







## Radio financial education in rural areas of Colombia

### Radio educación financiera en zonas rurales de Colombia

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#### ABSTRACT

This article addresses a growing problem in Colombia: insufficient educational support in rural areas, associated with social factors such as the armed conflict, lack of government support, and scarcity of economic opportunities. The study focuses on education, specifically on the importance and influence of financial and accounting knowledge in people's lives. The central objective of the research is to assess the implementation of radio education as a solution to overcome this educational gap. A qualitative research methodology was used, including literature review, analysis of successful cases in other countries, and evaluation of the experience as a case. The most relevant findings highlight the benefits of radio education in access to accounting education in rural areas and its contribution to acquiring fundamental knowledge to improve their economic and personal activities. In conclusion, radio accounting education is a favorable strategy to provide educational development opportunities in rural areas, promote equity and empowerment of its inhabitants, and represent a platform rich in opportunities.

**Keywords:** broadcasting, community participation, educational radio, finances.

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#### RESUMEN

Este artículo aborda una problemática creciente en Colombia: el insuficiente soporte educativo en áreas rurales, asociado a factores sociales como el conflicto armado, la falta de apoyo gubernamental y la escasez de oportunidades económicas. El estudio se enfoca en el ámbito educativo, específicamente en la importancia e influencia de los conocimientos financieros y contables en la vida de las personas. El objetivo central de la investigación es valorar la implementación de la radio educación como una solución para superar esta brecha educativa. Se utilizó una metodología de investigación cualitativa que incluye revisión bibliográfica, análisis de casos de éxito en otros países y la evaluación de la experiencia como un caso. Los hallazgos más relevantes destacan los beneficios de la radio educación en el acceso a la formación contable en áreas rurales, así como su contribución a la adquisición de conocimientos fundamentales para mejorar sus actividades económicas y personales. En conclusión, la radio educación contable se presenta como una estrategia favorable para brindar oportunidades de desarrollo educativo en zonas rurales, promueve la equidad y el empoderamiento de sus habitantes, además de representar una plataforma rica en oportunidades.

**Palabras clave:** finanzas, participación comunitaria, radiodifusión, radio educativa.

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## INTRODUCTION

In rural areas of Colombia, there is a marked lack of accounting and financial education, which has generated several negative consequences for the economic and social development of these communities (Baquero et al., 2019). This problem, both locally and internationally, is associated with several factors, such as lack of access to specialized educational institutions, scarcity of resources, and poor awareness of the importance of acquiring knowledge in this field (Gutiérrez et al., 2020; Peña & Reina, 2022; Van Nguyen et al., 2022).



Accounting and financial education play a fundamental role in strengthening the skills and knowledge necessary for informed financial decision-making (Rodríguez Raga & Martínez Camelo, 2022). However, in rural areas of Colombia, this education has become a privilege to which only those who live in urban areas or who have the means to receive specialized training have access, which, coupled with the abandonment of the countryside, exacerbates these difficulties (Blake et al., 2023; Muñoz Rios et al., 2020).

This educational gap has significant implications in the daily lives of rural inhabitants, which was increased as a result of the Covid-19 pandemic and is not limited to financial and accounting aspects (Herrera & Rivera, 2020; Marín et al., 2023; Segura & Torres, 2020). The lack of knowledge in areas such as resource management, personal financial management and economic planning limits opportunities for economic growth, as well as hinders the efficient management of available resources (Amari et al., 2020; Kaiser et al., 2022; Lusardi, 2019).

In response to this problem, the implementation of a radio program for accounting and financial education in rural areas was proposed. The purpose of this program was to provide access to fundamental knowledge in these areas through a widely available and accessible means of communication such as radio. This radio program aimed to fill the existing educational gap and empower rural inhabitants by providing them with practical tools and key concepts related to accounting and finance. The scope of the program covered topics such as budget management, financial planning, responsible investing, and understanding basic accounting concepts.

The implementation of this radio program was assessed a priori as relevant and necessary to address the lack of accounting and financial education in rural Colombia. This assertion was supported by the evidence found in the literature, which patents that the use of radio has proven to be a powerful communication tool that can reach dispersed communities and overcome geographical and technological barriers (Anderson et al., 2020; Henderson et al., 2020). Especially during coping with the COVID-19 pandemic, radio education proved to be an important tool for accompanying students, teachers, and families (Laskar & Bhattacharyya, 2021; Majoko & Dudu, 2020; Williamson et al., 2021).

Using an inductive approach and focused on the needs of the study, an in-depth literature review was conducted that supported the importance of financial and accounting education in the economic empowerment of individuals, in the sustainable development of families in rural communities (Hasan et al., 2021; Vanegas et al., 2020; Wong, 2020). Previous studies have shown that financial education improves economic decision-making, promotes financial inclusion, and contributes to economic growth at the individual and collective levels (Abad & Gonzalez, 2019; Fan & Zhang, 2021; Goyal & Kumar, 2021; Wagner, 2019).

In attention to these aspects, the lack of accounting and financial education in rural areas of Colombia represents a significant barrier to economic and social development. Therefore, it was assumed that the implementation of a radio program of education in these fields has the potential to overcome this educational gap, providing rural inhabitants with the necessary knowledge for better resource management and more informed financial decision-making. The literature review supports the relevance and pertinence of this approach, highlighting the benefits and opportunities it can bring to rural communities in their quest for a more prosperous future. Thus, it was decided to conduct a single case study to evaluate the experience.

## METHODOLOGY

The study was conducted under the precepts of the qualitative approach since its main intention lay in achieving a better understanding of the fundamental aspects to be considered in radio accounting education in rural environments, as well as the evaluation of its impact. This achievement was developed as a systematic case study due to the need to explore multiple aspects of the phenomenon of interest (Alam, 2021); the need to triangulate data, perceptions of participants and researchers (Farquhar et al., 2020); as well as an analysis of the contextual, design and human elements of the implementation (Sandehang et al., 2019).

Because of this decision to explore implementation uniquely, the study focused on analyzing both the design and its implementation and acceptance by participants and recipients. The methodology used to develop the accounting and financial education program through radio focused on several key aspects that sought to effectively impact rural society and reduce misinformation rates.

Data collection was conducted through participant observation, semi-structured interviews of key informants (n=8) through purposive sampling, analysis of visibility and acceptance indicators supported by the netnography of digital culture (Gómez et al., 2023), as well as triangulation of researchers for data analysis and discussion and design restructuring (Natow, 2020; Vogl et al., 2019). This phase of the study made it possible to form a basis for

decision-making about the program itself and, at the same time, provide the necessary files for the global evaluation of its implementation.

The data collected and their partial analysis as part of the longitudinal development of the research made it possible to form a database conducive to the thematic analysis of the content, which was carried out based on coding and categorization procedures (Saunders et al., 2023; Troncoso et al., 2021). This procedure favored the inductive and interpretative processing of the interview transcripts, the notes taken during the observation and conduct of the program, as well as the memos and minutes taken during the researchers' meetings, while strengthening the reliability of the study (Mondal & Samaddar, 2021; Rose & Johnson, 2020).

## RESULTS AND DISCUSSION

Due to the convergence of two sets of analysis, namely, the longitudinal analysis of the research and the final analysis after leaving the field, it was decided that the most appropriate way to present the data was through thematic analysis, as a result of coding and categorization, as well as through the use of triangulation and contrasting the results. This decision allowed for a walkthrough of the progress of the case study, as well as an adequate discussion of the main findings.

### **Beginning of the study, selection of the context and initial approaches**

First, the university radio program "News Stand Accounting" of the Fundación Universitaria del Área Andina was selected as the main platform to carry out this project. This selection was based on the broad coverage and reach that the radio station had in the rural area, which provided an excellent opportunity to reach the target audience. In addition, the station had experienced professionals in radio production and broadcasting, ensuring the program's quality and impact.

The main focus of the program was to increase rural society's interest in accounting and financial topics. To achieve this, attractive and entertaining educational content was designed and adapted to the needs and characteristics of the target audience. As active participants in the project, the students played a crucial role in this stage, as they shared their accounting knowledge in a playful and dynamic way. This helped establish a closer connection with the audience and facilitated the learning process.

Throughout the implementation process, it was observed how the program began to reach a broader and more diverse audience. Not only students from other programs or universities were listening to the program, but also people outside the student environment. This phenomenon was especially gratifying and provided necessary and important feedback, as it indicated the initial fulfillment of the purposes of broadening and diversifying accounting and financial education to diverse sectors of rural society.

To further amplify the program's outreach, various dissemination techniques were implemented. Based on a netnographic analysis, the choice was made to use social networks, such as Facebook, Twitter, and Instagram, as tools to promote the program's content and attract a younger and digitally connected audience. The publication of stories on Instagram and interaction through WhatsApp channels allowed for greater participation and feedback from the audience, as well as an avenue for informed decision-making during the implementation of the program.

### **Educational referent, entertainment and access: accounting education in radio and virtual environments**

The process of turning the program into an educational reference for rural society took time and effort, but the results obtained showed an upward curve in terms of access and preference, according to the data collected in the interviews. Despite the intrinsic complexity of the topics and the long average duration of the sessions (over 40 minutes), a genuine interest in accounting and financial education was awakened, a topic that had previously been underestimated and faced high levels of misinformation. By offering a playful and accessible perspective, the program became a valuable tool for fostering financial learning and development in the rural community.

As the program became more widely known, its impact multiplied. Testimonials and positive feedback from the audience were collected and analyzed as an important source for decision-making and refinement of the proposal, which helped its internal transformation from one delivery to the next. In addition, the acceptance of the program by people outside the student environment highlighted the importance of providing inclusive financial education that transcends the boundaries of academia, an aspect that needs to be explored in greater depth.

In summary, the methodology used to develop the accounting and financial education program through radio was based on a comprehensive approach that involved carefully selecting the transmission platform, designing attractive content, and implementing various dissemination techniques. In addition, it was subject to systematic review; a process that took as a fundamental source the data provided by the audience, producers, and researchers, who documented progress and its evaluation.

The result, in terms of design, was an assessment summarized as “successful program”. This is because it was able to increase the interest of rural society in financial and accounting issues while at the same time helping to reduce the rates of misinformation in the community. The initiative demonstrated the potential of radio as a tool for education and social change, and laid the groundwork for future explorations in this field.

With respect to improving the systematization of the experience, several recommendations were made, including the extension to other target populations, the open exchange with entrepreneurs and other social agents, the division of the contents into sessions, and the strengthening of the successes. The main area of attention for future studies was the exploration of the social impact of the program and the use of active methodologies, such as action research.

### **Data, self-assessment and the satisfaction of a job well done**

According to the report provided by the director of the Fundación Universitaria del Área Andina radio station, a total of 1026 IP addresses were registered for each program transmitted, referring to the fact that each IP is the equivalent of an electronic device that tunes in to the radio station. These data were provided by the provider Letio, which is the direct channel used by the station to carry out its transmissions.

These results were analyzed taking into account that for each connected device, more than one person could be tuned to the station. In addition, data collected through interviews, user feedback analysis, and netnographic analysis suggested that advertising strategies on Instagram have also had a significant impact. Program-related posts have accumulated a weighted total of 500 views, implying a high level of interest and engagement by the target audience on this platform.

The triangulated assessment of these results pointed to a clear indication of the reach and relevance of the accounting and financial educational programs through the Andean Area University radio station. The field notes, the analysis of the interviews, and the decisions in the research team can be summarized in the following verbalizations:

*IC2* “We are excited to see how the number of connections and reproductions continues to increase, which confirms that we are achieving our goal of increasing interest in these topics and reducing misinformation in rural society and beyond.”

*IC 8* “We thank our listeners and followers for their continued support and participation in this educational initiative. We will continue to work hard to provide valuable and entertaining content that benefits our audience and contributes to the educational and financial growth of our community.”

### **Financing, competition and educational complexities**

In a context characterized by free competition and easy access to information, the presentation of educational content represented a fundamental challenge, according to the interviews conducted. The main elements highlighted were the autonomous nature of the proposal and that it was carried out on personal initiative, with the resources available within the Fundación Universitaria del Área Andina, where the students involved in the radio program “News Stand Accounting” contributed their time and effort on a voluntary basis.

This absence of external funding did not affect the quality or objectivity of the research, according to the data collected. The program was carried out due to the internal support of the university radio station, whose directors provided the necessary space and technical resources for the radio transmission of the program. Although this scenario contributes to an objective, critical, and reliable study of the experience, it should be noted that it represents a competitive disadvantage, as well as a platform for the improvement of the experience, which would benefit from the injection of resources or increased visibility through the concerted participation of sponsors.

Although the lack of external funding represented a challenge in terms of resources and outreach, the commitment, dedication of the students, and the station’s internal staff were identified by key informants as critical to the success and effectiveness of the project. “Passion” for providing accessible accounting and financial education

to rural society emerged as a common motivational element, as according to interviewees this positive orientation drove participants to work hard to achieve the proposed objectives. These achievements show that, with the right commitment and creativity, it is possible to develop successful educational initiatives that positively impact the community.

### **General assessments and discussion of findings**

Accounting and financial education is a topic of vital importance in any society, since it directly influences economic decision-making and financial development, both at a personal and business level. However, in rural areas, this subject has often been neglected, which has generated high rates of misinformation. This socio-educational situation represents an obstacle to these communities' economic and social progress.

The implementation process analyzed in this research showed the relevance and effectiveness of developing an accounting and financial education program through radio, especially aimed at rural society. The results obtained show that this approach can significantly increase interest in these topics and reduce misinformation in these areas. In addition, its digital approach and dissemination through social networks, podcasts, and other virtual resources contribute to the integration of educational technologies and information literacy in a general sense.

The university radio program "News Stand Accounting" of the Fundación Universitaria del Área Andina proved to be a valuable tool to achieve these objectives, as well as a relevant space for the systematization of the experience and the expansion of the resources to be used. The active participation of the students, who shared their accounting knowledge in a playful way, has been fundamental to create an attractive and accessible educational space for the rural audience, which exacerbates the educational value of the proposal by serving as a practicum and, at the same time, as a broadcasting channel for educational purposes.

One of the most outstanding findings of this research is the high number of IP addresses connected per broadcast program, highlighted by key informants, network messages, and interaction with the audience. This indicates a clear interest from rural society in participating in and learning from this educational program.

In addition, the reproductions of program advertising on Instagram have also had a significant impact, which points to the possibilities offered by these platforms to consolidate educational proposals in a hyper-connected world. These results evidence the success and effectiveness of the dissemination strategy used, which has managed to reach a wider and more diverse audience.

In this regard, the comprehensive approach supported by the consolidation of the implementation through social networks, WhatsApp and Instagram channels, was evaluated as a successful strategy to complement the radio broadcast, reaching audiences that not only belong to the student environment but also to people outside the university community. The main lines of research derived from these findings converge in integrating both audiences through extension and community processes.

In general, the experience has offered a way to implement and evaluate accounting education, which has generated a positive impact by fostering accounting and financial knowledge in a wider and more diverse public. It is important to note that this process was not immediate; it took time for the program to acquire greater visibility and reach. However, the results show that the perseverance and commitment of the students and the university radio station have paid off.

The research has also highlighted the key role of the provider as a direct channel for the station. The collection and analysis of data provided by this supplier has been fundamental to understanding the impact of the program on the audience and evaluating its effectiveness. Hence, the need to take into consideration the design of evaluation tools or the adaptation of metrics has been assessed, which positions service providers as social agents, highlighting their social responsibility.

### **Lessons learned, future research and systematization**

In terms of trends for future research, it is necessary to go deeper into measuring the long-term impact of this type of educational programs. Although the results obtained at the time of writing this article are encouraging, it would be relevant to evaluate whether the increased interest in accounting and financial topics translates into real economic and financial improvements in rural communities over time.

In addition, it is necessary to explore the possibility of implementing follow-up strategies to measure the level of knowledge acquired by the audience through surveys or knowledge tests, which would make it possible to know the true educational impact of the program. As previously mentioned, the findings point to the need for active methodologies, the integration of community and extensionist processes, as well as the involvement of other social agents.

Another interesting aspect for future research would be to evaluate the inclusion of more specialized and advanced content in the program to meet the specific needs and demands of the audience. In this way, the program could be adapted to different levels of knowledge and provide more detailed and relevant information.

Additionally, it would be interesting to explore the possibility of extending the program's coverage to other rural areas and expanding the reach through other local or regional broadcasters. This would make it possible to reach a larger number of people and generate a greater impact on accounting and financial education in these areas.

## CONCLUSIONS

The results of the research lead to the conclusion that accounting and financial education through radio is a powerful tool to increase interest and reduce misinformation in rural society. The university radio program "News Stand Accounting", as an avenue for the implementation of educational initiatives, has proven to be effective by offering entertaining and accessible content that has attracted a wide audience. The use of social networks and other broadcasting platforms successfully complements the radio broadcast, reaching a more diverse audience.

However, it is important to continue to develop this line of research and improve the internal design of these programs so that it is possible to measure their true long-term impact and adapt them to the specific needs of the rural audience. With a continued focus on accounting and financial education, economic and social development in these communities can be fostered, thus contributing to a more informed and prosperous society in the future.

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