Introduction

When communities are faced with a crisis or an emergency they need to act quickly to respond to a situation that is affecting their viability, their lives and their livelihood. In an emergency the immediacy of action is such that there is little time to consider what needs to be done as a community is under threat and action to save peoples’ lives and property is imminent.

Emergencies such as Hurricane Katrina that struck New Orleans in 2005 resulted in utter devastation with 964 people losing their lives as unpreparedness and slow response to this catastrophe added to the death toll and human suffering (Benoit & Henson 2009). These scholars describe the “human and economic toll from Hurricane Katrina as devastating” [p.40] and the aftermath of massive looting in the city, water contamination and minimal community services as contributing to the chaos and crisis. According to the USA Institute of Crisis Management (ICM) 29% [http://www.crisisexperts.com, accessed October 17, 2008] of crises are sudden and unexpected such as hurricanes and floods resulting in significant loss of property and life (Guth & Marsh, 2009) and in these unexpected crisis situations most forms of communication are destroyed.

From the unexpected to the expected, 71% of all crises are in the smouldering or the issues management category where a crisis is waiting to happen. Guth and Marsh [2009 p.378] point out that “usually, there are advance signs of trouble” for most crises as emerging issues can be managed before they reach a point of no return. This paper puts forward the notion of developing community capacity where credit union public relations practitioner are the actors, or the agents (Edwards 2008, Coleman 1988) that establish community relationships and develop funds for vital infrastructure, engender a community spirit and response to newcomers and those who are marginalised. Proactive management of emerging issues presents opportunities to put communities’ resources and networks in order for a timely and effective crisis response when their coping capacity is tested.

Chia presents a qualitative study that suggests that to develop social capital, relationships and networks need to be established as a basis for all planning and effective emergency management. A qualitative study of Australian and Canadian credit union employees’ community engagement indicated that organisations need to actively engage with their local and regional communities by giving back, volunteering and partnering with other organisations such as local hospitals, schools and non-profit organisations so they have the capacity to respond to issues and emergencies. Credit unions’ social responsiveness is fundamental to their business practice and it is the platform for community engagement and responsiveness.

ABSTRACT

As organisations engage with communities they develop social capital that adds value to their community. Social capital in the context of this paper refers to the investment of an organisation in community programs where employee involvement is central to the success of these programs. If organisations intend to engage communities in effective emergency management, this paper suggests that relationships and networks need to be established that form the basis for all planning and community response including response to emergencies. A qualitative study of Australian and Canadian credit union employees’ community engagement indicated that organisations need to actively engage with their local and regional communities by giving back, volunteering and partnering with other organisations such as local hospitals, schools and non-profit organisations so they have the capacity to respond to issues and emergencies. Credit unions’ social responsiveness is fundamental to their business practice and it is the platform for community engagement and responsiveness.

Engaging communities before an emergency: developing community capacity through social capital investment

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have a greater chance to develop relationships and make communication transparent, meaningful and acceptable.

Credit unions were central to the study reported in this paper as credit unions began to provide fair access to financial services for groups who were under served by mainstream financial services. Canadian and Australian credit unions began over 100 years ago when employees collaborated to create credit unions to assist people in need to stand on their own. The strengths of credit unions are:

- They reflect and define a community;
- They are built on common bonds of association among members (ethnic, corporate, community);
- They serve members face-to-face where they reside;
- They take care of their members and their members take care of them.

**Social capital embedding emergency readiness**

How can organisations’ community social capital investment make a difference to a community’s response to an emergency? Social capital is “the ability to form and maintain relationships to facilitate goal and objective attainment” (Fussel, Harrison-Rexrode, Kennan & Hazelton, 2006; Hazelton & Kennan, 2000; Kennan & Hazelton, 2006 cited in Hazelton, Harrison-Rexrode & Kennan, p. 92). The focus on relationships, or as Bourdieu and Wacquant (1992, p. 32) put it “connections”, is central to social capital investment. These connections develop social supports that can be accessed during times of trouble or crisis (Carpiano 2007, p.647) and in times of support and calm. Connections do not happen; rather they are slowly developed and relationships increase mutual respect and understanding amongst relational partners (Bruning, McGrew & Cooper, 2006). McCallum and O’Connell (2008) suggest that social capital also develops organisations’ leadership skills as part of relationship management thereby adding to the capacity to network and build meaningful community relationships and take a leading role in managing emerging issues.

Social capital is complex as the "three dimensions of social capital: structural, relational and communication” (Hazleton, Harrison-Rexrode & Kennan, p.94, cited in Duhe, 2007) are integral to the community credit that is established by organisations. The structural dimension is the way that community relationships, networks and connections are developed so that communities, for example, who have a need for better medical facilities are given grants and support to establish them. The relational and communication components include the establishment of community trust banks so that communities have confidence in what is being communicated and planned in their localities.

Underpinning the functional and relational social capital aspects are open, multi-way communication channels where the community might be assisted to develop local networks and media contacts, and communities put in touch with each other. Wigley (2003) found that community relationships established with the police, community leaders, emergency personnel and the local media before a crisis were critical to managing a local airline disaster; credit union relationships reported in this paper function in a similar way. Similarly Priest (2008) found that during Hurricane Katrina media warnings to evacuate were not headed, instead interpersonal communication such as that between friends or family members, and the views and advice of opinion leaders such as a city mayor giving orders to evacuate, were more likely to result in a response. Understanding the finite role of grass roots relationships and their strength within the community is critical to the way communication is understood and managed during pre-crisis and crisis stages, and it is critical to the way credit union employees in the study reported in this paper developed relationships with credit union members and their families, as well business and other community relationships.

Anticipating and knowing how to address uncertainty in a crisis is also important as communication to the public will not be understood in the same way by everyone. Communication exchanges and the interpretation of communication between organisations and the community takes place in complex environments where tensions are prevalent. Hutchinson (2007) found that in disasters such as Hurricane Katrina communication can be especially confusing as there are so many more government and emergency services needing to be involved and each authority has a different message and a different role to carry out. “A consistent response demands the communication of uniform messages to establish legitimacy” (Huang & Su, 2009 p.8) but many agencies and organisations descend upon communities in crisis often giving contradictory messages. The credit unions in this study established legitimacy as they were trusted by the communities they served and they communicated with community leaders and set up meaningful community partnerships that are valuable in terms of crises and uncertainty.

Making sense of crises as they unfold and learning from the lessons of previous crises is important to the public relations role (Kreps 2008; Howell 2007) and it is important to the proactive response that credit unions’ reported in this paper are taking in making their
communities ready to manage day-to-day issues and emergencies.

**Research methods**

The research was conducted in a Canadian credit union which had 541 employees and 142,000 members located in the Toronto and Ottawa regions. The Australian credit union employed 620 staff and had 170,000 members at the time of this study. Credit unions were central to the study reported in this paper as they began in order to provide fair access to financial services for groups who were underserved by mainstream financial services.

The aims of the Canadian-Australian study reported in this paper were to:

- Explore employees’ attitudes to organisational activities which aim to ‘give back’ to society and build organisations’ social capital, and
- Explore the public relations and communication management roles in facilitating and developing social capital initiatives.

This qualitative study included semi-structured interviews of 27 employees, 12 Canadian and 15 Australian, in diverse positions from front-line staff managing call-centres, to branch managers and micro-loans managers, public relations and corporate social responsibility coordinators and vice presidents. The interviews aimed at uncovering employees’ understandings of social capital initiatives. Participants were purposively selected by the credit unions as employees actively engaged in their community programs.

The construction of meaning around credit union employee responses developed understanding of the reality of their community engagement and connections. Employees are the “actors” (Flick 2006 p.75) who construct the basis of meaning giving context to what is being uncovered and explored.

The interviews were transcribed and data coded initially through an open coding system to determine the similarities and differences to the answers given by the respondents and then coded according to the emerging themes (Creswell and Clark p131). Comprehensive tables were developed detailing community support for the following sectors: corporate, not-for-profit, government, member support programs, personal volunteering and community support. Comparing the responses and the tabled categories of Canadian and Australian credit unions provided further understanding of the similarities of credit unions in their social capital investment and also what they could learn from each other. The tabled data pointed to considerable support for organisations such as hospitals that are critical to the crisis management. The findings therefore indicated that as part of social capital development credit unions made a considerable contribution to the communities they served and that is argued to be important to the capacity of these communities to manage emergencies and crises.

**Discussion of research themes important to building community capacity**

The question central to the research uncovered employees’ commitment to their credit union members and their communities—what do you understand about your organisation’s social capital and what does it mean to you and your organisation? Credit unions were established to assist those who are unsupported by other financial institutions. Their philosophy and ethos is to support credit union members through micro loans, assistance with housing and donations to members’ families and their communities. Of particular interest to the discussion in this paper is the social capital investment in the community programs through the identified not-for-profit, corporate and government sectors that credit unions supported. This paper does not address the wider context of social capital that has been reported in other scholarly publications (Chia & Peters, 2008, 2009). The aim is to put forward those aspects of the findings that point to the importance of building community relationships that matter and make a difference to the coping capacity of communities during emergencies when a quick response is required.

Of the 27 employees interviewed, credit union public relations and corporate social responsibility staff were the community connectors who set up community relationships for other employees. In the not-for-profit sector, for example, they identified local blood donor support systems and set up employee volunteer programs at the blood donor clinics. Six credit union regional managers also reported that they identified community groups such as those requiring dialysis treatments and carers managing family members with disabilities and long-term medical conditions who needed considerable assistance in day-to-day management. Through financial assistance and the credit union volunteer program, support networks were established together with local hospitals, and vital equipment purchased for emergency clinics and centres.

The Australian credit union also supports the emergency unit of a major city hospital and employees are trained volunteers who give their time to visit patients and support victims of trauma. All the Australian employees interviewed were involved in the hospital program but it is important to note that the sample of employees interviewed was selected by the credit unions because of their community involvement. These employees reported that they know first hand how families react to emergency and tragedy and are aware of the support that is required to overcome emergency situations and rebuild lives and businesses. Employees reflected the credit union focus on meaningful community engagement because their volunteer programs are strategic and carefully planned with the organisations they partner with and assist.

Making community relationships work included organising personal meetings with community leaders, and effectively engaging local media to promote the credit unions’ community programs. Ontario, Canada,
regional managers and their staff, and regional South Australian and Victorian managers reported that community radio and local newspapers were important to developing credit union–community relationships and understanding of their role; this was more effective than mass media. Reliance on mass media in pre-crisis situations or in a crisis may lead to message overload as “the available information exceeds the human ability to make sense of it” (Coombs 2007, p.117) and mass media might also bombard community members and blur their understanding especially in a crisis. Communication through known and trusted media established in pre-crisis times should be adopted in a crisis or emergency; this formed the basis of credit unions’ approach in all their communication to supported communities and organisations.

The credit unions facilitate a volunteering culture to value-add their current employment and all employees interviewed were active in community programs. These employees engage with their communities as they understand the role of their organisation as a vital community member that has the resources to make a difference to members’ communities. The reports of all employees indicate that trusting relationships developed with credit members and their families, with organisations such as the Canadian Cooperatives that supported newcomers to communities, the Smith Family and the Salvation Army in Australia where specific community needs were identified and support schemes established, just some of the 50 reported partnerships that credit unions developed. This is important to Hutchinson’s (2007) and Coombs (2007) point that relationships set up before a crisis are important to the way an organisation, or community responds to a crisis as the capacity of organisations and communities to manage is enhanced.

Relationships also affect the understanding and interpretation of communication during a crisis. This is especially so for the newcomers or immigrants that a third of credit union employee identified as requiring support through communication in their language, and assistance in interpreting community expectations and norms. In emergencies newcomers may not grasp the context of crisis and in fact they may be more confused because of the heightened state of urgency. However, credit union employees reported they are more likely to trust what is being communicated from those who have been part of their lives, understand them and know their needs.

Most employees pointed out that crisis such as the current global financial crisis weakened the credit unions’ community resolve so that the ability to respond to a crisis or emergency could be limited by the wider context of their business activities. Even so credit union members indicated that their proactive community engagement embedded a culture of community readiness at three main levels, functionally by being equipped to actively take part in the community, at the relational level through networks and strong support from volunteers and providers, and by establishing culturally appropriate communication channels.

What works in an emergency?

This paper proposes that organisations’ social capital plays an important role in contributing to communities’ ability to respond to emerging issues and crises. Organisations are often “communicating at the edge of chaos” (Duhe 2007, p. 67) as they face issues and crisis and the communities they work with face tensions and difficulties. Tension is evident in all relationships (Coombs, 2007; Chia, 2008; Hung; 2007) and in a crisis relationships are strained and communication often breaks down. The credit union study indicated that public relations practitioners set up community networks that credit union employees develop so that they understand their communities, work with them, support them and develop community confidence and trust important to day-to-day management and to crisis management.

This paper cautions that focusing only on linear emergency management and attempting to prescribe a way to behave or respond to a crisis, is flawed as the essence of an emergency is its complexity. Canadian and Australian credit unions social capital investments are part of community capacity development within complex community exchanges between credit union members and their communities and the organisations they partner and work with:

- Trained volunteers who are part of emergency environments such as the emergency ward of a hospital so they understand and can respond to the needs of victims and families.
- Identifying community newcomers and immigrants and setting up communication in their language, within their cultural context so that they can respond to issues and emergency because they understand what is happening.
- Trained blood bank volunteers who have experience in working with blood banks and understand their function and role.
- Established emergency funds for immediate use.
- Communication through established relationships and opinion leaders that the community trusts. These points of communication are critical to community members’ acceptance of what it is being communicated.
- Have networks in place with other organisations and define the role of organisations so that community members are not bombarded with mixed messages and a varied and confusing response.

The report in this paper gives a glimpse of credit union employees as social capital investors who are paving the way for communities to more effectively manage emergencies when they arise. It is argued the setting up relationships and community networks where the most effective communication channels have been explored and understood prevents the catastrophe and fragmented response evident at the time of Hurricane Katrina (Benoit & Henson, 2009).

Credit unions understand their role as responsible community members and credit union employees would agree with Guth and Marsh (2009) that even unexpected crisis can be planned for as they have a commitment to
their communities and they are strategic in engaging communities for day- to-day management and effective issues and crisis management.

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