. The Billboard were located in four strategic points along the highways leading to the regions where the campaign was carried out. (1) Kayirikiti at the junction separating Masaka town and the highway that continues to Mbarara; (2) Kigumba on Gulu Highway; (3) Fort Portal in Western Uganda; and (4) Iganga on the main Highway to the East. The signage was located in all the towns where we had the experiential road shows (see attached list of highway signage)



Site Location of Highway Signage

DISTRICT/AREA	SITE DESCRIPTION
MUKONO	Adjacent to Taxi-Park; near Kawolo Stage & Bus Park Sign
MUKONO	Mukono-Ntawo; next to sleeping Baby BB 2 km before town
IGANGA	Opposite Police Barracks Yard
IGANGA	Entry into Iganga next to Africa MFI Sign
IGANGA	Adjacent to the Eastern Route, Iganga Lorry Park
TORORO	Obuya Lane, Opposite the Bus Park entrance next to Tororo Steel works Plant
TORORO	Boda Boda Stage, Mbale Road next to sign of Tororo steel works
SOROTI	Telebison, 2 and 1/2 km from town next to Pride MFI Sign
SOROTI	Independence Grounds next to NSSF Sign on Old Mbale Road
MASAKA	Ambience Club Junction
MASAKA	Turning to the Taxi Park
MBARARA	Mbarara Forest near AGIP Motel Sign Post
MBARARA	Turning entering Nyamityobora Market
MBARARA	Opposite the Bus Park near UTL Sign
RUKUNGIRI	Entry Junction to Town
RUKUNGIRI	Entry to Rukungiri Taxi Park
BUSHENYI	Adjacent to IPM house; entrance to Bushenyi in Ruharo
BUSHENYI	Opposite Ishaka Lorry Park
ARUA	3 Km to Arua town, Aquata Area, 100m to Arua Technical Institute Sign post
ARUA	Awindiri Trading Center, 1 km to Arua town 50m after Awindiri Police Post
ARUA	Junction going to Arua Park, at Boda Boda stage
LIRA	3km before town, 100m to Dunavant cotton ginnery
LIRA	1km from Lira Town at Adyel area 150m before Lango College Sign Post
LIRA	Coronatio Park, near Petrol Station along Lira Main Street
GULU	2km to Gulu town, Layibi Division, 100m before road to Layibi college near celtel branded house
GULU	Opposite Gulu Power Station, still in Layibi division
GULU	Junction to pece Stadium and the Bus Park, at Boda Boda Stage
HOIMA	3km to Hoima Town, Opposite Kinubi Institute
HOIMA	Fort Portal Road, right side to Junction that holds clocktower
FORTPORTAL	Kitumba 50m from Bridge
FORTPORTAL	Mpanga Market 10m before the Junction near Blank Billboard

Experiential Road Shows

The Live Experiential Interactive Theater Road shows were the main consumer experience medium. The main objective of the shows was to communicate to the rural people about the benefits of savings in reputable financial institutions. The overall strategy for the Road Shows was to use the road show concept to promote savings in financial institutions. The Road Show concept was selected because it has the potential to

get important messages to as many people as possible by getting them into one gathering stage and providing them with edutainment selling messages.

The shows were held among thirteen communities that are mentioned in the deliverables. A drive through was also staged in Kasese District. These events were a prime opportunity for branding the campaign. Events such as putting up posters and giving away the gift items such as the notepads and coin purses went hand in hand with the event. The shows comprised of popular local music and entertainment and theatrical skits of local relevance all interspersed with promotional activities such as giving away promotional materials. The rig that act as the stage was branded with the Rural SPEED logos and other branding materials to promote saving.

Road Show Schedules

<i>Districts</i>	<i>Date</i>	<i>Venue</i>
Hoima	10th April 2007	Hoima Taxi Park
Travel day	11th April 2007	
Fort Portal	12 th April 2007	Mpanga market
Travel day	13 th April 2007	
Bushenyi	14 th April 2007	Ishaka lorry park
Travel day	15 th April 2007	
Rukungiri	16 th April 2007	Taxi park
Mbarara	17 th April 2007	Nyamityobora Park
Masaka	18 th April 2007	Masaka Taxi Park
Break	19- 21 April 2007	
Travel day	22nd April 2007	
Arua	23 nd April 2007	Taxi Park
Travel day	24th April 2007	
Gulu	25 th April 2007	Gulu Bus park
Lira	26 th April 2007	Coronation park
Travel day	27 th April 2007	
Soroti	28 th April 2007	Independence ground
Tororo	30th April 2007	Bus Park
Iganga	2nd April 2007	Eastern route Lorry park
Mukono	3rd April 2007	Mukono taxi park

The activations were rolled out as follows in all the towns we staged the shows; The Pelican/Pulse team would arrive in town a day before and storm the town in the morning. Part of the group would drive through the town using fully branded van. The same team

would also give out notepads and purses; another team would be walking through the town putting up posters, and giving out notepads and purses. The setup up of the venue would then take place between 2.30pm and 3.00pm so that by 3.30pm music starts playing and by 4.30pm the activations start.

Attendance and Materials Distribution List during Road Activations

Location	Attendance (Estimated)	Financial Institutions	Posters	Stickers	Coin Bags	Note Pads	T/Shirts	Tire Covers
Hoima	1200	4	375	480	410	820	8	
F- Portal	1500	5	375	468	406	812	7	
Busheny	1300	7	375	468	406	812	7	
Rukungi	10,000	3	375	468	406	812	7	
Mbarara	12,000	9	375	468	406	812	7	
Masaka	1500	5	375	468	406	812	7	
Arua	1000	3	375	468	406	812	7	
Gulu	1200	2	375	468	406	812	7	
Lira	900	6	375	468	406	812	7	
Soroti	1000	2	375	468	406	812	7	
Tororo	1200	3	375	468	406	812	7	
Iganga	1500	4	375	468	406	812	7	
Mukono	1200	7	375	468	406	812	7	
Kasese	500		188	234	203	406		
Kabwohe			187	234	203	406		
B/ Culture			375	468	406	812	8	4
Rural SPEED			375	468	406	812		
Total	36000	60	6000	7500	6500	13000	100	4

Note: Kasese and Kabwohe were drive throughs to target audiences where a concentration of Rural SPEED partner financial institutions are located though not a strategic place to stage a show. Ikongo set up its branded tents and the road show truck assisted in drawing a crowd for the institution, while in Kabwohe the drive through assisted in promoting savings to the audience that would not be able to attend the road show in Ishaka but can access the services offered by the SACCOs located in the area.

As the table above indicates, we gave out branded promotional materials that included notepads, T Shirts, Coin Bags, Poster and Stickers. These items were also meant to reinforce our savings awareness drive. Coin Bags were intended to show the importance of any kind of saving from the smallest denominations. The not Pads were also intended to highlight the need for keeping records. Other branded giveaways also helped reinforced the central messages of the awareness campaign.

Financial Institutions including Banks, MFIs, CBOs and SACCOs participated actively in the Experiential Road Shows. A total of 61 branches of financial institutions erected tents and exhibited in all the 13 Shows and in Kasese and Kabwole. Over 200 bank accounts were opened instantly by the people who participated in the show countrywide and thousands registered to open accounts at bank branches during the regular banking hours.

During the whole road show campaign, we managed to reach over 30,000 people throughout the country. This was improvement by more than 300 percent from the number that participated in the Savings Awareness Campaign in

Savings Awareness Documentary

The Campaign Documentary was the supplementary record for future awareness campaigns. The Video covered all the elements of the road show including the ‘storming’ of the towns, putting up posters, filming customers and the crowds that turn up at the financial institutions tents and segments of the live drama skits. The purpose of the Video was to document the methodology, implementation and impact of USAID/Rural SPEED’s 2007 savings campaign which was a nationwide, multi-media public awareness initiative designed to increase savings rates in rural Uganda.

In the documentary, we covered the following: A Brief description of Rural SPEED and its objectives; importance of savings mobilization which was Rural SPEED’s main objective because savings provides the lowest cost source of cash for poor people. We looked at the impact of the Experiential Road Shows; How many road shows were done across country; how many people attended; how many participating financial institutions attended; How many new accounts opened at the road shows; Comments of those attending and opening accounts. We also looked at the overall campaign impact; how many people were reached overall; what was the increase in savings among participating financial institutions

SECTION III

Lessons Learned

The biggest challenge that we faced in managing the Savings Awareness Campaign was the tight deadlines and timelines that we had to work within. We were required to develop new artworks to be used in out door advertising, posters, notepads, T shirts and Car tire covers. The process of arriving at creative decisions is time consuming and requires a lot of collaborative work with the client which takes a lot of time. The two weeks that we were given to perform the task was not enough. The process of design ate into the time of printing the materials and rolling out the outdoor advertising. In future, we believe that Rural SPEED should first work and agree on creative content before rolling out a campaign of this nature because it creates delays and changes in scheduling of activities and tasks involved in managing the campaign.

The overall impact of the Radio campaign was also difficult to quantify. As earlier noted the Radio campaign was run over a period of three months. The Materials that were broadcast included 10-second Ads and Drama Skits. However, there was no in-built mechanism to get feedback from the listeners. It is quite difficult to get feedback from adverts but it was possible to know the impact of Drama Skits if we had tied them to programs that are called into by the audience. We have data transmission reports from all the Radio Stations that we have attached, but we also recommend that in future, we engage independent research organizations such as Steadman group to verify the computations of the radio broadcast data.

The other challenge we faced was with the financial institutions. The Savings Awareness Campaign was promoting rural savings across the board but the Banks and MFIs wanted us to give them an opportunity to market their individual brands on the stage. We also need to mobilize the financial institution early enough so that they can prepare for the road shows. Financial institutions also complained about one day we gave each road show. They believe that it's not ample for the task of educating people about savings. They wanted us to borrow the practice of other service providers such as telecommunication companies that hold road shows for a week in each venue they go to.

Many of the members of the audience were not happy with traditional banks. They complained about the high fees charged by banks to obtain their services. We also realized from random sampling that many people do not have enough income to save. Future awareness campaigns should look into the issue of monetary rural incomes because the experience we got indicates that a large percentage of rural people are engaged in non monetary subsistence agriculture.

We recommend that Rural SPEED conducts a survey of the last two awareness campaigns in order to find out the following; Are the messages that are being used still appropriate; what are the impact of the deliverables we used i.e. Radio, Outdoor Advertising and Experiential Road Shows. We also recommend that future campaigns should include more lead time for planning for the creative work that would be used in

the campaign. We recommend that a special campaign be carried out in Northern Uganda because of the special nature of the problems in Northern Uganda such the majority of people were still leaving in IDP camps. We believe that if we take there another round of road shows, we would be able to reach far more people.

Recommendations:

In summary, we recommend that Rural SPEED or any other such promoters of this type of campaigns use Radio for future campaigns in order to reach a large number of people especially in the rural areas. We recommend that in future, awareness campaigns should tag the Drama Skits well known business or farmers programs for easy generation of feedback and rural SPEED should sponsor programs that create general awareness across a broad range of issues pertinent to rural incomes and livelihoods.

In order to keep the savings awareness campaign pertinent and fresh in people's minds, there is also need to develop a new campaign based on additional pre-testing to find out if the messages used in the campaign materials are still pertinent. We also recommend that rural SPEED increases on the Awareness Campaign duration especially for the Drama Skits because in advertising and promotion, the more you talk about issue, the more it sinks into peoples minds.

APPENDIX

Appendix

- 1- Traffic Reports from Participating Radio Stations.
- 2- Rollout schedules for Radio Ads and Skits
- 3- Approved Sites for Outdoor billboard and signage

Readings

- 1-Savings Awareness Campaign Report 2006