PROSPECT OF COMMUNITY RADIO AS A VEHICLE OF GREEN COMMUNICATION AND SUSTAINABLE DEVELOPMENT: A CASE STUDY OF JAN DHANYOJANA

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Abstract

Green Communication is a term closely related to green technology (Vereecken, W. et al, 2010). The term 'Green' gives the impression of something being environment friendly, which is exactly the case with green communication. With the growth of new communication technologies, undesired energy consumption is also increasing and causing an increase of the global carbon dioxide (CO_2) emissions (Calvanese, E. et al, 2011). Green communication tries to find out the ways through which this environment degradation by carbon emission can be reduced. In this paper, it is tried to investigate how Community Radio can be proved as the most suitable vehicle for communicating environment friendly and need of the hour for sustainable development, taking the case of Jan Dhan Yojana.

Keyword: Community radio, Green communication, Sustainable development, Carbon dioxide emission (CO_{2}).

Introduction

Due to the problem of global warming and the associated climate change, the carbon emissions currently receive most attention (Vereecken, W. et al, 2010). Inrecentyears, with the explosive growth of wireless communication industry in terms of network infrastructures, network users, and various new applications, the energy consumption of wireless networks and devices is experiencing a dramatic increase. Because of ubiquity of wireless applications, such increasing energy consumption not only results in a high operational cost and an urgent demand for battery/energy capacity to wireless communications operators, but also causes a more severe electromagnetic (EM) pollution to the global environment. Therefore, an emerging concept of "Green Communications" has received considerable attention in hope of finding novel solutions to improve energy efficiency, relieve/reduce radio pollution to unintended users, and maintain/ improve performance metrics (Wang B. et al, 2011). Therefore, certain ways need to be found to communicate effectively yet environment friendly. This is how sustainable development could be achieved.

Sustainable development meets the needs of the present without compromising the ability of future generations to meet their own needs (Jan Servaes, 2013). In a developing country like India which is highly diverse in cultures, languages and values, any kind of development cannot be even thought without active participation of its various groups of people, we can conveniently call 'community'. A group of people may be called community if they have similar cultural, social or economic values. Considering this fact, now every step is being taken to communicate with these communities and assuring their involvement in the development process. "People's participation is becoming the central issue of our time," says UNDP (Human Development Report 1993), to which we add, "and participation requires communication". Communication can be an instrument of power—a revolutionary weapon, a commercial product or a means of education; it can serve the ends of either liberation or oppression, of either the growth of the individual personality or of drilling human beings into uniformity. (MacBride Commission Recommendation, 1982). This means communication with all strata of people is key to sustainable development.

In India, it is not difficult to communicate with the people of higher strata as they are empowered with language, technology and education, so all kind of media serve their purpose, while people of lower strata are most of the times not literate, economically weak and technically unskilled, which demands an specific media which is neither costly, nor complicated and very much dedicated to address their problems.

A very good way out in this regard could be community radio. Where one side it communicates with the communities in their own words, focuses completely on their welfare and entertainment, on the other side it requires minimum electronic set up, which ultimately would lead to considerably low carbon emission and more environment friendly in compare to other mainstream media. Community radio is a medium of the people, by the people, for the people.
This small study is trying to do a litmus test of communication gaps in recently launched Jan-Dhan Scheme and to find out how well community radio could be used as best possible media to overcome these gaps which would be an ideal vehicle for green communication and eventually lead to sustainable development.

Purpose of the present study

With the above mentioned perspectives and descriptions about green communication and sustainable developments, this study examines following questions:

i. What were the communication gaps while informing people about Jan DhanYojana?
ii. How these communication gaps could be overcome and which is the most suitable medium to do so?
iii. How can community radio be the most suitable vehicle for informing people about the missions like jan dhan yojana and eventually for green communication and sustainable development?

Methodology

This study uses qualitative method to examine the above mentioned questions. In-depth interviews of the branch managers of three government banks, State Bank of India, Indian Bank and Punjab National Bank and branch managers of two private banks, IDBI Bank and HDFC Bank were taken in order to understand what kind of problems they faced while opening accounts for the people under Jan DhanYojana. All these banks are situated in Indirapuram area of Ghaziabad. Since this area represents a mixed population of all strata, it can be taken as possible sample of metro cities where people from all economic spheres remain present. There are many government and private banks in this area, but only those banks have been chosen purposely which are oldest and credible in the area and having maximum number of consumers with it. The government banks are far ahead in this regard, but accounts can be opened in private banks as well under the Jan Dhan scheme, so two private banks have also been taken as sample to get the complete picture. After thorough interviews of the branch managers of the selected banks, the areas of communication gaps have been found out and an apt solution to these gaps have been suggested. The interviews were semi structured and complementary questions were asked in the course of conversation wherever necessary.

Findings and Analysis

It was very difficult to talk to the branch managers of these banks on the aforesaid issues. They were reluctant to answer many questions. They feel that their only duty is to open the account. When researcher tried to convince them that this interview is important, then only they answered few questions. To get the answer of one question, twice or thrice questions were asked. They feel that because of the scheme much burden has been imposed on the banks and unmanageable rush has been thronged. Following is the bank-wise responses of the focused questions:

State Bank of India, Indirapuram, Ghaziabad

- Brief introduction of implementation of scheme:

  Under Jan Dhan scheme, to open the account two business correspondents are there taking care of it. Around 3300 accounts have been opened since August, 2014. Almost 90 percent of them are from lower income group.
- Queries by the customers:

  Those who opened the account were not aware about the benefits of it. They were under the impression that they will get Rs 5000 every month and a cheque book too.

  Many of them were coming with the hope that they will get one lakh rupees immediately after opening the account. It was very difficult to clear their misunderstanding. Everyday around 300 to 400 people are visiting to enquire about how to open a/c or if they have not received ATM or what kind of benefit they are getting.
- Problems encountered while opening accounts:

  Many were not able to fill up the form properly and not confident in mentioning the name of the nominee due to insecurity in financial matters. Those who were already having a/c were also coming to open another a/c under Jan Dhan scheme as they were not aware that how to get benefit under the scheme without opening new a/c.

  Even branch managers have not recieved any circular that those who were already having a/c anywhere how they will be beneficiary under this Jan Dhan scheme.

  "So, those who are having a/c anywhere and coming with proper documents, we are not restricting them to open the account", said the manager. He said that around half of 3300 a/c are of those customers who are already having a/c. Provision is that one mobile no. will be used for opening only one a/c but they are coming with the same mobile no. to open more a/c.
- Important observations:

  On every Monday around three times more people are coming in comparison of other week days. On asking how they came to know about the scheme, they replied that Sunday was their holiday so they watched television and came to know through advertisement but they were not aware about all the benefits of the scheme. Many are not even bothered to know in detail about the scheme as they feel that if we are opening a/c after government instruction then certainly will get some benefit. If advertisement is saying to do so they are following it.

  90 percent a/c opener customers are slum dweller and from lower income group.

  They are relying more on the information they are getting through television and radio. If bank employees are saying anything then they are ready to challenge them.

Recommendations

People are not aware about the term overdraft limit, accidental insurance and life insurance. Manager suggested that in layman language it should be explained through advertisements.

About life insurance coverage of 30 thousand rupees, no one is aware that till 60 years of age it is covered and accidental insurance is for 70 yrs of age and those who are already having the same kind of insurance will not get the benefit under the Jan Dhan scheme. All these informations should be made available beforehand.

Those who are already having a/c how they will be connected with the scheme is not clear to the bank manager and have not received any communication from the government and may be this is the reason those who are having one a/c are opening another a/c. So the communication from government should also be clear.

Manager said that advertisement should have more clarity regarding eligibility of the customer; terms used should be simple and clear. And any new thing is being added then it should be notified by the appropriate medium of communication. They agreed that only through advertisement things can be made clear for people.

Punjab National Bank, Indirapuram, Ghaziabad

- Brief introduction of implementation of scheme:

Customer service centre is there to open account. Two employees are there to take care of it. Around 300 a/c have been opened till date. In nearby locality two more branches are there of PNB so customers are distributed among all three branches of PNB.

- Problems encountered while opening accounts:

"Indian mentality is the problem. They don't want to listen to bank employees."

- Important observations:

Scheme is in the implementation phase so there are more problems. When they started opening the a/c in the month of August then more dilemma was there but slowly things are more clear to the customers too as many have opened the a/c and they are working as opinion leader in the society.

More customers are illiterate so print media is not a good choice. Television ads are little bit beneficial. Many times people don't have time and when they have time, they can get information on radio if it will be repetitively advertised. Those who are working in the fields, more of them are listening to the radio.

Recommendations

Better advertisement content required with more clarity about terms.

Many times language may be the problem. When ad on TV is coming then that is not repetitive and in that case terms are not clarified so they are confused.

Those who are already having a/c, they are rushing more than needy people. Advertisement should make clear the eligibility of the customers.

Indian Bank, Indirapuram, Ghaziabad

- Brief introduction of implementation of scheme:

Around 1000 a/c opened. Out of 1000 around 70 percent were actually needy people. They were not having any a/c till now. Initially a/c were opened in hurry but now it is slow as many nearby residents have already opened the a/c.

- Problems encountered while opening accounts:

Customers are not able to fill up their form properly so rushing to the bank many times.

- Important observations:

Those who are already having a/c now coming less in numbers in the bank. Now if bank comes to know that customer is having a/c in their branch, they are not opening a/c of that customer.

Customers are not clear about the scheme but again they came to know through friends those who have already opened it and by TV, so opening it.

Recommendations:

Customers are not appropriately informed, so content with clarity should be advertised.

HDFC Bank, Indirapuram, Ghaziabad

- Every month average 100 customers are coming to open the a/c.
- They all are from lower socio economic background.
- Around 5 percent housewives have opened the a/c till now.
- There is not any problem in opening the a/c.
- Very few customers are asking about the scheme in details. So, the manager does not think that there is any requirement in advertisement campaign.
- Nobody came to open the a/c who is already having it.
- All informations were received regarding the scheme.

IDBI Bank, Indirapuram, Ghaziabad

- Brief introduction of implementation of scheme:

Almost 400 a/c have been opened. Around 200 customers visited the branch to open the a/c and rest were opened in a camp. Bank has taken initiative to open the a/c under the scheme and camps were organized in nearby area. Area was also allotted by the DM to the bank to cover the customer.

- Problems encountered while opening accounts:

There is confusion among the customers regarding the eligibility as many existing customers are coming to open a/c so under Jan Dhan scheme eligibility should be made clear in the advertisement.

90 percent customers are thinking they will get insurance amount immediately after opening a/c and they will get Rs 5000 monthly.

Almost no customer knows that those who are first time opening a/c between 15th August 2014 to 26th January 2015. Only they will get the benefit of life insurance.

About life insurance coverage, nobody is having any query as it was announced later and even manager was not aware about it. When he was asked then searched it on the net and then confirmed.

Important observations

- More accounts have been opened with the SBI because of the reach of this bank. Maximum area of country is covered by the bank so more customers want to open the a/c with this bank.
- There is not any confusion regarding the scheme. Although everything is not clear right now about the scheme viz. life insurance coverage but customer will be able to take the benefit after six months only so till that time circular will come regarding the issue.
- Scheme is in the implementation stage so terms are being cleared by the government as and when required.
- 90 percent customers are from lower socio economic background and five percent housewives have opened the a/c.
- Newspaper is not the sufficient medium to advertise the scheme but television is reaching to the people. Problem is the rural areas of the country where no medium of mass communication is there but still a/c have been opened amid ambiguity.
- Although government has taken a very good effort, clarity of eligibility is required in any advertisement.

All the branch managers have received the communication from the govt, regarding scheme. Initially there was not any life insurance policy in the scheme when it was announced but on 17th November they got the information that 30 thousand life insurance policies will be given till the age of 60 years. Managers were not eager to answer many questions regarding medium of the advertisement as they say that this is not our responsibility. All were having suggestions regarding advertisement content that it should have more clarity so customer can understand it easily. Terms should be in easy language and eligibility should be more clear to restrict the rush to the bank. Initially chaos was there in the banks to open the a/c. needy people were not able to open the a/c. those who were having the a/c they were coming more in numbers and were not convinced by the employees of the bank. They said that this is the duty of govt and media organization to decide on the issue that how customers will be informed better.

They felt that this is their job to open the a/c and as such there is not any problem as types of enquiries customers are doing while any scheme is launched but at the same time all of them said that eligibility criteria need more clarity so that rush could be controlled.

From the above responses, following points have emerged:

- There is a communication gap between the policy makers and the target audience of Jan Dhan Scheme as they were not communicated clearly about the benefits and eligibility criteria of the scheme
- It is found that television ads have played significant role in informing people about the scheme, but still lack of clarity is there and print ads are of no use as most of the prospective customers are illiterate. Even they are from lower economic group, so television is an expensive affair for them.

- Radio could be a better and effective medium of communication to aware people about this scheme properly, however big radio channels cannot cater to the specific needs of small groups. So, community radio can play a very effective role in this regard. Also it neither needs good educational background nor huge investment to subscribe to community radio station. Thus it seems to be most suitable medium to aware lower income group about this particular scheme.
- This medium is effective as well as a very good tool for green communication as there is very low carbon emission through this media which will eventually lead to sustainable development.

Conclusion

The thorough interviews of all the branch managers clearly reveal that there is lack of information about Jan DhanYojana among the prospective customers. Most of the people coming to open their account in banks are from lower income group, so they are eager to open their account with this misconception that they will immediately get a handsome amount and will get some amount per month. This all misconception is due to lack of information. Even if the informations are reaching to them, there is lack of access to the expensive media and lack of education to the print media, so they go to banks for informations. This increases burden on banks as a huge rush comes daily just for enquiry, which disrupts the daily working environment of banks. All the branch managers recommended that elaborate advertisements should be there to educate people about the scheme, which is not possible on mainstream media due to limited time and space. So, community radio would be best available option to educate people on such schemes and well informed people can make most suitable choices which will contribute to the smooth functioning of the banks. Also since it is environment friendly media, it can be said a very good tool of green communication. For the vast majority of India and its plural society, community radio is the most suitable media which provides region and requirement based informations. Most of the welfare programmes of government are not completely fruitful due to lack of information to the prospective people; this barrier can be overcome by using community radio as a communication vehicle. Pervasive uses of this media would achieve the goals of green communication and sustainable development.

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