

Edited by:

Dr. Surjya Sikha Das

www.excelleropen.com

ISBN 978-81-942413-3-1

DOI: 10.36426/EXCELLEROPEN/2019/EOE01

Edited by

Dr. Surjya Sikha Das

Professor, Department of Business Management, School of Commerce & Management, JIS University, India

Exceller Open

Copyright ©Exceller Open, 2019 All Rights Reserved

Cover design by Exceller Open

The book has been published with all reasonable efforts taken to make the material error-free after the consent of the author. No portion of the book should be reproduced, stored in any retrieval system (including but not limited to computers, disks, external drives, electronic or digital devices, e-readers, websites), or transmitted in any form or by any means (mechanical, recording, electronic, digital version, photocopying, or otherwise) without the prior, written permission of the publisher, nor be otherwise circulated in any form of binding or cover other than that in which it is published and without a similar condition being imposed on the subsequent purchaser.

The views and opinions expressed in this book are the author's own and the facts are as reported by them. Neither the publisher nor editor endorse or approve the content of this book or guaranty the reliability, accuracy or completeness of the content published herein and do not make and representations of warranties of any kind, express or implied, including but not limited to the implied warranties of merchantability, fitness for a particular purpose. The publisher or editor shall not be liable whatsoever for any errors, omissions, whether such errors or omissions result from negligence, accident or any other cause or claims for loss or damage of any kind, including without limitation damage arising out of use, reliability, accuracy, sufficiency of the information contained in this book.

ISBN 978-81-942413-3-1

First published in India in 2019 by Exceller Open



Exceller Open www.excelleropen.com

Editorial

I am glad to introduce the edited book, **'International Trends in Behavioural Science: Managing People, Knowledge, Strategy and Performance in 21st Century'** which investigates the ever-changing landscape of human behaviours associated with various disciplines. Spanning over ten chapters, the book's wide-ranging scope allows it to discuss the cognitive process at work in different social system, industry decision process, communication strategies and political administration.

It was a daunting task to compile a book focused on behavioural science with such diverse variety. As varied as it may seem, there runs a common thread that holds all the chapters together. That connection is human behaviour being the basic of all fields. The opening chapter establishes the indispensable role of active listening in creating successful business and inter-corporate relationships. *Administrative Proficiency and Effective Library System in Nigeria: Perspective of University of Jos, Nigeria* however, states the necessity of building an effective administrative team to facilitate a formidable and actionable administration that formulates pertinent policies, gives prompt attention to issues and is inclined to innovation. Another chapter, *Conflict and Ethnic Identity: Pukhtunwali and Purdah in Conflict Ridden Swat, Pakistan* is an ethnographic observation of a culturally diverse area of Pakistan. The final chapter on the other hand studies the changing political behaviour of urban voters of Kolkata, India due to the advent of internet as an overwhelming medium of communication across the country. Other chapters discuss the importance of socio-economic developments in Nigeria; the influence of performance appraisals on the performance of public sector employees in Zimbabwe; urban renewal through optimum use of available options in Nigeria; economic reforms through a large-scale financial literacy causing more inclusivity in Indian economy and job satisfaction and its effects on work-life balance.

For the virtue of being relevant to every discipline and work situation, the intended audience of the book can be anyone ranging from research scholars and PhD students to reputed academics and eminent scientists. I sincerely hope that the content of this volume will enrich the readers.

- Dr. Surjya Sikha Das, Editor

TABLE OF CONTENTS

Chapter	Title	Author/s	Page Number
1	IMC Needs a New Strategic Input: Active Social Listening	Bhaskar Das	9
2	Administrative Proficiency and Effective Library System in Nigeria: Perspective of University of Jos, Nigeria	Gilbert Paul Igboechesi & Francis Bulus Diyemang	23
3	Conflict and Ethnic Identity: Pukhtunwali and Purdah in Conflict Ridden Swat, Pakistan	Syed Wasif Azim & Surat Khan	31
4	Development Administration and Social Change in Nigeria	Dr. Duke, Otu Offiong & Etim, Emmanuel Eyo	44
5	The Impact of Management by Objectives on the Performance of Civil Servants in Zimbabwe with Special Reference to Mutare, Zimbabwe	Dr. Wilfred Chikukutu	56
6	Financial Literacy- What Is It and Why Is It Important?	Sonia kamboj & Shivali Veen	66
7	Issues and Challenges of Urban Renewal in Nigeria: Understanding the Available Options	Dr. Olugbenga David Taiwo, Dr. Kunle Ifesanya & Dr. Solomon Dyachia Zakka	72
8	Financial Inclusion- Review of PMJDY	Shivali Veen & Ankit Verma	80
9	A Study on Different Forms of Internet Use in Political Communication of Kolkata, India	Sudipta Kumar Ghosh	85
10	Job Satisfaction and Work Life Balance: A Literature Review Based Approach	Sumita Bhattacharya	94

IMC Needs a New Strategic Input: Active Social Listening

Bhaskar Das Adjunct Professor, SPJIMR, Mumbai, India Group President, Republic Media Network, India

Abstract:

Communication is often the key to business relationships - inter-corporate relationships, intra-employee relationships and stakeholder relationships. Interpersonal communication skills are judged on the basis of the ability to listen. Social media listening has never before been so critical in making or breaking organizations. With the advent of artificial intelligence and machine learning, the business intelligence associated with the access and use of information on social media has taken a quantum shift. The need to engage in a two-way communication in place of the traditional one-way street from the company to the consumer has not been felt so intensely earlier. While accessibility to customers has increased manifold, vulnerability to loss of customers is also a potential threat. Due to dearth of earlier studies in social listening an exploratory study was conducted in the form of in-depth semi-structured interviews from 22 respondents to get clarity on the way social media listening is gaining momentum in India and how Indian consumers and organizations are getting ready to embrace the challenge. The study reveals a few factors that are gaining high prominence due to social listening, and if not paid heed, can harm marketing initiatives and taint brand equity. The interviews reveal that customer service during the entire product life-cycle, including pre-sales and post-sales experience is going through a major metamorphosis due to the advent of social listening. Social listening can help provide comprehensive knowledge about customers' requirements that can create new demand to generate additional sales. It is a new-age marketing tool - while effective social listening can resolve customers' problems and increase their loyalty, dissatisfied customers can cause colossal damage to the brand. Social listening can help companies get the opportunity to directly reach the influencers in the social media sector, irrespective of the industry they are targeting. In order to sustain a brand and maintain its market equity, social media listening is emerging as an integral part for effective marketing communication.

Keywords: Social listening, IMC, social media

1. Background

Social media represents a network of communications and information access practices that are driven by evolving technology over platforms, structured by a miscellany of players, service providers, developers, users and other stakeholders (Lodhia and Stone, 2017). The turn of the millennium saw the internet emerge as the leading marketplace for transactions of goods and services. USA's online consumer spending surpassed USD 100 billion (in 2007) and the growth rates of online demands for information goods, such as books, magazines, and software, were between 25 per cent and 50 (Albuquerque, Pavlidis, Chatow, Chen, and Jamal, 2012).

By 2011, more than 50 per cent of social media users were known to follow brands on social media so that companies stepped up investments in social media. This was clear from the global marketing spend on social networking sites of about USD 4.3 billion (Williamson and Ghani, 2012) to build up bands of brand fans who positively impact their brands with their word of mouth influence loyalty. Recognizing the mobile as an excellent means of targeted communication, Don DeLoach, President and CEO, Info bright, (DeLoach, 2014) predicted that marketing companies would need to leverage access to this platform to understand and reach customers.

Companies had already developed considerable expertise in capturing and extrapolating increasingly voluminous data from online profiles and opinions and other sources. This is of great significance for marketing men who are constantly seeking insights into consumer minds in a bid to anticipate needs, serve and even influence consumers' current and demand and thought trends.

2. Review of Literature

An extensive literature search was carried out to examine the research developments in the area of social listening and the concepts associated with it. A selection of findings from relevant documents is summarized in this section.

2.1. Importance of IMC in the Context of the Current Ecosystem of Marketing

In 2016, The Advertising Research Foundation (ARF) announced the findings from its vast independent study on How Advertising Works (Advertising Research Foundation, 2016), based on over 5,000 campaigns, 12 years of data, and \$375B in advertising spend in 41 countries across over 100 categories.

The groundbreaking insights provided by the ARF were:

- Marketers may be starving off growth by not investing enough in advertising as they shift the mix from traditional to new platforms, missing the opportunity to generate billions in additional return.
- Spending across multiple platforms delivers greater ROI than any single platform including for millennial consumers.
- "Silo-investing" too much frequency via a single platform can lead to diminishing returns.
- To jumpstart growth, marketers can take advantage of the "kicker effect" of smart spending with specific combinations of traditional plus new media on the right platforms.
- A unified creative strategy across platforms is the key to compound the investment of a multiplatform campaign, but unified creative executions also need to be specifically tailored to each platform to ensure optimal consumer engagement.

According to Talavera (2001), if the message doesn't align, the customer is lost forever – that is the new reality of the ultra-short attention span consumer.

2.2. Social Media and Its Importance for Consumers and Marketers

In its essence, social media represents a network of communications and information access practices that are driven by evolving technology over platforms, structured by a miscellany of players, service providers, developers, users and other stakeholders (Lodhiaand Stone, 2017). According to Lomborg (2015), it is important to understand the complexities of social media as it has evolved over the last three decades because technology is constantly rendering a lot of earlier ideas obsolete.

The growth of social media has created a complex world for the brand that must engage with its consumer; it is an extremely difficult world that has upturned the nature of communications from a linear to a circular structure (de Vries, Gensler, and Leeflang, 2017). Keller and Kotler (2016) consider social media as a means by which consumers can have a two-way exchange of information with companies and with each other. The marketing strategist must embrace this world, because the social media is central to the marketing mix. It also accounts for huge investment into the media and thus demands accountability (Kim and Youm, 2017). This adds to the complexities facing the consumer brands owner, particularly those operating in international markets, who quite easily find themselves with dozens, even hundreds, of social channels to manage (Corcoran, 2009).

Social media marketing involves the triple channel strategy (owned media, earned media, and social media (Corcoran, 2009; Xie and Lee, 2015). Marketers often distinguish between the three media channels – paid (e.g., advertising), earned (e.g., word of mouth, news story or online social media) and owned media (company websites, company blog or other content owned by the company) (Lovett and Staelin, 2016). Owned media not only use media at their command but also have paid media that are

financially rewarded for getting content into the social media and traditional sponsorships, advertising (O'Neil and Eisenmann, 2017). Companies are deriving greatest value from the successful integration across genres and channels. The integration of paid, earned and owned content, judiciously using sponsored advertising, working closely with media partners to reach the target audiance, is one of the key elements of marketing effectiveness (Basney, 2014).

Jucaitytė and Mašþinskieno (2014) emphasize that with growing social media, the consumer is getting empowered, as the locus of control is inexorably moving away from the brand owners to the consumers. The technology-driven interactivity has added new dimensions to the company-customer engagement phenomenonin what is an enhanced experience and a transformational one for marketers who have hitherto been accustomed to linear communications (Nelmapius and Boshoff, 2016). Using the social media begins with the fundamental realization that the internet was made for people, not for companies and brands. Therefore it is people who provide insights if marketers can economically and regularly peep inside people's lives (Fournier, Quelch and Rietveld, 2016). Kavada (2015) provides further insights on conversations. The social media obviates the possibility of disregarding how people create and remake the world collaboratively and in interaction. Social media are designed for conversations and they draw their power from them. Both brands and customers feel that regular engagement and customer servicing on social media are the best ways to promote engagement and conversion (Ahuja and Medury, 2010).

Millennials force businesses to have better practices, internally and externally (Iyer, Eastman, and Monteiro, 2016). Parment and Brorström (2016) propose that by listening to what millennials want, you can actually become a better company and, in the long run, attract loyal customers that act both as consumers and brand ambassadors because the millennials are the most important customers.

The viewers' focus is found to be shifting, from television to social media. In the US, even the Super Bowl, which generally breaks viewership records, showed a decreased viewership (Abrahamson, 2017). According to Killian and McManus (2015), this presents a new opportunity for brands. Instead of considering television schedules and audience demographics for television programming, brands can now share personalized messages with consumers at any time and place, through social channels. Moreover, big data will offer big rewards if used correctly (Smit and Neijens, 2011).

2.3. The Indian Scene

Ernst & Young's Report on Social Media Marketing Trends in India (Ernst & Young, 2016) shows that "44% of brands surveyed run 360° integrated campaigns, while 16% of brands state that they adopt a complete omni-channel approach to their marketing initiatives. This shows that digital and social media marketing is being integrated with traditional marketing strategies to engage with customers through multiple touch points". In India, companies still depend heavily on their website, which is often considered the most effective means to engage with customers (Ahmad, Rahman, and Khan, 2016). Mobile use is growing and it is an important channel for the brands as well as consumers (Sarkar, 2015).

2.4. Integrating Social Media into an IMC campaign

According to Terpening et al. (2015), social media is no longer a novelty but is a widely adopted means of customer engagement. Today's social strategist faces various challenges of harnessing social media and also achieving new levels of employee engagement and advocacy. Payne, Storbacka, and Frow (2008) recommend mapping of strategy to the lifestyle of the customer. The marketing message must be aligned across all the touch points accessed by the typical consumer.

Automation has been one of the most significant trends in social media, in the recent past (Brătăşanu, 2017). Speed, efficiency and client-oriented strategies and redefining client experience form face to face to on-line automated interactions. Social media channels will constantly evolve; more so as they compete with each other to help enhance the brand experience in the digital sphere (Ahmed, Vveinhardt and Streimikiene, 2017).

2.5. Social Media Listening

Companies using the social media platform can engage in what is being called 'social listening", which is the science and art of monitoring digital conversations to get a first-hand understanding of customer perceptions and positions about a brand, a company, an industry or a service online (Stewart, Atilano, and Arnold 2012). Curious and creative learning organizations need to listen to their customers, more than what they talk. Conversations are often more about listening than talking (Fuimano, 2004).

The presence of "noise", which is anything that distorts or disrupts this process, is a hindrance to clear communications. (Stevens, Loudon, Clow and Baack, 2014). Solutions are being worked upon; identifying fake news for instance is a welcome phenomenon (Chen, Conroy, and Rubin, 2015). Some other challenges in terms of understanding social media may be possible to overcome while others will continue to dog us, and new ones will appear, but understanding will improve as new insights are gained about a wide variety of important cases and contexts (Parks, 2017).

2.6. Converting Conversations into Actionable Insights

The combination of mobile devices, email and social media, can benefit companies, provided they creatively develop strategies to capture critical insights into the consumer, the brand and the category (Paul, Peretti, and Datta, 2017). Fournier, Quelch and Rietveld (2016) emphasize that social listening competency is emerging as a premium facet for competitive advantage. Analysis reveals that listening accounts for approximately one-third of the characteristics perceivers use to evaluate communication competence among employees and their communication with clients and customers.

With the help of literature, the study posits that social listening is a significant component of integrated marketing communication. The literature search has brought forth a very large body of published work addressing the issues relating to social listening in the current, highly competitive marketing scenario. However, there is very little evidence of rigorous research on the issues concerned. Thus, the present research sought to examine the social listening phenomenon in depth, focusing on its dynamic and valuable role in marketing.

3. Methodology

This study is qualitative and based on in-depth semi-structured interviews. As the amount of work done in the area of social listening is rudimentary and at a nascent stage, it is important to conduct in-depth analysis of situations where social listening has been practiced and how it impacted the companies' integrated marketing strategies and hence, overall revenues. The study has carried out an intensive analysis of social listening in selected situations, to arrive at conclusions about the importance and efficacy of social listening in advertising, and to identify the parameters relating to social listening that contribute to its optimum use. The semi-structured interview method was selected as it would allow for a wide and deep perspective on the situations to be studied.

Judgmental sampling method was used to select the 22 respondents for the study. Respondents were selected on the basis of the following:

- They have been aware of the use of social listening platforms in their respective organizations for over a year;
- Their clients use social listening platforms extensively, and that had impact on their products and revenues is some way or the other;
- They have been customers of products that have either paid a huge price for not paying heed to social media listening or have been able leveraged in a positive manner from social listening.

All interviews were conducted carefully keeping in mind the possibility of extending the inferences to similar situations providing similar services or organizations that share similar customer base. The in-depth interviews also served the purpose of getting some clarity on the way social media listening is gaining popularity in India and how Indian consumers and organizations are getting ready to embrace the challenge.

The interviews provided respondents' perceptions about how social listening as a component of integrated marketing communication (IMC) impacts the organizational brand and bottom-line. The interviewees include social activists, post-graduate students, IT project management consultants, a high court lawyer, a few marketing managers across FMCG companies, a couple of professors from leading business schools teaching and researching on social listening, a 14-year-old girl in the digital era who is also very tech-savvy, and two ladies who are mothers and also a brand manager in a reputed toy store and a marketing professional in a leading automotive company.

4. Inputs from in-depth Interviews

AS mentioned earlier, in-depth interviews were conducted to get clarity on the way social media listening is gaining popularity in India and how Indian consumers and organizations are getting ready to embrace the challenge. India is a large market – there are approximately 465 million internet users and 200 million active social media users. It is the second largest online market, just after China. Out of this data, 77 percent of online users buy products exclusively on social media. Content marketing is gaining more popularity than traditional marketing. Around 90 percent of B2B marketers are active at content marketing. Also, customers believe that organizations offering customized content are interested to build good relationships. The responses from the interviews were carefully studied and segmented into categories that typically picturize social listening and its various facets. These sections are – enhancing customer service, improving sales performance, revisiting marketing campaigns, user interfaces and interactions, customer perceptions, market influencers, and sustaining a brand. The sub-sections below discuss respondents' perceptions on these issues.

4.1. Enhancing Customer Service

In most cases the term social listening is an integral part of customer service. When asked the question on how the face of customer service is changing in the era of media revolution and what role would social listening play in the context, several respondents were vocal. Some respondents felt that the concept of customer service is very different in India. They felt that Indians are too price conscious and quality often takes a big hit. A respondent took the example of a child care product manufactured by an international giant. In his words, "The quality of is so different in India as compared to other developed countries, e.g., US and Europe. Due to the nature of my job, I travel internationally. I prefer buying it from abroad or from the airport, rather than buying from India. I have noticed a startling difference in the quality. Of course, the price of the Indian counterpart is also less. However, in the case of child care products, I guess most parents would not compromise on quality. I wonder if there is any use of complaining about it. The company is very much aware of this aspect. One can't expect international quality at Indian price."

A particular respondent said, "I have lived in the US for several years. I have never witnessed such poor customer service. The most important point is that they do not care much about complaints. Many of them do not mind losing customers, as the customer base in India is often huge. I am glad that things are changing rapidly. Previously, the call centers were hardly reachable. I used to keep on pressing one number after the other, frantically wishing to talk to a real customer executive, with utter dismay. Finally, after spending over half an hour, I used to accept defeat. Now it is different – if there is a problem in the product – just post it on FB – even if the company takes no care, let the whole world knows about it. On several occasions, I have noticed such posts have the potential of going viral."

"While on one hand this changing trend gives customers some leg room to vent their feedback, it is also forcing organizations to move to the digital platform. This is like a monitoring mechanism – like the regulatory authorities, I feel," said another respondent. He continued, "Social media monitoring will improve the quality of services that the companies provide. Even if a particular post doesn't go viral, the fear is always there. Hence, it becomes imperative to acknowledge its presence. It is like the fear that a ticketless passenger has. Though he may not encounter the inspector, the fear forces him to buy tickets, just to have fearless travel."

A respondent from an organization that has recently set up a department on social listening stated, "If a company considers social media listening with importance, it can easily gain an edge over its competitors in terms of improvement in products, delivery services, customer relationship and aftersales services."

Another respondent gave the example of coconut oil sachets manufactured by a leading Indian brand. He said, "While using one of these sachets I discovered that it is so tough to tear, especially when my hands are wet. I posted this on the interactive website of the company. The company considered my suggestion. Now, the sachets available in the market indicate how to open them, even when hands are wet and slippery." He added, "I guess the manufacturers wouldn't have come out with this simple innovative idea on their own, as they may or may not be actually using the product. But this is a real problem one can face, especially when there is a rush to get ready and leave for your job." There are several additional benefits of social listening from the company's perspective – it is not just complaint resolution. New and innovative ideas can emerge by coming close to the users from different spheres of life.

The swiftness with which social media listening can work can also be phenomenal. A respondent shared his experience as a consumer, "I wanted to buy a specific kind of waffles as a gift for a visitor at home, which I knew was available in the store of a mall. However, when I was checking online, it was not visible. It also could be that the product was not made available under the appropriate category. I posted my inputs on social media as I was in urgent need. Imagine what? I immediately received a call from the customer service department saying that the item was available under the wrong category. They thanked me for my inputs, corrected the mistake and posted it under the right category. I was able to place the order. It was delivered at my doorstep in within three hours." Such could be the power of social listening. He continued, "I was so impressed by the service and indebted to the company for listening to my complaint, that I have shared my experience with all my friends and colleagues. Many of them were not aware of the online facility that the store was providing. Many among them use the services now." Social listening, in this way can be a win-win situation where both the customer and the organization can gain simultaneously. It also has the benefit of gaining lifetime customers and their confidence.

4.2. Improving Sales Performance

Comprehensive knowledge about customers' requirements can create new demand that can generate additional sales. A respondent narrated his experience thus: "I bought a specific type of jar from a retail outlet, manufactured by an Indian company. The jar was generally used for storing food items in an air-tight environment. However, the shape of the jar is so unique that I always also wanted to use it in my microwave oven to warm before eating. I shared my feedback with the customer relationship manager over Twitter. They not only thanked me for my inputs – but, I was surprised that they sent me a set of such jars after the first phase of manufacturing, which could be used in the microwave oven. I was pleasantly surprised." This is not just an example where the customer was delighted – responding to the customer created additional business opportunity for the company.

Social marketing is a unique platform where social listening can be effectively used to convert intrusive marketing to permission marketing. While intrusive marketing is often based on push sales, permission marketing can meet the needs of customers in a customized manner catering to needs based on predictive modeling. A respondent, who is a senior marketing manager in an FMCG company, says, "Customers are now getting used to receiving advertisements that are customized and need-based. Thanks to Google, Facebook and Amazon! This is a unique way to connect to customers in a customized manner. This is a kind of conversation with the customer, you can say." It's permission marketing.

A marketing manager focusing only on digital matters stated, "From a company's perspective, well-configured keywords, search engine optimization techniques and effective internet monitoring can help reach potential customers who have been looking out for a particular product and asking for online feedback and advice." There are several examples of brands reaching out to their customers through social media and solving their problems, to ensure lifetime engagement.

A respondent shares, "During the Sochi Winter Olympics 2014, Yahoo sports columnist Dan Wetzel found a problem with the doorknob, in the room provided by Airbnb. Jokingly he wrote on Twitter, 'Hey – I am in possession of three lights bulbs – will trade for a door handle. This offer is real.' Airbnb immediately took the matter seriously – the response from Airbnb was as follows, 'Hey – trade your 3 spare lightbulbs for a spare bedroom. We'll even throw in a door handle.' The complaint was immediately taken care of. Another person also halting with Airbnb at Sachi wrote, 'Miss you hot water in my hotel. You were great.' Airbnb immediately responded, 'We found your hot water and it has new friends: a heated towel rack & a cozy apartment.' – responding to dissatisfied customers is an art. This cannot be mechanized. Individual attention with prudent comments can be a game-changer."

It is not difficult to understand that this is not easy. Often, customers can be sarcastic when they are in utter difficulty and feel helpless. For example, a frustrated international traveler messaged the airlines, "Thank you for safely reaching me to Amsterdam and my luggage to Paris. You are simply awesome." The Airlines used artificial intelligence and an automated software to respond to the customer. It picked up the words – "Thank you", "safely", "reach", etc. The response was, "We thank you for your feedback. We sincerely hope that you select our airlines for your next travel." To say the least, this was a disaster. This spread like wild fire on the internet and the brand equity of the airlines was adversely impacted when people started talking about it. As a respondent puts it, "When there is a complaint in the social media about a particular aspect of a product, customers using the same product or even similar products start talking about allied problems. It often opens up a Pandora's Box. Hence, a problem that initially appears to be small and insignificant eventually becomes unmanageable." Such is the power of social media and the repercussions of not listening to customers. It can improve your bottom-line by leaps and bounds, but, if it hits back, it is really hard.

4.3. Revisiting Marketing Campaigns

Social listening is a two-way traffic. A respondent, who is a lawyer by profession, elegantly puts it, "Effective social media listening solves the problems that the customer faces and simultaneously puts the company on a better pedestal. Dissatisfied customers are more dangerous than satisfied customers. Dissatisfied customers can reach more harm to the brand than the good that satisfied customers can reach to enhance brand equity."

Customized and targeted marketing campaigns that reach the right customers can create the buzz. A respondent shared his experience as the marketing manager. In his words, "It is all about customized marketing, based on the needs of the customers. Traditional marketing is like shooting in the dark. Digital marketing is very specific. It is also dangerous as the customers are connected among themselves. Or, if need be, they can easily get connected. This can either support a cause or create immense damage to a brand. It is a 24×7 job. Unless the customer is addressed immediately, the list of complaints increases and escalates, thereby creating further harm."

On the other side, a respondent responsible to social marketing in hospitality industry says, "Thanks to social media – marketing expenses are less than what they used to be in the good old days. OYO rooms are a good example. Without OYO or Trivago or Booking, most of the hotels that have sprawling businesses would have not existed today. With cheap marketing they have reached their customers, no matter how far they are. Similarly, if there are adverse reviews about a hotel, it is practically impossible to regain confidence. So, it is a double-edged sword."

4.4. User Interfaces and Interactions

There is hardly any brand or a product that does not have a dedicated website of its own. Most of these websites also have an online real time chatting facility where customers can directly chat with an executive who can provide solutions. This not only helps in customized customer engagement but also in resolving customers' problems in no time.

The message is very clear – either listen to us or perish. This is the situation in the marketing environment today. Media and internet have made our lives so simple and easy. At the same time, it is keeping companies on their toes in a way that is amazing. As a respondent remarked, "The world of

customers is out there! It is up to you to win over or lose them. If you lose, then they will join your competitor and you lose your business. So as the volume of business has increased with social media, the need to serve customers better has increased manifold. In a country like India, where nobody cares about anything, this is indeed a great achievement. This is a country where a person can die on the way to hospital due to poor road conditions. Here, there are laws, but the rich escape. In India gardens and forest lands are replaced with buildings built by greedy construction companies and all complaints fall onto deaf ears. In such an environment, if companies have started listening to their customers and are providing services to ensure customer delight – it is truly unprecedented."

The interaction with actual users is very crucial for products that require guidance. A student respondent talked about her mother's experience. Her father bought a new sophisticated washing machine. He had to go out on an official trip outside the country and she was alone with her mother. Though there was a service executive who helped in installing the washing machine, at the time of actual use her mother could not operate it. She says, "I was feeling so helpless, as, if the washing machine did not work, she would have to wash the clothes manually. I opened my tablet and went to the washing machine website. There was a customer executive open to chat with me. I started chatting with him and simultaneously explained to my mother how to get it started. Believe me, the whole episode gave me immense confidence and raised my belief system. I feel proud that I could help my mother." Such is the power of social media listening.

4.5. Customer Perceptions

Never before were customers so involved and engaged in a product, in this way, thanks to social media. As they are more informed about the product, they are increasingly willing to voice their opinions and provide suggestions for betterment of the product they use. As this is simple and easy, they provide feedback, suggestions for improvements, or sometimes something radically different than what the company could have thought of.

These are often powerful tools for brand enhancement, product development, new product development and research & development. This is especially true when a new product is launched. A respondent stated, "In 2016 the One Plus 3T mobile phone was launched. The phone received excellent reviews, barring the positioning of its camera at the back with bulging out lenses. This could lead to scratches and damage of the lens. The reviews were powerful – the company immediately heard the views of the customers and rectified the weakness. The features of One Plus 5T are superior, as customer insights were integrated while creating the model. This makes the difference." Customers' insights can only make a product better. The question is whether R&D, design and manufacturing departments can work in tandem and fulfill the dreams of the customers.

4.6. Market Influencers

Most of the social media sites that provide platforms for digital promotion and marketing opportunities have a huge customer base. Google, Facebook, LinkedIn, Alibaba, Amazon – such websites not only sell their products but, also provide the platform to market other products. As a result, the companies get the opportunity to directly reach the influencers in the social media sector, irrespective of the industry they are targeting.

As respondent who is a professor of marketing in a reputed business school puts it as follows, "In fact, I came across a social marketing influencer who was promoting our brand, simply because it was good. He did not have any vested interest, neither was he connected with us. Approaching such people could be often sensitive – one never knows how they will react. Also, if they are promoting one of your products that does not necessarily mean that they will promote your other products. In such cases, after getting in touch with such social influencers, it is good to provide the entire information about the product so that they have complete knowledge while they promote the product. This helps."

There are various organizations that use expert help in identifying social influencers. Many a times, such social influencers can create content and publish about the brand.

4.7. Sustaining a Brand

A respondent working in a leading FMCG company as head of digital marketing, comments, "The most important implication of internet monitoring and social media listening is brand enrichment and goodwill. Brand defamation can happen in two ways – real and fake. Sometimes, there are fake customers or clients who use social media only to defame a brand. This is not uncommon in India. However, eventually, this is disclosed, as there are generally followers. Also, in such cases, an appropriate response can smoothly resolve the issues. The real customers who approach the company website or social media site with a complaint can make a difference in brand positioning. Such complaints need to be attended with immediate effect.

As a respondent says, "Even the purchase decisions of new customers can often be influenced by such adverse remarks. Especially for technical products where often the customer is unaware of the technical details, they rely on customers' feedback and comments. In fact, customers' feedback often educates the potential customer to decide whether to purchase or not to. This is equally true for after sales service. If the reviews speak poorly about after sales service, potential customers often get disgruntled even before the purchase. Social listening has far reaching consequences. It is not just listening to customers' woes and resolving their problems."

Another respondent stated, "Content marketing and internet monitoring are crucial support systems for the next-gen digital marketing. And social media listening is at the heart of internet monitoring. The content marketing cell can get a lot of motivation and innovative ideas by practicing social listening. Consumers often come up with unique ideas that can create upheavals. Also, customers provide suggestions for improvement of products based on their practical experience – this becomes food for thought. If one accepts that you become a futuristic company – you will be called a learning organization; else you should get prepared to become a fossil, soon."

A respondent working as a brand manager raised a very different, yet important point. He said, "Social listening can also serve the purpose of recruiting the right candidate. Many a time people share their profiles and the most interested people are mostly available online providing the right solutions and engaging in meaningful discussions. These persons can be tapped – as they are potential employees."

A respondent remarked, "A careful observation during social media listening can open up new doors about potential customer segments, demographics, age groups, tastes and preferences and many more subtle aspects that are not verbally expressed but weaved into the details by those with whom you interact. These are important observations and can be used for market segmentation, targeting the right audience and positioning the product correctly at the right point in time." This provides the next lead to social listening – market research. As discussed earlier, many of the innovative ideas on which the R&D team works originate from social listening. A respondent stated, "If you listen to your customers, they would open up. If you react to what they say, they can even open flood gates. And if they find a match in wavelength with you – they enter into conversations that can change the way your organization is. This is the power of social listening."

There is no way we can ignore these developments and ignore social listening. It is – either opt for social listening or perish. There is no alternative to this. Futuristic companies and learning organizations that are amicable to change and adaptive to a flexible mindset can embrace social media listening as a survival strategy. This is the key to next-gen marketing and brand-building.

The case studies were developed with this backdrop – to discuss how social listening has impacted their customer relationships and their overall performance.

5. Managerial Implications from Interviews

In-depth interviews were conducted to get some clarity on the way social media listening is gaining popularity in India and how Indian consumers and organizations are getting ready to embrace the challenge. The following conclusions appeared from the interviews.

Customer service in India has never been great. Most companies have taken Indian customers for granted, assuming that Indians do not care about quality of product or service. This was the underlying premise on which companies have been able to reduce cost, sacrificing on quality. With this sudden change brought about by Internet, it is certainly a big blow. The very thought that India can be taken for a joy ride is gradually ceasing to exist. Hence, most companies are rapidly changing their strategies to increase their price structures to accommodate product quality. Hence, social listening is certainly a boon to the customer but a bane for most organizations.

Social listening can make or break companies, overnight. A single post on media or blogs can go viral and create a catastrophe for an organization that has been existing since decades. Reluctantly, companies are gradually considering social listening as an integral part of customer service (which was practically non-existent in India, excluding the luxury products).

On a positive note, social listening can easily help a company to gain an edge over its competitors in terms of improvement in products, delivery of services, customer relationship and aftersales services. Many a times, listening to customers may also help companies to modify their services and also product properties to provide greater customer delight.

An early entry into social listening can help companies to get the first movers advantage. This can help them build a repertoire of data that can enable use of artificial intelligence through digital marketing platforms. Comprehensive knowledge and information about customers' changing preferences and trends can help companies to create a resource for big data analysis that can eventually help create predictive models to forecast customer behavior better. It can also help in better brand engagement and improve in sales.

As mentioned earlier, this will gradually create the gateway for permission marketing, understanding and appreciating customers' preferences like never before. However, it is undeniable that the market will become more and more ruthless. There will be no mercy for deceitful marketing to maximize short-term gains. The hospitality industry is an ideal example. If there is a strong negative post on social media about a hotel, it can impact its revenue drastically. Though it is possible to gain short-term brand equity by using market influencers, this cannot be a long-term solution. In the long-term, product quality and services should speak for themselves and social media should be a platform to support the connection between the company and the consumers.

The amount of good that a satisfied customer can add is less than the amount of problems that a dissatisfied customer can reach. Effective social media listening can bridge the gap between the two and stop any form of negativity among customers, even when the company is on a wrong footing. The message that emerges clearly from the interviews is – either listen and respond to customers or perish. Moreover the listening must be done with careful analysis and timely action must be taken.

6. The Process of Listening: An Empirical Model for Application

In this study, we attempted to develop a model for social listening, based on the insights collected from the four case studies and the in-depth interviews.

The first step towards developing a robust social listening model for application is to setup a center for data collection. The objective of this center will be to monitor conversations across different forms of media. From the overall data collected, the department's job will be to filter relevant conversations and information for analysis. While this activity is largely software-driven, often it is complex and not straightforward. In such cases, human intervention is required.

After the preliminary analysis is over and the data is ready in usable format, individual keywordbased reports are generated on the tool. These reports are run at set times, at regular intervals. Following a random process, some of these automated analyses are checked for accuracy, sentiment analysis and accuracy. Statistical quality control mechanisms are used to ensure that the deviations of the analyses are within the control limits. This phase is called conversation analysis.

The next stage is related to business intelligence. The objective of this step is to use analytics to find insights from data. Social media analytics is an integral part of data analysis and monitoring. This involve analyzing – who is saying what, what is the context, the general topics of discussion, the element of sarcasm, sentiments, comparative analyses, suggestions for change/modify or improvement, etc. Such business intelligence helps in decision-making in terms of changing features of existing product, how to target customers better, how to address grievances, after-sales services, and many more.

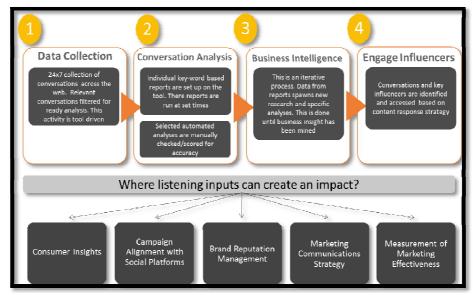


Figure 1: Social Listening Model

The final stage of the process entails engaging customers. It is important the organization engages into conversation with the customers and key influencers are identified and assessed based on content response strategy. While it is important to identify the right social audiences with whom the organization would like to associate, it is equally important to identify effective influencers. Often such social influencers are experts or specialists in the area who can engage the customers well, they can also be in the form of brand ambassadors, or users of the product with a clout and fan following. This is the most crucial stage of social listening as the issue raised by the customer is systematically and strategically addressed thereby closing the loop with respect to a specific issue. Unless this stage is effectively handled there is always a possibility of resentment or disappointment for keeping an issue unresolved.

There are several channels where social listening skills can create an impact. We have already discussed about consumer insights. With the use of social media analytics relevant consumer insights are to be extracted, that can facilitate a tailored approach to differentiated markets.

Campaign alignment is another platform where social listening inputs can create impact. Today's brands are in a more advantageous position than the past. Social campaigning is all about how brands and marketers use it to connect to their target audience, turn consumer insights to impactful content and campaigns that will help increase revenues, improve brand equity and create a sustainable organization.

Effective management of social listening, generation of consumer insights in a dynamic manner and engaging in campaign alignment with potential customers and target audience help in brand reputation building and management. Every satisfied customer eventually becomes a brand ambassador that helps the organization. So, it is all about the right and effective marketing communication strategy that the organization and the product would like to adopt to ensure the best impact in the market. Marketing communication strategy is the larger umbrella of the organization that strategizes social

listening strategy, effectively utilizing consumer insights, campaign alignment, use of the apt social platforms, and brand management strategy. Last, but not the least, unless there is a proper tool to evaluate and measure all these methods of enriching marketing effectiveness, the whole exercise remains unaccounted for. Hence, evaluation of marketing effectiveness from social listening is crucial to its evolution.

7. Conclusion

On the basis of the findings of the study, complemented by insights from the professional literature, it is concluded that organizations should use data analytics and predictive modeling as complementary to social media and the information that is collected from customer inputs. A learning organization, where customer inputs and feedback through social listening becomes one of the principal sources of research and development and product development, is the future of organizations.

This is something completely contrary to the earlier Indian way of thinking about customer service. Till very recently, companies hardly cared to listen to customers and their feedback. A lot of products which are of suboptimal quality would sell without any protest or objection. The times have changed. Today the customer is the king, queen and also the prime minister. They can make or break the brand.

The silver lining is visible. Most reputed companies have woken up to the cause. There is no way out, other than paying heed to social listening, it is – listen or perish.

References

- i. Abrahamson, Kurt. (2017) Social Media Is the New Television. Opinion: Viewership is moving away from linear television to go further online. Retrieved from http://www.adweek.com/digital/kurt-abrahamson-sharethis-guest-post-social-media-is-the-new-television/
- ii. Advertising Research Foundation. (2016). *How Advertising Works.* Retrieved from https://thearf.org/category/tag/how-advertising-works/
- iii. Ahmad, A., Rahman, O., & Khan, M. N. (2016). Consumer's Perception of Website Service Quality: An Empirical Study. *Journal of Internet Commerce*, *15*(2), 125-141.
- iv. Ahmed, R. R., Vveinhardt, J., &Streimikiene, D. (2017). Interactive digital media and impact of customer attitude and technology on brand awareness: evidence from the South Asian countries. *Journal of Business Economics and Management*, 18(6), 1115-1134.
- v. Ahuja, V., &Medury, Y. (2010). Corporate blogs as e-CRM tools–Building consumer engagement through content management. *Journal of Database Marketing & Customer Strategy Management*, *17*(2), 91-105.
- vi. Albuquerque, P., Pavlidis, P., Chatow, U., Chen, K., & Jamal, Z. (2012). Evaluating Promotional Activities in an Online Two-Sided Market of User-Generated Content. *Marketing Science*, *31*, (3), 406-432
- vii. Basney, B. (2014). Brands as publishers: Using content and paid media to fuel a brand transformation. *Journal of Brand Strategy*, *3*(2), 101-110.
- viii. Brătășanu, V. (2017). Digital innovation the new paradigm for financial services industry. *Theoretical & Applied Economics*, *24*, 83-94.
- ix. Chen, Y., Conroy, N. J., & Rubin, V. L. (2015). News in an online world: The need for an "automatic crap detector". *Proceedings of the Association for Information Science and Technology*, *52*(1), 1-4.
- x. Clay, K. (2012). Amazon has best holiday season ever, selling 306 items per second. *Forbes Web site*, December 27, 2012; accessed January 19, 2013 Retrieved from http://www.forbes.com/sites/kellyclay/2012/12/27/amazon-has-best-holiday-seasonever-selling-306-items-per-second.
- xi. Corcoran, S. (2009). Defining earned, owned and paid media. *Forrester Blogs*. Retrieved from https://go.forrester.com/blogs/09-12-16-defining_earned_owned_and_paid_media/

IMC Needs a New Strategic Input: Active Social Listening

- xii. DeLoach, D. (2014). *The Evolution of Advertising in an Internet of Things World*. Retrieved October 25, 2017 from http://data-informed.com/evolution-advertising-internet-things-world/).
- xiii. de Vries, L., Gensler, S., &Leeflang, P. S. (2017). Effects of traditional advertising and social messages on brand-building metrics and customer acquisition. *Journal of Marketing*, *81*(5), 1-15.
- xiv. Ernst & Young. (2016). Social Media Marketing India Trends Study. 3rd.ed. Retrieved from https://www.ey.com/in/en/services/advisory/ey-social-media-marketing-india-trends-study-2016
- xv. Fournier, S., Quelch, J., & Rietveld, R. (2016). To get more out of social media, think like an anthropologist. *Harvard Business Review*, August 17, 2016. Retrieved from https://hbr.org/2016/08/to-get-more-out-of-social-media-think-like-an-anthropologist
- xvi. Fuimano, J. (2004). Sharp listening skills point staff in the right direction. *Nursing management*, *35*(5), 12.
- xvii. Iyer, R., Eastman, J. K., & Monteiro, H. (2016). Perceptions of millennials' media attitudes and use: A comparison of US and Indian millennials. *Marketing Management Journal*, 26(2), 69-85
- xviii. Jucaitytė, I., &Maščinskienė, J. (2014). Peculiarities of social media integration into marketing communication. *Procedia-Social and Behavioral Sciences*, *156*, 490-495.
- xix. Kavada, A. (2015). Creating the collective: social media, the Occupy Movement and its constitution as a collective actor. *Information, Communication & Society, 18*(8), 872-886.
- xx. Keller, K. L., & Kotler, P. (2016). *Marketing management*. Pearson.
- xxi. Killian, G., & McManus, K. (2015). A marketing communications approach for the digital era: Managerial guidelines for social media integration. *Business Horizons*, *58*(5), 539-549.
- xxii. Kim, E. H., &Youm, Y. (2017). How Do Social Media Affect Analyst Stock Recommendations? Evidence from S&P 500 Electric Power Companies' Twitter Accounts. *Strategic Management Journal*, 38(13),2599–2622.
- xxiii. Lodhia, S., & Stone, G. (2017). Integrated Reporting in an Internet and Social Media Communication Environment: Conceptual Insights. *Australian Accounting Review*, *27*(1), 17-33.
- xxiv. Lomborg, S. (2015). "Meaning" in Social Media. Social Media+ Society, 1(1), 2056305115578673.
- xxv. Lovett, M. J., &Staelin, R. (2016). The role of paid, earned, and owned media in building entertainment brands: Reminding, informing, and enhancing enjoyment. *Marketing Science*, 35(1), 142-157.
- xxvi. Nelmapius, A., & Boshoff, C. (2016). A motivational perspective on the user acceptance of social media. *South African Journal of Business Management*, 47(4), 1-13.
- xxvii. O'Neil, J., & Eisenmann, M. (2017). An examination of how source classification impacts credibility and consumer behavior. *Public Relations Review*, *43*(2), 278-292.
- xxviii. Parks, M. R. (2017). Embracing the challenges and opportunities of mixed-media relationships. *Human Communication Research*, *43*(4), 505-517.
- xxix. Parment, A., &Brorström, S. (2016). Branding Various-Sized Destinations: A Study of Millennial Attitudes. In Bayraktar, A. &Uslay, C. (Eds.) *Global Place Branding Campaigns across Cities, Regions,* and Nations, p. 199-228.
- xxx. Paul, S., Peretti, P., & Datta, S. K. (2017). Change of Attitude, Technology and Practice: Identifying the Change for Increased Value Creation with Customer Co-creation. *Transnational Marketing Journal*, *5*(1), 70-82.
- xxxi. Payne, A. F., Storbacka, K., &Frow, P. (2008). Managing the co-creation of value. *Journal of the Academy of Marketing Science*, *36*(1), 83-96.
- xxxii. Sarkar, S. (2015). Analyzing the Indian Subscriber Behavior Towards Mobile Social Media-A Data Monetization & Customer Engagement Perspective. *Telecom Business Review*, 8(1), 48.
- xxxiii. Smit, E. G., &Neijens, P. C. (2011). The march to reliable metrics. *Journal of Advertising Research*, *51*(150th Anniversary Supplement), 124-135.
- xxxiv. Stevens, R. E., Loudon, D. L., Clow, K. E., & Baack, D. (2014). *Concise encyclopedia of advertising*. Routledge.

- xxxv. Stewart, M. C., Atilano, M., & Arnold, C. L. (2017). Improving customer relations with social listening: A case study of an American academic library *International Journal of Customer Relationship Marketing and Management*, *8*(1), 49-63
- xxxvi. Talavera, K. (2001). Permission granted. Marketing News, 35, 22-24.
- xxxvii. Williamson, O., & Ghani, T. (2012). Transaction cost economics and its uses in marketing. *Journal of the Academy of Marketing Science*, *40*(1), 74-85.
- xxxviii. Xie, K., & Lee, Y. J. (2015). Social media and brand purchase: Quantifying the effects of exposures to earned and owned social media activities in a two-stage decision making model. *Journal of Management Information Systems*, *32*(2), 204-238.

Administrative Proficiency and Effective Library System in Nigeria: Perspective of University of Jos, Nigeria

Gilbert Paul Igboechesi Assistant Librarian, University of Jos, Nigeria **Francis Bulus Diyemang** Assistant Librarian, University of Jos, Nigeria

Abstract:

Administration is part of life just as our shadows are part of us. We see this in all spheres we are involved in including the lowest level in the cycle of life which is I see as "self" first, followed by family and others. At each of these levels, whenever the need for choice, target or goal attainment comes up, it means that a core element of administration is birthed. This forms the basis of this paper, integrating the elements of proficient administration to building a vibrant library system in the public libraries of our tertiary institutions in Nigeria. The paper provides an omnibus of diverse administration aspects and the suggested one for a proficient library system. Literatures were drawn from secondary sources of data collection, such as: Books, Journals, and other relevant internet materials. It reveals some important areas of administration to create a better system in our libraries. It concludes that more concerted efforts should be geared towards creating a contemporary administrative team so as to build a formidable and actionable administration that formulates trending and pertinent policies, fast response to issues, open to embracing challenges off all sorts and innovation-inclined.

Keywords: Administration, library administration, developmental administration, administrative proficiency, scope of administration

1. Introduction

Administration is at the center of any activity we find ourselves in life. It has been evolving over the years under the impact of changing societal circumstances, and new growths in all segments of life. It comprises of both theory and practice. Stillman (1980), opines that "there is no sharp point in history where the story of public administration theory begins, just like that of its practice". This makes administration a blend in all human affairs; a practice as old as human civilization. Authors like Stillman; 1980, Wilson; 1887, Pfiffer and Presthus etc have attempted to paint a clear picture of administration. Despite their efforts and their relevance to the growth of administration, it is still at best an imbedded aspect of human activity generally, in the sense that it forms part of what we undertake everyday without putting it into cognizance officially. Its original interest was to improve governmental performance in its bid to "transform" government and create administrative agencies; more business-like and productive, but today, administration has moved up to "management sciences". In the attempt to give administration a solid face, it was first characterized by normative approach (political philosophy, lawmaking and constitutional arrangements) up till the 19th century. By mid1920s the discipline acquired some form of unique features. Bartholomew (1972), stated that there are five stages in the evolution of administration as a discipline; they are placed as follows:

- Stage 1: politics administration dichotomy (1887-1926)
- Stage 2: principles of administration (1927-1937)
- Stage 3: era of challenge (1938-1947)
- Stage 4: crises of identity (1948-1970)
- Stage 5: public policy perspective (1971 onwards)

The first stage was the manifestation of Woodrow Wilson's view of politics: administration dichotomy (difference between two things as they are completely opposite); (Adamolekun, 1985). Woodrow Wilson propagated this view because at that time people were fed up with the government and its various policies, rampant corruption and the spoils system that prevailed in the bureaucratic framework. The second stage of administrative theory was marked by the same fervor of reinforcing the Wilsonian view of administration. It was believed that there are certain principles (guiding/basic ideas) of administration that are common to all organizations and will work for all, bringing out optimum efficiency in them (Davies, 1974). This was at the peak of Industrial Revolution period, when countries were concerned with increasing production at any cost in order to earn big. The third stage in the evolution of administration is known as the era of challenge because the above mentioned principles and iron cage/mechanistic view of administration and workers were challenged. The crisis of identity stage came up in the late 20th century where many parts of the world, called the developing nations, were just out of wars and colonization. This phase marked a debate for the return of values in administration and cross cultural as well as cross national study of administration. The fifth stage now became the public policy theory which brought democratic humanism and client orientation as well as the science perspective into administration.

This brief discussion on administrative stages shows that administration assumptions are continuously shattered through modern happenings. The real place of administration is in a constant state of flux. It is never the same from at any moment to another basically because perceptions and views change incessantly. It is subject matter that is exploding in all directions, libraries included. New and ideal directions are expanding fast in response to modern needs. New kinds of unique and technical units are being created in establishments that sometimes distort the normal traditional formats of administration; new techniques and processes for improving the performance of public service delivery are being witnessed and they are all the result of modern administrative theory.

This paper therefore advocates for administrative proficiency in the library, that promotes a new entrepreneurial zeal, expected to transform 'bureaucracy' into a new type of learning organization, more adaptable to changes, more open to new insights and innovations, and more accessible to the clients.

2. Objectives

The purpose of this study is to further understand administration beyond the traditional bureaucratic perspective that is common to every staff of library. The objectives of the paper include to:

- Understand the core premonition about administration
- Establish the elements of proficient administration
- Connect the proficiency to Library administration
- Recommend solutions to achieving proficiency in Library administration

3. Research Methodology and Search Strategy

The literature was spurred by conducting research in the library style of administration, aided by related books, Administration and Library Administration Journals in databases, International academic researches of Contemporary Administration also provided knowledge on the concept of Developmental Administration, they were however of a general nature, not precisely capturing the unique issues experienced by the Administration Academic Libraries in Nigeria, this prompted the use of only the pertinent aspects that had to do with the issue at stake. To get the precise nature of issues affecting The Administration of libraries in Nigeria, longitudinal research design was adopted with a drafted questionnaire to get guiding the research observations, questions and response from staff on what they think and how they feel about the nature of services offered by the Library. This method was used to aid the expected true intent of members of staff and other library users. It boosted the impetus to begin this research.

Administrative Proficiency and Effective Library System in Nigeria: University of Jos Perspective

4. Concepts regarding "Administration": "Library Administration"

The primary objective of any library is to run an efficient system that will bring about prudent dissemination of information resources intended for reading and learning in all spheres, so as to provide rich platforms for teaching, learning and research. Doing this diligently requires a stable and effective administration. Over the years, different scholars with different perspectives have given several definitions as to what administration really is, this buttresses the fact that there is no universally accepted definition as to what administration really is. However, administration in its core, deals with cooperative effort towards achieving common goals. It is found in several institutional settings like business firms, hospitals, universities, government departments, etc.

4.1 Administration

This paper brings up some definitions from notable scholars to elucidate the concept better: Waldo (1955), defined administration as "the art and science of management applied to the affairs of the State" —He continuous to say the it is also " the organization and management of men and materials to achieve the purpose of government". Kolawole (1997), from his perspective opined that " It is a network of human relationships and associated activities extending from the government to the lowest paid and powerless individual charged with keeping in daily touch with all resources, natural and human, and all other aspects of the life of the society with which the government is concerned". Another imperative conceptual definition that will aid better comprehension of the paper is:

4.2. Library Administration

Joan (2004) posits that:

"Library administration is the control and supervision of a library or library system. It includes planning, budgeting, policy making, personnel management, public relations and program assessment, with responsibility for results. Also refers collectively to the persons responsible for managing a library, usually a board of trustees or dean, library director, and his or her immediate staff". From the above definitions, administration is central to a set of persons who make things work in a library.

5. Scope of Administration

According to Rai Technologies University, It is generally understood that the scope of the discipline of administration has to be wide enough to respond to the complex social realities of today in any field. Major concerns of the discipline are:

5.1. Promotion

Promoting the right operational values, power sharing and openness. This calls for a new climate in the bureaucracy.

5.2. Policy Sensitivity

As a discipline that plays increasing and active roles in times of rapid changes, innovative and timely policy formulation becomes a pertinent aspect in any administration. This would necessitate a new preparedness within the administrative set-up that hardly had any precedence in the past.

5.3. Implementation Capability

Effective policy implementation is a critical aspect of testing the coping capability of institutions in today's technologically sagacious and complex situations. This automatically means that goals have to be clearly spelt out; planning, programming and projections have to be followed step through step; and project management in all its ramifications has to have top priority. The strength of administration and the legitimacy of any institution itself would depend more and more on the administration's capability to deliver services in time and in response to the demands of the targeted audience or clients.

5.4. Shared Understanding of Social Reality

The ability to cope with the unavoidable administrative complexities can be greatly reduced through a deliberate policy of organizational openness. The base of this assumption is for administration needs to understand the diverse interests and influences in institutions. In today's complex administrative world, its reality is built on the shared understanding of its actors such as the people at the top level, the middle managers, the employees, and the targeted end receivers. The centralized or traditional bureaucracy does not fit in with the contemporary administrative reality.

5.5. Administration as a Learning Experience

Here, it is placed that shifting realities and complex environmental circumstances impose sure rigors on administration today. Rusted principles of the past or the administrative recipes of bureaucratic routine are no longer appropriate tools for analysis and problem solving. Administration in modem times has to be proactive, innovative, risk-taking, and often adventurous.

6. Elements of Proficient Administration and the Library Connection

In our part of the world (Africa and Nigeria to be precise), administration is a key segment looked upon for speedy socio-economic development. This is naturally so because people rely on the government to push through speedy developments. This means that any administration that wants to have it good has to be organized and be able to operate strategically to augment productivity quickly. This is the same with the administration setting in Public/ Government owned university libraries. The entire students and lecturers directly or indirectly rely on library services to improve on their pedigrees. Not meeting and surpassing their needs will only amount to them losing hope on the libraries and seeking for self help, which means that the library now becomes a traditional or routine part of their endeavours, not necessarily significant because they have their way of getting their needs met. This forms the basis for the introduction of Developmental Administration as the panacea to achieving and catching up with the fast and vast waves currently in the library space.

6.1. Developmental Administration

A number of notable scholars have defined and refined the concept. But like Waldo (1955) would say:

"Perhaps there are good short definitions but no good short explanations... this is because, a serious definition of term as against an epigrammatical definition however witty-inevitably contains several abstract words or phrases. In short compass, these abstract words and phrases can only be explained only by other abstract, words and phrases, and in the process, the reality and importance of it becomes forged and lost"

This simply means that one would find it hard to precisely describe the concept of development administration. At best one can only attempt to explain what it implies and comprises of, as per the current usage of the term in relation to library administration.

Weidner Edward (1962) defined Development Administration as "a goal- oriented and changeoriented administration". To him, development administration is concerned with maximizing innovation for development. For Riggs (1965), "Development Administration refers to organized efforts to any out programmes or projects Initiated through those involved in serving developmental objectives". To Landau (1972), Development Administration has come to mean the "engineering of social change".

Simply put therefore, developmental administration is a directional procedure which is planned to create and make things happen effectively in a planned way over intervals of time. So, for there to be this kind of administration in the Nigerian library, the following elements of developmental administration are advocated for in the library:

6.1.1. Change-Orientation

For development Administration, it is primarily a change-oriented administration. This is because it involves the movement of a system or structure from one end to another. This means that, a

Administrative Proficiency and Effective Library System in Nigeria: University of Jos Perspective

development administrative system is dynamic and not static in nature. In this form of administration, there is an inbuilt philosophy that values change.

For the library, this element, when keyed into, is meant to re-direct the perspective of its operations to enable it reconfigure its traditional administrative-bureaucratic system into one that is dynamic in nature and by extension, open to undertake new inventions and challenges in a more faster and efficient way. This also goes to say that the library will cease to be a system with usual methods in doing and achieving this all the time.

6.1.2. Goal-Orientation

As defined by Weidner (1962). Development administration is a goal-oriented administration. One might easily say that administration on its own is goal-oriented discipline because it is described as a communal human activity that is targeted to achieve specific goals. While this is true, the distinguishing phase of "goal-oriented" aspect in general administration from development administration is that goal-attainment is a central focus and more systemic in the former.

Putting the library in this sphere means that the understanding and perception of an average librarian "MUST" be changed from the normal traditional service delivery routine to that of goal oriented one. The idea is that when there is a goal-oriented system, the concentration will be more on satisfying those that are the target audience. This will be made so with efficient feedback mechanisms in every working unit of the library, accessible only by the administrative head and a team set up for its review.

6.1.3. Progressivism

This element of proficiency is an integral characteristic of development administration because of its ability to prepare administrators to invent "progressive goals" and not static ones. While it is known that what is progressive for one organization may not be so for another, nevertheless, there appears to be a central- broad consensus on the nature of progressiveness of goals in organizations generally. In a vibrant institution, progressivism would imply greater participation of the people in the institutions affairs so as to bring different inputs from different perceptions.

For the library, it must ensure that it is not always relaxed with any progress it makes. This is because a progress made today has become history. New and better platform will definitely emerge by tomorrow. And by so doing, the progress made by the library has automatically become obsolete. Building on any progress made should be a hallmark in the library system to enable it remain relevant in the scheme and trending innovations. E.g. Koha is the master software administrator for libraries in substantial Nigerian public and private Universities, it is also possible for these universities to design something unique that addresses their unique features and challenges the way it concerns them as Koha does not give room for such, it has a general platform that every user is expected to run with.

To elucidate further on the above suggestion, the University of Jos operates the "Subject Library Model" (Akintunde, 1999). A study of the University of Jos library by Akintunde (1999) "discovered that whereas the library had conceptualized this model, the operators (Library staff and faculty) were not fully utilizing its potentials; whereas the traditional model brings clients to the library, the subject libraries take the library to clients". A recent research carried out on random students (Undergraduate and Post Graduate) of the University of Jos by Martyns E.G and Igboechesi G.P (2019), shows that over 70% of these students don't know and have not had any dealing with their subject librarians. Therefore, with a unique library administrative software by the university of Jos library, this can be put in play fully so as to bring out the full glare of this model by connecting them in a default kind of way that will make them an integral part of a functional library to all its users and expected users as well.

6.1.4. Planning

Planning is also another central point in development administration. It is so because it aids the whole procedure of goal-oriented change. Panandiker (1966) looks at development administration as administration of "planned change". This is antithetical to Weidner's (1965) view, who opined that planning may or may not be a necessary condition for development administration.

In this case of the library, planning is key to achieving any predetermined goal, as this will help the administrative team carry out a detailed research and proper test before proper launch. This is to prevent incessant mistakes, drop in the level of confidence in the library and librarians etc.

6.1.5. Innovativeness

Development administration is not dogmatic and traditional in its approach to problem solving. Instead, it stresses upon identification and adoption of new structures, method procedures, policies, plans, programmes and projects which would help achieve the developmental objectives with the greatest possible facilitation. Experimentation and version are the hallmarks of Developmental Administration. Here, creativity is not confined to the organizational stage only but also at the group and individual stages.

In translating this to the library, problem solving and or service delivery in the library should no longer be a one way thing. It should be able to invent and adopt new structures based on the yearnings of the library users, new technological inventions, trending platforms via social media sites etc. these innovations should be in motion as the element of progressivism places above. Essentially, the culture of experimenting new ways and ideas of doing things in the library should be a num in the library.

6.1.6. Flexibility in Organizational Procedures

Any bureaucratic administration it is usually measured and known as rule-oriented administration. It is a known fact that no administration or bureaucracy can function without an adequate set of rules. While this is placed, it is also true that an all-rule-oriented administration can be entrapped in treating rules as ends rather than as means of achieving set goals. Such dogmatic strategy can establish an administrative system straight-jacketed and inflexible and therefore create it unfit for promoting development at a faster pace. This means that development oriented administration is synonymous with optimum flexibility of operations that can give an administrator the required autonomy to apply rules with discretion to distinctive administrative situations. In such situations, the administrator is accountable for any decision made, since he is granted justifiable leeway in using or relegating a rule or rules to the advantage of the organization and to the best of his knowledge, skill and judgment. However, the risk of a likely misuse of discretionary powers is also not inevitable, yet the inevitable risk should not necessarily become an obstruction in the procedure of attaining a set goal or an optimal, flexible and functioning system. Otherwise, the ideal notions of innovation and creativity will remain only myths or a utopia.

For the library, this is an aspect that a sizeable number of library staff bride with, they feel that knowing the rules is all it takes to be a vibrant librarian. The rule takes precedence to them, not the attainment of specified goals which is primarily providing an easy and attractive platform for information accessibility to its users or expected users. Most times, this become a force that births frustration and anger to those burning with the desire to make a lasting impact, irrespective of who it upgrades or promotes, as long as the library is in tune with the imperative trends and meeting up with expected needs.

6.1.7. High Degree of Motivation

There is no gain saying that motivated personnel is the backbone of any organization intended to achieve sure progressive goals. For development administration to run in any system, it needs a set of highly motivated personnel from the lower, middle and to the topmost stages. By so doing, such personnel will be committed to the progressive goals intended to be the achieved because they have a high degree of enthusiasm to accomplish those goals, primarily powered by motivation.

As straight forward as this can be, the library can only optimize its ability to better functionality when there is equitable staff motivation. When this is at play, their narrow vested interests or comforts is then expected not largely deter them from acting in the best interest of the library and its users. It is imperative to note here that there are various ways of personnel motivation. Some of which are: Administrative Proficiency and Effective Library System in Nigeria: University of Jos Perspective

Psychological motivation, monetary motivation, opportunity/ participation motivation, training motivation etc.

6.1.8. Client-Orientation

Development administrative is a client-oriented or a beneficiary- oriented one, primarily aiming at providing maximum benefits of its services and products to the very people for whom the organization is intended. This means that it is a people-centered administration which gives primacy to the needs of its clients or beneficiaries and tries as much as it can to tune its programmes, policies, and actions to their needs.

The library in this sense should be a "responsive" one. Responsive to the needs, wishes and aspirations of the library users (and expected users) it is intended to serve. It should be able to create and progressively maintain a platform of proper and frequent orientation using different channels made available by the library, as the idea of using the "use of Library" under GST (General Studies) and "Faculty orientation for Students and Lecturers" is obviously not yielding positive results as expected. This is evidently seen in the students' response as regards library usage: Ashaver and Bem-Bura (2013) opined that "Students in these universities (Nigerian Public universities) have a negative perception on the library services rendered by these university libraries. This perception arises from lack of awareness by the students on how to search for information materials and ignorance on information search/retrieval strategies".

6.1.9. Effective Integration

Coordination is another key as aspect of this element. Usually, bringing groups or authorities together for the attainment of common developmental goals require a high integrative capability in any organization. Thus, coordination is required at the different stages, to aid the attainment of such goals. Essentially, lack of coordination is bound to result to wastage of possessions and mitigation of effectiveness. This is explicitly expressed with regards to is connection to the administrative placement of the library.

6.1.10. Coping/Training Skill

Because development administration is tailored as an "open" system kind, It receives inputs regularly from its targeted environment and attempts to respond through its action-packed-outputs. No doubt there is a continuing interaction in the system powered by an expected reciprocity in relationship between the library staff and users. This trait is a significant one for development administration. Also, it continuously tries to enhance its coping capability essentially strengthened by training and retraining of staff in pertinent aspects needed according to the unique challenges of the library. It is usually carried out through a procedure of greater sensitivity and responsiveness by members of staff to the library and the capability they have in real time and potentially, to strengthen a specific aspect or unit of the library structure(s) and processes.

7. Conclusion

The frameworks for administration are thematically exploratory in view of the approach to the study and understanding any given organization. However, modern aspects in administration try to give importance to human dimension by emphasizing holistic approach to analyzing an organization from all sides by considering both human and systematic sides of the organization as important and emphasizing the positive side existing in each of them. Therefore, the review and analysis in this paper is concise in its discourse, though it encompasses relevant tenets to the attainment of a vibrant administration. On a general sphere, this paper proposes that more concerted efforts should be geared towards the contemporary and new terms in the field of administration like the developmental administrative style, so as gain an in-depth understanding as well as invent and build new field of thought provoking library innovations that can help in areas of easy and fast access to library information, clarifying and directing

inquiry to the appropriate quarters in good time through efficient and effective means and getting the needed feedback as at when needed to map out another progressive systematic goal for the library.

8. Recommendations

While there are different mediums the above suggested can be launched and implemented, this paper is of the opinion that an easy, efficient and fast way of achieving the above proficient methods is for the top administration of the University as an institution and the Library a department in the institution, to formulate a robust team made up of robust and dynamic staffs from different units of the library and pertinent departments of the institution to make or bring such grounds to fruition. They should be charged with the primary task of researching, updating and implementing important and actionable steps needed. This might be in the form of creating innovative or special taskforce teams under them, sending specific librarians for exclusive training to enhance robust inclusiveness in the operations of the library, and more importantly create a stable system of fast response in both activities of the different units of the library and their collective actions.

References

- i. Adamolekun, L. (ed.), (1985). Nigerian Public Administration 1960-1980 Perspectives and Prospects. *Ibadan: Heineman Educational Books, Ltd.*
- ii. Akintunde, S. (1999). The Migration : Digitization of the University of Jos Library. (June 1999).
- Ashaver, D. and Bem-Bura, M.D (2013). Student's Perception of Library Services in Universities in Benue State. *IOSR Journal of Research & Method in Education* (IOSR-JRME) e-ISSN: 2320–7388,p-ISSN: 2320–737X Volume 1, Issue 5 (May. –Jun. 2013), PP 41-48 *www.iosrjournals.org*
- iv. Bartholomew, P. C. (1972). Public Administration. Littlefield: Adams & Co.
- v. Davies, W. J. Jr. (1974). "Introduction to Public Administration" in R.J. Stillman (ed.), Public Administration: *Concepts and Cases. Houghton: Miffling Company*
- vi. Kolawole, D. (ed.), (1997). Readings in Political Science. Ibadan: Dekaal Publishers
- vii. Landau, M. (1972). Political Theory and Political Science: Studies in the Methodology of Political Inquiry. *New York: Macmillan [Don Mills: Collier-Macmillan], 1972, pp. xi, 244*
- viii. Martyns E.G and Igboechesi G.P (2019). Mitigating Threat to Academic Libraries: Operational Optimization for Effective Service Delivery (unpublished)
- ix. Oyedele, L. K (2015). Theories of Public Administration: An Anthology of Essays. International Journal of Politics and Good Governance Volume VI, No. 6.3 Quarter III 2015 ISSN: 0976 – 1195. http://onlineresearchjournals.com/ijopagg/art/182.pdf
- x. Panandike, P. V. A (1966). Personnel System for Development Administration. *Published byPopular Prakashan*
- xi. Pfiffer, J. M. and Presthus, R. (1967). Public Administration. New York: Ronald Press
- xii. Reitz, J. M (2004). Dictionary for Library and Information Science. *Greenwood Publishing Group*, *Inc.*
- xiii. Riggs, F. W (1965). Administration in Developing Countries. Review by: Tilman R. O. The Journal of Politics Vol. 27, No. 3 (Aug., 1965), pp. 667-670 (4 pages). Published by: The University of Chicago Press.
- xiv. Stillman, R. J. (ed.), (1980). Public Administration: Cases and Concepts, 2 nd Edition. Boston: *Houghton Mifflin Company.*
- xv. Tilman, R. O. The Journal of Politics, vol. 27, no. 3, 1965, pp. 667–670. *JSTOR*, (www.jstor.org/stable/2127745).
- xvi. Waldo, D. (1980). "The study of public Administration" in R. J. Stillman (ed.), Public Administration: Cases and Concepts, 2nd Edition. Boston: *Houghton Mifflin Company*

Administrative Proficiency and Effective Library System in Nigeria: University of Jos Perspective

Website:

i. Rai Technologies University. Principles of Administrative Theory: *http://164.100.133.129:81/econtent/Uploads/Principles_of_Administrative_Theory.pdf*

Conflict and Ethnic Identity: Pukhtunwali and Purdah in Conflict Ridden Swat, Pakistan

Syed Wasif Azim

Research Scholar, Jackson School of International Studies, University of Washington, USA

Surat Khan

Ph.D. Scholar, Department of Political Science, University of Peshawar, Pakistan

Abstract:

This study argues that the recent conflict and violence in Swat, a Pukhtun populated region of Pakistan, has diverse and multiple impacts on Purdah, a socio-cultural code of Pukhtun culture (Pukhtunwali), which is in turn a significant performing aspect and marker of Pukhtun ethnic identity. We postulate that Purdah is at least in four forms, named, in this study, as women Purdah (based on dress code), home Purdah, elder men Purdah and locality Purdah. Moreover, the impacts are witnessed in all these four forms of Purdah. Likewise, the impacts are considered unfortunate and culturally detrimental by the research participants in Swat. The study is based on 45 open-ended in-depth interviews and five focus group discussions in diverse parts of Swat, coupled with ethnographic observation.

Keywords: Conflict, ethnic identity, Pukhtunwali, Purdah, swat

1. Introduction

1.1. Purdah as a Socio-Cultural and Ethnic Ideal: Forms, Shapes and Diversity among the Pukhtuns 1

Though most of the previous literature, media reports and discussion of non-governmental organizations overlooks the complexity and multiplicity of forms of Purdah, we argue and show in this section that Purdah is at least in four forms, named, in this thesis, as women Purdah (based on dress code), home Purdah, elder men Purdah and locality Purdah ². Purdah (seclusion/veil) is a traditional and cultural ideal of Pukhtun society, Pukhtunwali and Pukhtunness(Fredrik Barth, 1969b, pp. 120–122; Jan, 2010, p. 31). Purdah ensures the virility, primacy, autonomy, self-expression and aggressiveness of men (Barth, 1969, pp, 120-122; Ahmed, 1977) and gives, to some extent, anonymity, comfort, modesty, status and protection to women (Daraz, n.d.). It is linked to the 'negative' social biases, cultural practices and the concept of honor, women's sexuality (Fredrik Barth, 1969b, pp. 120–122). The violation of Purdah may lead at times to the phenomenon of revenge/reciprocity (Badal) among Pukhtuns. This revenge is towards anyone who has violated the Purdah of Pukhtuns women and home, be a Pukhtun or non Pukhtun.

There have been different forms of Purdah among the Pukhtuns in Swat in pre-conflict times, including women Purdah, home Purdah, elder men Purdah and locality Purdah.Regarding woman Purdah, traditionally, just before the conflict, most of the women used to wear a long sheet (called sadar or chadar locally) with some women wearing a 'fashionable burqa' ³. The different forms or colors would show differences based on age or status etc. Muhammad Ishtiaq, a professor from Swat, commented about this as such.

¹Pakhtuns, Pukhtuns, Pashtuns or Pathans are different names of the same people. The research participants of this study used the word Pukhtuns and that is why throughout the articlewe use this.

² The word Purdah has been used in the literature and in social interaction in both Pukhtun and non Pukhtun societies. However, the names/words used here for these four forms are adopted from my field discussions and are used by my participants, though I have observed it as a native of Pukhtun region too.

³ Locally this is called fashionable Burqa, it is also called "Abaya" and seems to have been adopted from Arab culture as women in Arab countries mostly wear this. Such a Burqa is mostly black in color but can also be colorful.

Conflict and Ethnic Identity: Pukhtunwali and Purdah in Conflict Ridden Swat, Pakistan

"It was mostly white in colour, was a symbol of 'better financial position' and 'good moral behaviour'. Anyone not wearing this, was usually termed as morally or financially 'weak'. It also showed the age level of women based on how they are wearing it. Mostly aged women will have open face or wear a small one or different colour and few will use the Afghan Shuttlecock Burqa. Young girls mix sadar with fashionable burqa (different from shuttle cock) "(Ishtiaq, 2016).

This elaborative comment of my participant informs that women mostly wear white sadar which was, along with Purdah, a symbol of good status and good moral character as women were differentiated by people based on this at times. Moreover, this would also identify the age difference and difference in Purdah based on ages. Thus, the Purdah of aged women will be different from younger ones. This negates the militant's version of Purdah which will be same for all age of women.

Likewise, related to home Purdah, as women reside inside the home, men, other than close relatives and acceptable to the men of the home, are not allowed to enter. If there is need of any other man (like a doctor etc) to enter the home, there is a 'proper' socially acceptable way and procedure for that. The procedure is socially known in which women of the home moves to aside and let the man/men enter, accompanied by men of this home, as I frequently observe as a native of the region. An elder in Mingora, Hayat Khan Dada, explained and symbolically expressed this point.

"In Swat and among other Pukhtuns too there is an important Purdah called Home Purdah (da kor Purdah). Nobody can even think of entering our home without permission of men from the home. Before the conflict we were not feeling it much as nobody could dare to challenge this. I have rarely heard about such happening. When it was violated during the conflict, we felt it. I can simply tell you that our home ceilings have Purdah even (In Pukhtu it was $g \in g \in g \in g$, and they are not seen by men so easily" (Dada, 2017).

The diversity of aspects of Purdah is expanded by a reference to 'elders Purdah'. This may not be Purdah in a 'traditional' sense, per the principles of most of the Pukhtuns or the code of Pukhtunwali. But because I could observe in discussions in the field, reference to the impacts of conflict situations and even post-conflict ones for this aspect, it is significant, because among the Pukhtuns, elder men normally wear a sheet/sadar which has different sizes and colors. This can be a thin one with brownish or white color mostly and is used as a symbol of being elder, having honour and Pukhtu. This is considered, along with a traditional cap, symbol of status, honour and Purdah of Pukhtun men. A Pukhtun elder in Kabal Swat, Shams Dada, mentioned about this aspect.

"As burqa is Purdah for women, sadar is for men. Both shows honour and Pukhtu. It was common in Swat that a mashar/elder will wear this. Because of this conflict we are required in some places, like the Judicial complex, to leave these outside the building while entering and that is why elders as well as Youngers are feeling this as a violation of honour" (Shams Dada, 2017).

Yet, another form of Purdah that has also grown in importance due to the conflict in Swat is locality Purdah (da ilaqae Purdah). As a tribe, sub tribe or a larger family used to be located in a specific area or locality that would facilitate the broader Purdah of that area. This would help in maintaining the limited movement of women in the area and maintaining a social or moral order in the area. Villages close to the urban centers, like Mingora, has seen intense impacts for this aspect. About the prevalence of or significance of this Purdah, a political activist, Misbah Ullah shared with me, in Nawae Kalae Mingora, that

"There are a lot of shapes of Purdah. Women and home are mostly discussed. Due to this conflict, I can tell you about another type which is mostly in areas close to Mingora. In our village Nawae Kalae and these close by streets we were having a Purdah. As all people, here were known to us and most were family members, women were able to come out easily and move from home to home in this locality. This is important type of Purdah and a social setup that you must observe" (S. Ullah, 2017).

Thus, there are at least four forms of Purdah in Swat, which shows that Purdah is not only a practice but is an idea that is spread across the society in so many different forms. All these forms and their

understandings, as a cultural symbol, have been impacted by the conflict in Swat. Below I briefly comment the filed site, collection of data and the conflict in Swat.

1.2. Conflict, Swat and Collection of Data

From the broader Pukhtun region, this study focuses on Swat, an administrative district in Northwestern Pakistan, located in the Pukhtun populated province of Khyber Pakhtunkhwa (see figure 1 below). It has a population of 2,309,570 (PBS, 2017), where almost 90% of the people are ethnic Pukhtuns (based on Pukhtu as a mother language). Likewise, this study has a specific focus on the recent conflict and violence in Swat as a case study. It was a violent conflict between Muslim militants of the 'Swati Taliban'⁴ and the Pakistani state military, which started in 2007 when militants almost replaced government authority. Initially a peace deal was signed between government and the militants, which broke up and led to a series of military operations in the region. The Pakistani military ordered Swatis to vacate Swat and move to other districts which caused internal displacement of about 2 million people. Some lived in IDP camps in other districts while others moved to homes of relatives or rented homes. It is considered one of the greatest internal displacements in the history of Pakistan (iDMC, 2009; Najam U Din, 2010, p. 5)

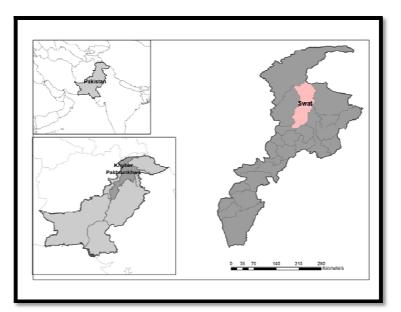


Figure 1: Map Showing Pakistani State in a Global Context and KP (Khyber Pukhtunkhwa) Province in Pakistan, on the Right Side Is Swat District in KP

1.3. Data Collection

The empirical data comes from 45 in-depth open-ended interviews, five focus group discussions, and ethnographic observations, collected from November 2016 to May 2017. Data collection was mostly conducted in Mingora, Nawae Kalae, Charbagh, Kabal, Khwaza Khela, Saidu Shareef and Matta (see figure below, showing some areas of field work). Participants were elders, university students, professionals, men, women, political workers and others. As the interviews and discussions were largely open-ended and semi-structured, they were appropriate to delve into broader themes of ethnic identity and culture. That is also why the exact duration of interviews and focus groups was not fixed, with interviews and

⁴Mullah Fazlullah of Swat was also joined by a number of Non-Swati elements including the Ghazi Brigade (post lal masjid group), which had even Punjabi roots (see https://web.archive.org/web/20100816223508/http://www.jamestown.org:80/uploads/media/TM_008_63.pdf.). See But as many of these militants were from Swat, mainly their leadership, and they were operating in Swat, people called them Swati Taliban. Conflict and Ethnic Identity: Pukhtunwali and Purdah in Conflict Ridden Swat, Pakistan

focus group discussions lasting anywhere between 40 minutes four hours. These interactions often included a lunch, tea or dinner break and a stay for the night in participants' homes.

All the interviews and discussions were conducted in the participants' native language, Pukhtu, and by one of the authors, except one interview which was undertaken by a female research assistant, where a male scholar was considered inappropriate to interview a woman. All the interviews and discussions were recorded as field notes, as audio recordings were not appropriate for many reasons. The minimum stays of the author in Swat for a single trip ranged from just two days to almost a week at a time. Moreover, throughout the study I have used pseudonyms. The naming structure used in this study is specific. Name ending with the word 'Khor' (sister in Pukhtu language) is a female participant, otherwise it is a male participant. Likewise, name ending with 'dada' is a male participant with age above 50, considered as elder. Name ending with 'lala' is a male participant with age between 40 and 50 and the rest are younger than 40. In some cases, though I have noted limited information about the participant, I avoid writing it as that may lead to potential identification of the participants. We use this data to analyze the impacts of the conflict on purdah.



Figure 2: Some Areas of Field Work 5

2. Conflict, Violence and Purdah in Swat

Linking, conflict and Purdah, we argue that all the forms of Purdah, discussed above have been influenced in one way or the other, more or less, by the conflict and violence. The first two forms, that are women Purdah and Home Purdah have been shaped, violated and impacted more than the last two ones, elder men Purdah and locality Purdah. In these two the first one has been impacted by the militants as well as the military in diverse ways. The second one has been violated and impacted more by the state and its military than the militants. Additionally, I will show that, the actions of both actors of the conflict are dubbed as 'socially unacceptable', unfortunate and culturally detrimental. Though, significantly, the last two, of elder and specific locality, are less emphasized in the discussions of participants, these have entered the broader concept of Purdah because of sensitization primarily by the conflict. Below is the elaborative discussion and analysis of these arguments, starting from women Purdah.

3. Conflict and Women Purdah

We argue that there are diverse areas of discussion, in relevance to the militants, in this regard, including, but not limited to, the change in shape of Purdah, the action of imposing it upon the population, same Purdah for all irrespective of status or age of women, its attachment with the consideration of Afghan Taliban Purdah as ideal and the liability of punishment for men and women not complying to this. On the military side, the behavior of military towards the traditional Purdah and the opposition to the one imposed by militants is debated mostly, more particular and central are the programs arranged by state or its military.

Related to militants, there is a contestation among participants on the process of imposition of a specific type of Purdah in Swat. Some participants believe that it was first suggested, emphasized and then imposed by the Taliban, while others believe that it was imposed on first order and there was no chance of any suggestion. There are broader components related to the Purdah setup by militants. A Pukhtun elder, Shams Dada, during a Focused group discussion in Kabal Tehsil of Swat elaborated that,

"Taliban announced through FM Radio Channel that there is no school, no education and no government service for women in Islamic Shariah. Women shall leave such activities as these are against Islamic Shariah. The order of Shariah, Taliban stated, is that women shall not come out of home. If women need to come out to visit a doctor or to bazar, men shall accompany them while they shall use Shuttle Cock Burqa only (Emphasis by participant on the last word)" (Shams Dada, 2017).

The comment is elaborative of some significant points related to militant's agenda of Pukhtun women Purdah. Women were banned from coming out of homes, except for specific reasons, like visiting a doctor. They were allowed to come out only if needed, like for a doctor, but shall be relying on men of family to accompany them. Moreover, they shall wear a specific type of burqa/Purdah called shuttlecock burqa, which is considered by the militants as an ideal type because of its use and imposition by the Taliban government in Afghanistan. Likewise, Muhtaram Yusafzai, a University lecturer from Charbagh Tehsil, elaborates about 'Taliban agenda', the specific type of Burqa and its adoption from Afghan Taliban as such,

"Taliban initially preached about Burqa as part of their 'Purdah agenda'. This was a specific form of burqa called shuttle cock Burqa. Due to its attachment with and use by the Taliban in Afghanistan in 1990's it was taken as ideal Islamic Purdah" (T. Yusafzai, 2017).

Moreover, Shaista Jabeen, a girl working in an NGO in Mingora, recalled about this aspect and expressed her experience as a woman being target of the Taliban program of Purdah. She stated that,

"I was in college at that time and can remember when militants initially preached the importance of Burqa (Shuttle cock) through the FM Radio. On daily basis and mostly on Friday through the Radio we would listen lectures of Taliban, mostly Fazlullah, emphasizing the need of Purdah and the Islamic nature of Shuttlecock Burqa. When Taliban started to have control in Swat they ordered to impose it. In our college (and sisters/relatives schools) teachers told us to start wearing burqa (Shuttlecock) while coming to college" (Jabeen, 2017).

These two comments elaborate the militant's strategy, message and program of women Purdah along with the procedure of applying it to the population. Militants preached, emphasized and then imposed this specific version of Purdah.

However, on the contrary, in a FGD Shams Swati, Abdullah Nangyal and Asif Iqbal agreed with the second perspective that Militants imposed it directly without giving any chance or lessons about it and told me that,

"When Taliban got some authority in Swat, they imposed shuttle cock Burqa on women directly in the region and ordered that women shall not come outside of home. But if needed, women shall come out only in Shuttle Cock Burqa" (A. Iqbal, 2017; Nangyal, 2017; S. Swati, 2017).

Conflict and Ethnic Identity: Pukhtunwali and Purdah in Conflict Ridden Swat, Pakistan

Though we propose that, from these statements and chronology of the literature it becomes clear that in the initial days militants preached about women purdah and later imposed it through orders. More conclusively, five points of Taliban Agenda related to the feature of Purdah of women and the impacts for it crops up, including, women shall not come out of home, men shall accompany them if coming out for a 'need', they shall use shuttlecock Burqa, Shuttlecock burqa is Islamic as it was used by Afghan Taliban and these orders are to be accepted. Along with that it is emphasized that though militants changed the shape and form of traditional Purdah in Swat, they preached (through the FM Radio) first and ordered later. The order was liable to 'punishment' by the Taliban, showing that the impact in a cultural ideal was 'forced' by them.

About the issue of punishing people who will not accept orders of militants in this regard, a participant Sadeeq Ullah, a university Student, from a 'far' village in Kabal Tehsil narrated one event where he could observe himself.

"I was coming from the market to home when I saw an Auto (Rickshaw) which was carrying women who sell clothes by visiting homes in different villages. A man who was driving the auto was with them as well. As they reached the Taliban's post and Taliban argued that Purdah of women is 'improper' and despite the orders women are working outside the home. Thus, they strictly warned the women for a 'last' chance. The driver was beaten by Taliban" (S. Ullah, 2017).

His observation testifies to the fact that militants were serious about their orders and the change in Purdah culture was imposed. Some of the participants, though very few, accepted that the impact was a good one and commented that the act of wearing this specific Burqa is good and really Islamic one, a good majority did not agree. Again, many agreed to the fact that the real problem was that it was imposed through 'force' by the militants. Shahid Ahmed, a driver in an organization in Mingora, told me about this issue with elaboration,

"Militants imposed shuttle-cock Burqa, which was good in one sense, because this Burqa covers women completely and can be called a 'true' Islamic Burqa, but the issue was that it was imposed upon women which is not good. I believe the imposition was not right (He would say in Pukhtu :. زبردستی نه وه پکار (S. Ahmed, 2017).

Thus, there were two groups of people in Swat, based on the perception about shuttlecock burqa as a type of Purdah. One group was not liking this type of Burqa as they favored the traditional sadar and considered this as brought from Afghanistan by the militants. The other group liked this type of Purdah and consider it as better than the traditional one but the fact that it was imposed was considered as 'bad and unacceptable'. This is interesting again as in many cases the traditional Purdah may be imposed by men of the family or even as a social compulsion by the society but when it is imposed by the militants it is considered 'bad'. What literature links Purdah to male autonomy or 'masculinity' and men's control is in relevance to 'family men'. When it is imposed by men other than close men, it is far sure considered a socially unacceptable behaviour and is criticized by many Pukhtuns but if it imposed by family men that is considered as 'social' and 'cultural'. Some cases in imposition have also got bad and issues cropped up between Swatis and the militants. Naz Khor, a working woman of Mingora recalled,

"When militants imposed Shuttle cock burqa in Swat, the situation was getting worse. I heard from friends and others that some violent cases happened on this issue in other areas. These were between the Taliban and men who accompanied women who were not wearing Burqa" (Saira Naz Khor, 2017).

The above discussions illustrate that militant's actions has impacts for women Purdah. These impacts are in many forms of which the most visible was the strict imposition of shuttlecock burqa for all women in Swat. This act of militants is considered as socially unacceptable and is disliked by people in Swat, considering it as a violation of Pukhtun women purdah. The story of impacts in women Purdah continues when military operation is undertaken, and Pakistani military takes control of most of the Swat. Pakistani military will have impacts in a different form and will try to discourage, as much as possible, the burqa and Purdah imposed by the militants. Military knowingly or unknowingly, in the process of discouraging militant's Purdah, promote and impose yet a different version of it. I elaborate this below.

The impacts by military for women Purdah in Swat are in different and diverse forms. When the military got control after the military operation it started changing things in Swat. Anything associated with the militants was banned, changed, discouraged or looked at with suspicion. The changes come up very quickly as military get hold in Swat. Purdah followed this pattern and a situation was created where shuttlecock burqa was considered 'bad' and inappropriate by the military. Discouraging anything associated with the militants was a strategy adopted by the military. Shuttlecock burqa was discouraged through a perception that it is a symbol of the militant's violence and backward thinking, though many women would like this type of Burqa to be used. On the contrary as military try to favor a more modern type of women Purdah that is again disliked by many Swatis.

Moreover, the situation created by military through the programmes they arranged was even promoting a Purdah that was different than traditional one and was considered by participants as a violation of Purdah. It promoted gender mixing as much as it could and had little care for the traditions in this regard. Swatis in general dubbed military asunaw are of any social or cultural practice among the Pukhtuns in Swat. Connected is the fact and perception of cropping up of NGO's when military have hold, and both the NGO and military promote an agenda of 'westernization'. An elder, Shams Dada, from Kabal recalls,

"When Pakistani military came, it abruptly changed the ambiance suddenly (his Pukhtu statement was rather الماحول بكدم بدل شو). They provided contexts where women Purdah will be discouraged by them or in their patronage. NGOs emerged in Swat after military campaign, which makes 'we Swatis' western. I believe that this military and NGOs are trying to take our Purdah away from us" (Shams Dada, 2017).

As the field data shows, these sudden impacts and changes by Pakistani military are in two forms. First, initially due to security situation military banned the use of Burqa imposed by militants (the shuttlecock) and second military arranged programs where the traditional Purdah will not be cared. Moreover, Shams Dada statement that these military men and NGOs are making us western is part of a larger feeling in Swat that military is allied with western states, like the US, and NGOs are western or funded by the west. Both these factors are connected to the violation of cultural traditions like Purdah. A university student. Iqbal commented that, "Military discouraged Shuttle Cock Burqa. Their opinion was that it is because of the security reasons. Pakistani military thought that a man from Taliban can easily hide in this and pose a security threat" (A. Iqbal, 2017). However, banning the shuttlecock burqa was probably for a specific time. It was mostly in the initial days of post military operations period when shuttlecock burqa was banned and discouraged, the situation today is different but more generally people do not like that form of burqa now.

Interestingly and yet significantly, opinion, observation and personal experience of even working women about the issue of using shuttlecock burqa or even the fashionable one in the military times in relation to the attitude of the Pakistani state military was similar. A girl, Salma Shah Khor, who is working in an NGO narrated that,

"After the harsh and inhuman attitude of the Taliban in every respect, especially Purdah and Burqa, the Military relaxed it. Now mostly it is fine to wear anything but favorable was 'not to wear Shuttlecock or other burqa even'. The military and state will favor, in many ways, a girl or woman who is open face or wearing sadar. Military was suspicious of shuttlecock burqa as it was inflated with the Taliban. Once a while we were crossing a military check post, I was wearing burqa, I was searched the most in comparison to other women by the military and lady police. The searching of women is mostly done by lady police, standing on a check post with military or inside the cabin, but still searching a woman is something not good. Let me tell you that searching a woman, even by a lady police, is considered 'bad' here and most people dislike it but are compelled. This act hurtled me at that time and I still remember it." (Khor, 2017).

This comment and experience show that as Burqa was associated with the militants it is not liked by the military. Women wearing this may face issues of discrimination on check posts or so. Searching women and then on such a discriminated scale is considered socially unacceptable. Secondly, military is 'blamed'

Conflict and Ethnic Identity: Pukhtunwali and Purdah in Conflict Ridden Swat, Pakistan

by research participants, who are much conscious about Purdah, of not caring about norms and values of the society and promoting 'openness' or giving 'freedom' to women mostly in the programs arranged by them or under their patronage. This is again done as a reaction to the militants who restricted women more than the 'traditional parameters' even. This is considered as something which is against the social norms, traditional practices and 'unnatural' by many. In the opinion of Muhammad Rehman Dada,

"Military has promoted openness by arranging Programs where gender mixing is allowed and even promoted. I took some female students to such a program once. Though the students were just school level but as a norm I was caring their Purdah. When I saw that in the program they must be on stage with boys and that they will be filmed by a camera, I did not allow this to be for the students and excused the military officers in charge of the program. I believe, it may be normal for them (the military officers) but it is not for us" (M. R. Dada, 2017).

The level of care about gender mixing is high in most of the Swat and people do not favor it on a school level even. Moreover, the issue of being in a program on a stage and visible to everyone with being filmed creates issues that are far the scope of this section but having a link with Purdah such actions are avoided at all costs.

A field observation is also close to this. I was accompanied by Shah Sawar, a Peshawar University student, for a 23rd March program held in the famous Wadudya Hall of Saidu Shareef. The comparing in this program organized by Pakistani military was done by a boy and girl. Their ages seemed to be in 20's. Shah Sawar commented,

"This is my first time seeing such a happening in Swat. I asked him, what was he referring to? He responded that in Swat a boy and girl are comparing for a program on the stage in public. There are men here watching them and even they are filmed. He went further and told me that look at the girl, leave her open face, her hair is open even. This is 'new' in Swat, this is 'destructive' for the culture of Purdah" (Sawar, 2017).

Even in Saidu Shareef, a major town close to Mingora and hub of professional people, the action of gender mixing on a stage is perceived as socially bad. The fact that the program is arranged by military makes it a complaint against the state and its military of impacting the cultural tradition of women Purdah in Swat. This has implications for what is considered as a traditional marker of Pukhtun distinctiveness. The discussion of impacts for Purdah in conflict situations in Swat can be taken ahead by exploring the fact that there are impacts for Purdah of Pukhtun home, where mostly women reside, and which is linked to honor, sparking a fierce issue of revenge during 'normal' (peace) times. I elaborate that in the next subsection below.

4. Impacts of Conflict on Home Purdah

We argue that the recent conflict in Swat has multiple impacts for home Purdah. The impact was lesser in the case of militants than the military. As most of the militants were from Swat, that they knew the cultural as well as religious symbolism attached with Home Purdah and they have not needed to do so, they cared about this to some extent. On the other hand, military of the state has often violated home Purdah and the social procedure has not been cared, because of the security reasons. This is attributed, indirectly to the perception that military men are not aware of the cultural and social aspects of it as such. However, the broader debate of impacts for culture or Purdah is as usually attributed to both the groups, with a 'good' distance from both. Comments and statements of participants support such a preposition.

While emphasizing home Purdah, a participant Hayat Khan dada, told me in Swat that 'Our ceilings have Purdah even زمنگ خو ده برگو هم پرده وی (refereeing to home Purdah)'. As women reside inside the home, men, other than relatives, are not allowed to enter. Even among relatives, close ones are allowed, and care is taken to allow only male relatives who are acceptable to the men of the home. If there is need of any other man (like a doctor) to enter the home, there is a 'proper' social way for that. Women of the home shall move to a side and let the man/men enter, accompanied by men of this home. In this way, men are avoided to enter home at any cost, however if needed a 'proper social way' is adopted.

Violation of home Purdah by anyone can lead to dreadful events as it provokes the honour-shame complex in the society and that links to social derogation in the society.

As militants were from Swat and could understand the significance of this cultural and social feature, they did violate it much. Likewise, they may have an understanding that it can result in resistance against them. In my whole field work, I could not find any event in my field data related to the militants except one participant, Said Alam, who recalled that,

"Taliban never broke home Purdah except once as much as I remember. Taliban were mostly from Swat and their leadership was also Swati, they understand that this is not according to Pukhtu or Islam. I personally believe that this would have increased resistance against the Taliban if they had crossed homes or entered them without asking men"(Lala, 2017).

However, militants might have violated home Purdah in some cases but not in many, especially in cases of attacking home of those who were against them publicly or have been associated as political figures with the government and military. The opinion related to military of Pakistani state is different in this regard. Along with that its forms are different too and involve complex dimensions, which we discuss here. In one form, it was related to the issue of military posts on top of the hills from where a home is clearly visible. As there are many top areas in Swat, being mountainous spot, this is an issue in many areas. In a normal situation, though people of the region would go up as well and homes can be seen but that is differentiated from the conflict and post conflict situation. Before the conflict, as people were from Swat, mostly local who knows and care about the cultural restrictions and would just pass the higher area above homes in conflict. In post conflict situations, it is a permanent check point of the military who are non Swatis, don't have much understanding of socio-cultural compulsions and focus more on security than culture.

Moreover, the use of technology like a binocular allows the military to violate the home Purdah of Swatis through the symbolic 'gaze'. The fact that homes and women in these are clearly visible to those in the check posts develops a relationship between them and families in the home, where military observer has a more powerful position in comparison to the helpless position of the families in homes. Moreover, no one in any family knows for a specific point of time if he/she is being observed or not as they lack knowledge about this. Likewise, the military has knowledge of who is observing whom and at which time. Socio-cultural power, control and authority to visit home or observe a woman can shift from men of the family to men of the military in the form of surveillance that military men do. Purdah as a practice somehow evaporates in such contexts.

This situation was different in the pre-conflict situation. In conflict context, this process is termed as destructive for Purdah. Saleem Shahid from Kabal pointed towards this in his statement that,

"In such situations of military control and operations, Home Purdah has been impacted too much. For example, there are posts of military men on top of some areas here or hills around. From there all our homes are clearly visible to the military men. This is done in the name of security but let me tell you that this has not only damaged home Purdah in this area but has shattered it" (Saleem, 2016).

It shall also be mentioned that some evidence points out to the fact that in 'Urban' areas this was slightly different and as people were mostly professional and educated, like in Saidu Shareef, they could complain to the military while people in rural areas, as we will elaborate below, had little access to tell or complain the military. Shams Swati could narrate a happening related to this. He informed me that,

"Once the military men went up on a hill top here in this area, from which homes can easily be seen. People (Swatis) from the area gathered and told them not to do so as it is not acceptable. This pressure from people, mostly professionals and village elders, could bring them back" (S. Swati, 2017).

This shows that the military was at large not caring about this aspect of Purdah much or it had no idea, which is yet stranger. However, in most areas other than Mingora or Saidu Shareef it has been, and it is normal to have a check post on a high mountain for surveillance and security. The above statement of

Conflict and Ethnic Identity: Pukhtunwali and Purdah in Conflict Ridden Swat, Pakistan

Shahid Saleem elaborates that and my observation of the fact that he, like many, starts the discussion of Purdah with this very aspect is a powerful opinion.

Other than this 'non-physical', 'virtual' gaze, another important aspect of the linkage of Military and home Purdah have been during the wave of 'notorious' search operations after Swatis returned in post military operation times, which is the physical entrance to a home. Searching homes, with or without informing anyone, at any time and mostly early morning or dawn, was a normal happening for the military but not for Swatis. The experience is different for different areas and was severe for initial days or even years and in areas far from the center Mingora believed to be militant's 'hub'. Shams Swati could help in differentiating this between different areas, he informed,

"In military, initially, there was no mechanism or practice to announce or ask for search operation or to knock the door to inform. Initially I will say that they broke Purdah of home very frequently. There was no one to argue with them and if anyone could, military would say that this is for security reasons. They were at the peak of operation and were powerful so much that people could not ask them and even dare to ask. Most of the operations were at night which is another issue. People would also argue with them and in discussion in between that why men enter homes? Military shall arrange ladies and through them they shall do the operation of searching homes, just like police do. This searching of homes was in the search of Taliban or those who would help them. However later when the situation calms down to an extent, a mechanism and system was devised. As the military thought that the real threat, the Taliban, have been cleared, they will inform before entering home" (S. Swati, 2017).

This illustrates many connected points and can serve to present the issue, the behavior, the compliant, the difference in timeline and even the solution to the problem. The argument that military did not care for most of the time about home Purdah is clear, however the intensity has been high in initial days than the later days. The behavior of the military of entering home, without asking and not letting people argue with them is deemed as something which is socially bad. Likewise, young men like Salman Khan are critical of this act but believe that this has lowered now as situation is getting 'normal'. He told me that,

"Military's act was strange and unusual in the initially days as they would frequently break home Purdah by entering home directly. The problem again was that the search operations were mostly done at early morning 4 to 5 AM. Thanks God, we are out of this to some extent now (F. Khan, 2017)".

Though, at present such acts by the military are few, these were frequent in start days of the military takeover of Swat. This socially or culturally unacceptable act of the state military in any form has repercussions for a variety of different process. Such impacts can also be witnessed in the case of elder men Purdah.

5. Conflict and Elder Men Purdah

The conflict in Swat has generated some debate, about the Purdah of men, only elders. Among the Pukhtuns, elders normally wear a sheet/sadar which has different sizes and colors. To quote a participant Shams Dada, "As burqa is Purdah for women, sadar is for men. Both shows honour and Pukhtu "(Shams Dada, 2017), in this section I will reflect through some of the field comments about the impacts of conflict in Swat for this. Shams dada in Kabal noted that,

"Because of this conflict we are required in some places, like the Judicial complex, to leave these (sadar) outside the building while entering. That is why elders as well as Youngers are feeling this as a violation of honour" (Shams Dada, 2017).

Though all the elders in all areas may not be wearing sadar it is considered as a symbol of honour and Purdah. Sadaqat Azim, a participant from Kabal, narrates that

"Elders are required not to wear large sadars. In critical times on check post, military did not allow these for people who would come without vehicles. At times of body search elders were required to take these off. In the same way when we enter to buildings have

security issues we are told to take these off. In some cases, people have to leave these outside the building and when I see these hanging outside some building I feel ashamed. Sadar is a sign of Purdah and honour of elders and those wearing are traditional Pukhtuns (Azim, 2016)".

This illustrates at the same time the importance of Purdah of elders, the honour attached to it and the impact of conflict over it. It is believed that sadar serves as Purdah and honour for Pukhtun elder men. This is felt with more intensity if an elder is forced to take it off (in the similar way as it is for women). Wearing it is honour and forced to take it off generates a feeling of shame. In contrast to militants, the military has in many cases or generally the government and state in some forms today even compelling elders to take sadar off which is felt by elders as well as youngers. Shah Sawar told me, "It was ordered that if you sadar while crossing a post, take it off and have it in hand and walk instead of being in a vehicle" (Sawar, 2017).

This is obviously felt shameful both by elders as well as youngers. This order of the state military based on the perceived security followed a sequence. Saleem, a university student, explained and narrated the whole sequence of this aspect by saying that,

"In the conflict peak times, first the military announced that nobody will wear sadar. Then, after some time they said people can use it but not on a check post. If at times an elder will wear it while crossing a check post, they used to take him off and search his body. Then they will rebuke him for not following orders. Even at times, in the peak times, no one was allowed to wear sadar at his front door of home" (Saleem, 2016)

This comment illustrates the steps taken by military regarding this aspect. All of these are considered as violating the Purdah and honour of especially the elders. Though the situation has changed somehow, observations testify that more generally in Swat those wearing sadar are looked at with suspicion or are considered as less modern, in the same way as burqa is considered for women.

The conflict in Swat, along with internal displacement across to other districts, caused displacement of Swatis from home village to other villages for many reasons. This process has impacts for Purdah of a specific locality that can be a village or a Mohalla (similar to a large street). We briefly comprehend this aspect of Purdah below.

6. Conflict and locality Purdah

On a broader level for the whole Swat or many parts of it due to the conflict in the region Purdah of specific locality has been impacted too, which is part of the discussion in Swat. I have elaborated above that there exists sensitives and discussions which has cropped up in the conflict and post conflict situations. A tribe or locality has a Purdah setup which facilitate the mobility of women in that area and the maintenance of social or moral system in the area though different mechanism. This is apparent traditionally among the Pukhtuns on tribal basis as well as non-tribal basis and is solidified by the fact that many Pukhtuns will not move from one place to another. One tribe or group exists in a particular place. The recent conflict has impacts for these aspects in discussion of my participants. Through an example a government officer Ashraf Lala discussed this aspect as,

"In Swat or this area now, after the crisis (conflict) there are people from different areas and that impact 'Purdah system' here, which is problematic. I can explain this with an example of Zia ul Haq period in Lahore. As Zia had a policy of trying to wrap up the system of 'Red light areas', instead of relocating people of red light area, they were displaced from their locations, which resulted in their spread to areas across the country. Likewise, 'bad' people like Taliban and civilians from other tribes, clans and areas have been compelled to be dispersed from their locations. Now in one area you can have people from different groups, tribes, clans and 'thinking' which make it impossible to have purdah in a village or locality like that of old times. At that time, we used to be a family/clan or group in one area and it was easy to practice" (Ashraf Lala, 2016).

This detail is self-explanatory and can be observed in Swat easily where traditionally it was easy for women to move around in an area believing that all people around are of the same group. So now in a

Conflict and Ethnic Identity: Pukhtunwali and Purdah in Conflict Ridden Swat, Pakistan

specific area of Mingora one can see people from different tribes, groups and eve localities. People from other tehsils will also be here. This makes it difficult for people of other groups or families to stop them from anything considered as bad or socially unacceptable. Women feel more unsafe in such areas as the home may be surrounded by people not from family, tribe or group. Conflict of militants and military has added to the compulsive mobility of people in Swat. Another connected example of a more urban area can be given by the comment of Misbah Ullah in Mingora.

"Initially Mingora main area was a bazar and it was an area where people from whole Swat were present, however in this near village it was not so. After the conflict, this has also become like a city which is problematic for Purdah. People from every area, tribe, group and of any 'type' are present here which does not allow us to have Purdah of this location" (M. Ullah, 2017).

Through different examples, Misbah Ullah informed me about the issues they are facing now and the hardship they face while dealing someone involved in a morally or socially bad character that 'pollutes' the whole area. Though I propose that this aspect of impacts may not be much prevalent across most of the Swat, some areas are facing this issue which is connected by people in those areas to the broader discussion of Purdah.

7. Conclusion

The study has illustrated that Purdah is/has been the central feature of Pukhtu/Pukhtunwali, the Pukhtun culture, which is a part of Pukhtun ethnic identity. The recent conflict and violence in the region have influenced it in many diverse ways particularly highlighting diverse forms of Purdah. This includes individual women Purdah, purdah of Pukhtun home, purdah of elders and Purdah of a specific locality, group or tribe. In conflict situations, these impacts have been generated by militants as well as military, the two main parties in the conflict of Swat. We have also illustrated above that women in Swat who were generally using a sadar as a purdah were compelled by militants for a specific Purdah, the shuttlecock burqa, in individual form and the military was least sensitive of Purdah or approving of activities resulting in erosion of traditional Purdah, the individual purdah of women in Swat has been impacted. Likewise, when the military of state, in the name of security could enter any home as many times as they could with or without informing men of the home, home Purdah in Swat was 'nonexistent'. The opinion is divided in this regard, in respect of militants and military, that the actions of military are socially unacceptable while the militants violated this Purdah in very few cases.

Moreover, likewise, elder men who were not freely allowed to have a symbolic Purdah by wearing a sadar mostly in government offices of perceived security issues. This is again felt as an impact for Pukhtun elder's Purdah and honour and produces feelings of shame. Additionally, the conflict has left a situation where Purdah in a specific locality is impossible as people from diverse groups, tribes and regions are present across in Swat after the conflict. Earlier, before the conflict, people in a specific area were able to have a locality purdah where mostly people from same group or tribe will reside, allowing for a limited mobility of women and keeping a moral and social level. This is remembered and felt in Swat in a sad tone with a nostalgia for 'traditional Pukhtun Purdah'.

References

- i. Ahmed, A. S. (1977). *Social and Economic Changes in the Tribal Areas: 1972-1976.* Karachi: Oxford University Press.
- ii. Ahmed, S. (2017, January 28). Personal Interview/Discussion [Mingora].
- iii. Azim, S. (2016, December 30). Personal Interview/Discussion [Kabal Swat].
- iv. Barth, F. (1969). Pathan Identity and Its Maintenance. In F. Barth, *Ethnic Groups and Boundaries* (pp. 117–134). Illinois: Waveland Press.
- v. Dada, H. K. (2017, February 5). Personal Interview/Discussion [Mingora].
- vi. Dada, M. R. (2017, January 27). Personal Interview/Discussion [Charbagh Swat].
- vii. Dada, S. (2017, January 26). Focused Group Discussion [Kabal Swat].

- viii. IDMC. (2009). *Pakistan: Millions of IDPs and returnees face continuing crisis*. Geneva, Switzerland. Retrieved from www.internal-displacement.org
- ix. Iqbal, A. (2017, January 25). Focused Group Discussion [Saidu Shareef Swat].
- x. Ishtiaq, M. (2016, December 16). Personal Interview/Discussion [Saidu Shareef Swat].
- xi. Jabeen, S. (2017, April 28). Focused group Discussion [FizzaGut Mingora Swat].
- xii. Jan, M. A. (2010). Contested and Contextual Identities: Ethnicity, Religion and Identity among the Pakhtuns of Malakand, Pakistan. University of York, UK.
- xiii. Khan, F. (2017, January 27). Personal Interview/Discussion [Charbagh Swat].
- xiv. Khor, S. N. (2017, April 28). Personal Interview/Discussion [Saidu Shareef Swat].
- xv. Khor, S. S. (2017, April 28). Personal Interview/Discussion [FizzaGut Mingora Swat].
- xvi. Lala, A. (2016, December 31). Personal Interview/Discussion Ashraf lala Government Officer TMA/45 Kabal 31/12/2016 [Kabal Swat].
- xvii. Lala, S. Alam. (2017, January 26). Focused Group Discussion [Dherai Swat].
- xviii. Najam U Din. (2010). *Internal Displacement in Pakistan: Contemporary Challenges*. Qasim Press Railway Road, Lahore Pakistan: Human Rights Commission of Pakistan.
- xix. Nangyal, A. (2017, January 25). Focused group Discussion [Saidu Shareef Swat].
- xx. PBS. (2017). Pakistan Bureau of Statistics | 6th Population and Housing Census. Retrieved October 22, 2017, from http://www.pbscensus.gov.pk/
- xxi. Saleem, S. (2016, December 31). Personal Interview/Discussion [Hazara Kabal].
- xxii. Sawar, S. (2017, March 23). Personal Interview/Discussion [Matta Swat].
- xxiii. Swati, S. (2017, January 25). Focused group Discussion [Saidu Shareef Swat].
- xxiv. Ullah, M. (2017, January 1). Personal Interview/Discussion [Mingora].
- xxv. Ullah, S. (2017, February 5). Personal Interview/Discussion [Kabal Swat].
- xxvi. Yusafzai, T. (2017, January 27). Personal Interview/Discussion [Charbagh Swat].

Development Administration and Social Change in Nigeria

Dr. Duke, Otu Offiong

Lecturer, Department of Public Administration University of Calabar, Calabar, Nigeria **Etim, Emmanuel Eyo** Ph.D. Student Department of Peace Studies and Conflict Resolution, National Open University of Nigeria, Lagos, Nigeria

Abstract:

Development administration aims at stimulating the socio-political and economic development of Less Developed Countries (LDCs). It is in the nature and scope of development administration to harness policies and strategies to make public administration more effective in LDCs. This effectiveness is expected to bring about social change and by extension reduce violence and crimes in LDCs. This paper relied heavily on extant literature. The modernization and functional theories of development and social change were adopted to x-ray the entire process a country faces while transforming from primitive to modern society. The chapter concludes that there is need to put all the features of development administration into practice. This, together with the elimination of factors militating against social change, will bring about the much anticipated societal transformation in Nigeria.

Keywords: Development, functionalism, modernization, social change

1. Introduction

Development administration surfaced in academic debate in the mid-50s and could be traced to an Indian scholar Goswami (Dlamini, 2008). At the end of World War II, it was widely believed and advocated by scholars of sociology that the gains of development administration in the West could be replicated in Less Developed Countries (LDCs) through the transfer of administrative capabilities as well as intellectual enterprises capably of fast-tracking developmental process in LDCs (Sri, 2013). This development was also expected to bring about social change; which connotes transformation in various aspects of human life. It could be the society or an individual over a period of time (Weichold and Barber, 2009).

It is the thrust of this chapter to critically examine how development administration and social change in Nigeria. It will also consider major hindrances to development in Nigeria, and some factors that threaten social stability (Fajnzylber, Lederman and Loayza, 2009). The issue captured in this paper includes, but not limited to, the forms and features of development, characteristics and causes of social change and development, as well as the challenges of development in Nigeria.

2. Definition of "Terms"

2.1. Development Administration

To gain a wider understanding of the concept of development administration, it is important to explain development and administration separately. As a concept, development is used to explain the advancement or total transformation of a system. It is a progression from an unwanted condition to a favourite one. According to Thomas (2000), development can be seen as a vision; describing a desirable society, a historical process; describing social change that occurs over a short period of time, an action; which is a deliberate effort to change things for good. In the words of Szirmai (n.d.), the key issue in development, especially in Third World Countries is low standard of living. This lends impetus to Amartya

Sen's argument that development is an integrated process of substantive freedom expansion, which covers political, economic and technological expansions (Sen, 1999). Development became significant as a concept after World War II as was linked to industrialization whose major goal was for countries to get prosperous (Rapley, 2007). Today, development has been seen not purely an economic phenomenon but an inclusive process which involves economic, political, administrative and social systems reorganization.

2.1.1. Economic Development

Economic development, according to Feldman, Hadjimichael, Kemeny&Lanahan (N.d) is a concept, an activity and a professional practice which should not be linked to economic growth alone, because evidence abound concerning a large number of countries, typically in sub-Saharan Africa, Oceania and Central America, who have growth without development. Economic development has no single definition, strategy, policy or program. Economic development is a good proxy for other attributes of development. Economic development aims at growth of Gross National Products and improved quality of life. Accordingly, economic development is an improvement in material welfare, mostly for people with low incomes. It also points to good health, literacy rate, poverty reduction or eradication, among others. It occurs when individuals have the opportunity to develop them well enough to actively participate in the economy itself. According to Otu, Agbaji and Etim (2016), economic development is the creation of wealth of a nation and the increase in the people's standard of living.

2.1.2. Political Development

Riggs and Rustow, cited in Sikander, 2015, observed that political development as an increase in participation of citizens in the activities of the state. According to them, this depends largely on the changes in modernization sector. Political development also emphasizes the increase functioning of the state and its institutions (Otu, Agbaji and Etim, 2016). It is concerned with how the political system can meet basic needs like independence, legitimacy and defence from external aggression and internal rebellion. In other words, it is concerned with how political systems fulfill its aims.

2.1.3. Social Development

Social development was originally defined in the 60s to point at social infrastructures which support economic development (Sakamoto, 2010). In the words of Morris (2010), social development "is the bundle of technological, subsistence, organizational and cultural accomplishments through which people feed, clothe, house and reproduce themselves, explain the world around them, resolve disputes within their communities, extend their power at the expense of other communities, and defend themselves against others' attempt to extend power". Social development includes reduced vulnerability, inclusion, and freedom from violence (Barker, Ricardo &Nascimento, 2007; Browne and Millington, 2015).

2.1.4. Administrative Development

Administration is any action that is directed towards the achievement of defined goals. It seeks to analyze policies, identify options and proceeds to effective implementation of programmes using available resources including human or material. Administration is concerned with efficiency and could be rigid or autocratic in nature. It also encourages diversification, creativity and flexibility. It is a formulation of broad objectives, thinking function and decision making. Administrative development is a process which aims at empowering, enlarging, and making the structures of administration large enough and capable of enhancing sound decision making capabilities, skills and specialization, effective use of technology, eradicate corruption and promote development initiatives.

Development administration came into existence in the mid-1950s by an Indian scholar named Goswami and was further elaborated by Western, especially American Scholars like F.W. Riggs and Edward Weidner. However, the term gained popularity during 1960 as a separate approach to the administration of development process under very difficult situations, especially those administrative processes in Third World Countries (Dlamini, 2008), because traditional public administration was not

Development Administration and Social Change in Nigeria

designed to respond to difficulties and changes of socio-economic development (Naf and Dwivedi, 1981). Development administration connotes the action of putting in place machinery for planning economic growth, gathering and properly disbursing resources to increase national income. Development administration is a goal-oriented concept which centres on how a country can achieve authoritative progress, be it social, economic or political. It is concerned with growth, change as well as socio-economic advancement (Rathod, 2010).

2.2. Features of Development Administration

- Rathod (2010) identified the under listed as features of development administration:
- Change-orientation
- Result-orientation
- Commitment, devotion and dedication
- Client-orientation
- Temporal-dimension
- Planned and co-ordinated efforts
- Goal-oriented administration
- Management capacities
- Progressivism
- Participation
- Creativity and innovativeness
- Responsiveness and accountability
- People-centred administration
- Keeping in touch with social realities
- Over-lapping
- Heterogeneity of forms and institutions

2.3. Social Change

Social change is a transformation in various aspects of human life (Weichold and Barber, 2009). Social change denotes a transformation, be it a society, an individual or object over a period of time. Social change can also be seen as an alteration in institutions, societal norms, interaction, work and leisure, over a period of time. The question of why so much social change today was answered rightly by Greenwood and Guner (2008) as a result of mechanical invention and scientific discoveries. According to them, social change is a shift in attitudes and behaviour that characterize a society. It is a move or process of improving the society's technological and other social environments. Social change is an incontestable feature of cultural reality that is influenced largely by demographic, historical, economic, political, geographical and ideological factors (Chantia, 2006). Social change is at the core of sociology (Sztompka, 2004; Krznaric, 2007; Weinstein, 2010). Social change may occur suddenly or gradually (Pinquat and Silbereisen, 2004). As form of change, it affects psychological development, together with its unstable constraints on individuals. Handling these changes becomes dependent on individual's resources and opportunities (Charari, 2012). Social change is a gradual or sudden alteration in thinking, habits and routines. It cuts across changes in educational systems and societal values of media technology, among others (Weichold and Barber 2009; May, 2011).

2.3.1. Characteristics of Social Change

According to Maciouis (1996), the following are some of the characteristics of social change:

- Social change could be intentional or unplanned
- It generates controversies
- Social change occurs everywhere
- Different areas experience different rates of change

2.3.2. Some Causes and Agents of Social Change

- Culture: this is affected by discovery, invention and diffusion
- Conflict: according to Marx, class consciousness and conflict usually sparks change.
- Idealistic factors: including values, beliefs and norms
- Need for adaptation: this occurs basically in a competitive economy where people seek to develop and embrace improved approaches to doing things
- Environmental factors: such as famine, drought and other natural disasters
- Demographic change: this is an increase in population or migration
- Social movement: where people identify with or join groups with common cause
- Religion: peoples' beliefs about the supreme being
- Economic and political factor: globalization and its dynamics have severe influence on social change
- Technology: This comes with improved ideas and ways of doing things.
- Commerce and trade: interactions through the exchange of goods and services
- Communication: Communication creates shared understanding and team work. Social change and development is enhanced by effective communication.
- Education: it has been proven that education constitutes the most effective instrument of social change.
- Government: public administration, as discussed earlier, is an arm of government that oversees or engages in the actual execution of policies and plans made by constitute authorities. The government is a vital agent of social change because there are lots of programmes that are expected to be initiated by the government in the interest of human and material transformations.
- Mass media: the activities of the media cannot be omitted when discussing social change. This still lends impetus to the functionability and usefulness of communication in social transformation. The mass media helps to create a wide coverage concerning government intentions, policies and a programme, including what is expected of the masses (Ololubei, Uriah and Agbor, 2013)

2.3.3. Some Factors Militating against Social Change

2.3.3.1. Individual state of mind

Social change is seriously affected by the mindset of some persons, who are not open to change. These persons believe that things should be done using the old method.

2.3.3.2. Cultural Lag

This is the inability of many cultures to catch up with the speed of technological innovations, thereby resulting in social problems and conflicts.

2.3.3.4. Classism

This is prejudice attached to social class. Social change is severely affected whenever there are practices and policies mainly in favour of the elite class (Bowker, 1999).

2.3.3.5. Gender Discrimination

As majorly practiced in India where women are believed to be inferior to men. Many societies attach high level of differences in gender roles and women are often restricted to some roles in these areas.

2.3.3.6. Regional Discrimination

This is prejudice as a result of ethnic, language or cultural affiliation and loyalty. Regional discrimination is one of the militating factors against social changes.

2.3.3.7. Racial Discrimination

This is exclusion or preference on the bases of descent, colour, etc, that usually hinders a person's recognition.

2.3.3.8. Cultural Inertia

This connotes resistance to change. This often occurs when people assume a well-recognized position through their engagement in social space. These crop of persons most often than not, usually make attempts to maintain their status quo, thereby blocking changes they feel may disrupt their status quo.

2.3.3.9. Political Barriers

This is an opposition and resistance put forward by political bourgeoisie to hinder the introduction of changes that may bring about equality among the people

2.3.4.0. Economic Barriers

It is a fact that a good number of poor people in the society think only about what to eat and how to sustain themselves to see another day. On the other hand, a rich person may feel lazy about engaging in some form of economic and social activities for fear of loss or damages, and with the believe that he has acquired enough to sustain him, hence, resist change.

2.3.4.1. Fear

This brings about the unwillingness to adapt to new life style or environment due to lack of confidence in oneself. Social change is all about adaptation and innovation from an old way of life to a new and modified life-style, hence, it requires a will spirit of leaving one's comfort zone.

3. Theories of Development and Social Change

There are several theories that explain development administration and social change. In this chapter, we adopted the modernization and functional theories of development and social change respectively.

3.1. Modernization Theory

Several theories explain development. However, this work adopts the modernization theory. Modernization theory evolved around the 50s and 60s and was rooted in capitalism. As a theory, modernization is concerned with the entire process that a country faces while transforming from primitive to a modern society. According to Rostow (1962), this process can be classified into the traditional society; which is an agrarian society, the pre-condition for take-off; a point where the society begins to apply science and technology in agriculture, the take-off stage; a point where traditional obstacles are being eradicated and the introduction of commercialization of agriculture and investment, the maturity stage; here, the economy shows its ability to go beyond its pioneer industries, and finally, the high-mass consumption stage; where there is a constant production of durable consumer goods (Okereke and Ekpe, 2002). Modernization affects every sphere of human existence (Okoli and Onah, 2002). In modernization process, people come together to solve problems and increase their control over nature. Modernization process is revolutionary, complex (Jhingan, 2007), systemic, global, lengthy, homogenous, progressive, historical, and irreversible. Modernization theory is necessary in this work because it explains development and social change which leads to improvement in interaction, life-style, standard of living and advocates for a society which is driven by technology and is capable of providing a better life for all with a reduced tendency for violence and crime.

3.2. Functionalism

The origin of functionalism can be traced to Emile Durkheim, who was interested in knowing what promotes a relative stable society. Other popular names that are related to the theory includes, but not limited to Merton, Parson and Spencer (Crossman, 2018; Mooney, Knox and Schacht, 2007). The theory surfaced in North American sociology in the 50s, and emphasizes the interdependence of every parts of the society. Functionalism is applied in sociology to define the contributions of different institutions like the family, government, education, religion, private sector, economy, etc. It also portrays the workability and operations of various structures in the society and their functions. This theory states that when one part of the society malfunctions, it affects other parts. It draws an example from the human body. It is a fact that every parts of the human body contributes, based on the various functions, to the over-all survival and sustenance of the body, which is a whole. It is expected that all institutions of the society must be involved during the process of social change. Being an alteration that affects social institutions, behaviours and relationships, there is need for all the parts that make the whole (society), to be transformed towards the direction of social change, and when one of these parts is left behind, or is unable to meet up with the development, the entire process is directly or indirectly affected. Another vital example is the growth and development of the human body. Here, every part of the body grows and develops simultaneously. So the significant transformation in behavioural patterns, norms and cultural values, with identifiable consequences in the society, based on the contributions and actions of various parts that makes up the society remains our emphasis in this regards.

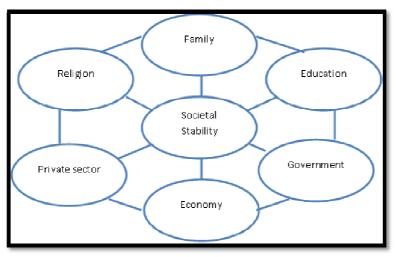


Figure 1: The Interconnectedness and Stability of the Society

4. Development Administration and Social Change in Nigeria

After, independence, public bureaucracies in Nigeria where expanded due to some economic and political necessities, which included, but was not limited to high expectations for improved social conditions by citizens, the creation of more states in the Federation, increase in oil revenue as well as the advent of military detectorship. From that period, there have been several attempts to re-structure public administration in Nigeria and make it more efficacious to government policies and programmes and to cut away excessive red-tapism, corruption, ineffectiveness and rigidity. Irrespective of this, however, public administration in the post-colonial Nigeria continued to exhibit major features of the British Colonial administration, including an alarming case of nepotism. From inception, advocates of development administration believed that the West has achieved transferable administrative capabilities that could benefit Less Developed Countries (LDCs) by increasing their economic and political prospects. This purpose of development administrative capabilities from developed countries to LDCs; and the call on governments of LDCs to step-up, stimulate and coordinate total development endeavours of their various

countries have all failed. It should be reiterated here that irrespective of this failure, the need for the strict application of the provisions of development administration, as stated in its relevant theories cannot be over-emphasized. It is the need for an intellectual enterprise capable of helping countries to achieve their goals of development (Sri, 2013). Development administration is aimed at stimulating the socio-political and economic development of LDCs. It is in the nature and scope of development administration to harness policies and strategies to make public administration more effective in Third World Countries, and where these policies and strategies are effectively applied, there is bound to be a reduction, or possibly, an eradication of violence and crimes.

Development administration as an agent of social change x-rays the link between public administration and sociology. Going by the theories, as stated above, while modernization theory explains development as the transformation from a traditional-agrarian society to a secular-industrial one, this alteration in itself is social change. Development administration is a form of public administration that is adopted for use in developing economies to fast track improved economic and social conditions of the people through viable policies, projects and programmes. There is no gain saying that development administration and social change are two sides of the same coin because there is hardly any society in our contemporary world that will experience a swift alteration of mechanisms within the social structure without a proper administration. These modifications have given rise to progressivism, improved management capacities, creativity and innovations, result-orientation, commitment and people-centered administration. The people centered administration, as advocated in development administration, focuses more on participatory decision-making, social justice and human development (Ministry of Foreign Affairs of Japan, 1996; Korten, 1984).

Welzel, Inglehart and Klingemann (N.d) concluded that social change is unified by the principle of human development, which are: democratization; which makes it accessible to everyone, value change; an alteration in some cultural products earlier desired by the people, and economic modernization; which speaks volume about industrialization. Here, there is an encouragement of decentralized and participatory form of development which involves non-bureaucratic, cultural, religious and non-governmental organizations (Singhal, 2012), as against the initial pattern of development administration which was tied to the deployment of foreign aids. Social change can be triggered by prudent government policies and programmestargeted at improving interactions among citizens (Duke &Etim, 2018), this is another important aspect of development administration. Development administration has led to the secularization of Nigeria; thereby transforming the country from ambient ethno-cultural and religious affiliated country to a secular institutionally operated one. This has introduced an alteration in unwanted societal norms, religion, culture and behaviour, and to a large extent, it should therefore reduce crimes bothering on ethno-religious and socio-cultural differences, although there is much to be done in this aspect.

5. The Challenges of Social Change and Development in Nigeria

Social and economic development issues have been faced by several nations of the World (both developed and developing), and there have been diverse attempts, strategies, policies and programmes directed towards achieving sustainable social and economic progress by these nations. It is a difficult task to exhaust the development challenges faced by Nigeria. As a country, Nigeria has a relatively long developmental plan experience (Otive, 2013). These plans have suffered many setbacks, especially lack of coordination, poor policies and programmes harmonization and lack of continuity by succeeding administrations (Ibietan and Oghator, 2013). The development plans in Nigeria can be classified into three (3) major eras. These are the Fixed-Term Plan of 1962 to 1985, the Rolling Plan of 1990 to 1998, as well as the new democratic dispensation which has been in operation from 1999 till date. Today, Nigeria talks about vision 20:20:20, i.e, the nation's intention to rank among the 20 best economies of the World by the year 2020. It is worthy to note at this point that the problem of development in Nigeria has never and will not be the absence of plans, rather proper execution (implementation) and programme continuity. The following are some of the prominent factors affecting development and social change in

Nigeria. These excludes the ones earlier listed by Ake (2012), i.e, incompetent management, inappropriate policies, lack of entrepreneurial skills and poor labour discipline. Let's further examine some of these challenges.

5.1. Corruption

Although a global problem, the effects of corruption in Nigeria has been devastating (Chimakonam, 2011; Ibrahim, Umar and Ajoke, 2013), and has affected the cultural, social and economic structures of the country (Akor, 2014; Lgbackemen, Abbah and Geidam, 2014). Successive governments, including corrupt ones, have recognized the ills of corruption in the country, hence, the establishment of various agencies such as Independent Corrupt Practices and other Related Offences Commission (ICPC), War Against Indiscipline (WAIC), Economic and Financial Crimes Commission (EFCC), among others (Odo, 2015; Duke, &Agbaji, 2017; Duke, Agbaji&Okon, 2017). Corruption has affected development and social change in Nigeria in more ways than one. It is on this not that Omenka (2013) concluded that there is need to harness available institutions in the fight against this monstrous anti-social change agent (corruption). Obasenjo (2009) on his part observed that Nigeria's political stability has been threatened by the ugly face of corruption. Hence, there is no gainsaying that there can be no functional and well-positioned public administration and bureaucracy in the absence of a stable political environment. This goes a long way to affect societal transformation.

5.2. Education

It has been widely observed and proven that education constitute the most powerful instrument of social change (Patil, 2012). This is because modernization, which revolves around societal transformation, is a product of continuous exchange of knowledge and ideas. Education helps to lay a good foundation for advancement in skills, technology, knowledge, interest and values of the people, be it as individuals or groups. Education assists in modifying the attitudes of people, gives burning desire for change, transmit culture, stabilize democratic values, aid national integration and perpetualize external values. Education, according to sociologists, does not arise based on individual needs, rather societal needs and the individual attends it by virtue of being a member of the society. Both teachers and academic institutions have been recognized by Patil (2012), as socializing agents and social reformers whose activities have helped the fight against evil social customs and practices. Education assists in spreading modernization values and removes restrictions on women. However, irrespective of these numerous advantages of education, its full actualization remains far from being realistic in Nigeria. Education in Nigeria has experienced a geometric setback for a long period of time now. These setbacks can be traced to administrative failures due to poor policies and programmes. Development administration, as advocated by scholars in Nigeria, cannot effectively parallel societal transformation, except attention is paid to education. Other administratively influenced challenges of education in Nigeria include inadequate budgetary allocation, poor empowerment, politicization, poor remuneration and employment of unqualified teachers.

Unemployment and Crime: Unemployment remains one of the numerous social problems in Nigeria. Unemployment has trigged social vices among the youths of the country. Recently, there are alarming cases of inter-ethnic and communal clashes, armed robbery, kidnapping, suicide bombing, rape, etc, perpetuated majorly by the youths as a result of unemployment. It was observed by Etim, Odey and Duke (2017) that when it becomes obvious that the 'ought' (good living standard) is different from the 'is' (poor standard of living), majority of the youths resort to illegal means of survival. However, a gainfully employed youth will strongly resist the call for unwanted societal actions, especially after examining the gains and consequences. It beacons therefore on the administrators to tackle the problem from the root and not at the surface.

5.3. Infrastructure

English (2015) wrote "infrastructural investment is needed in developing countries to expand: transportation systems, energy generation, supply and transmission, water collection... such investments will lead to very rapid economic and social development". This implies that in the absence of corresponding infrastructural development, social transformation can be delayed. Infrastructural development has been captured as one of the major focus of administration of development. The importance of infrastructural development can be felt almost in every sphere of human development and civilization.

5.4. Political Interference

Although politics and administration are closely related, there are several distinguishing factors that separate them (Dang, 2015). They both claim crucial roles in development and growth and are inseparable in a sense. While politicians make laws, bureaucrats (administrators) help its implementations. The constitution gives politicians the autonomy to appoint Board executives in the public sector, but most often than not, these appointments are done based on political patronage and not on integrity and merit. Hence, there is excessive loyalty to the politicians by the favoured administrators.

6. Conclusion

The thrust of this chapter was to critically examine development administration and social change in Nigeria. It has been highlighted here that development administration helps in harnessing policies and strategies to make public administration more effective, and when this is achieved, it leads to the rapid transformation of the society (social change). The chapter has also captured some causes of social change in Nigeria, militating factors against social change, theories as well as the challenges of development and social change in Nigeria.

References

- i. Ake, C. (2001). Democracy and development in Africa. Ibadan, Spectrum Books Ltd.
- Akor, L. (2014). The Transparency International and Nigeria's Corruption Perception Index: Implications for Sustainable Transformation. *Global Journal of Interdisciplinary Social Science*, 3: 37-43
- iii. Bowker, Geoffrey C., and Susan Leigh Star. Sorting Things Out: Classification and Its Consequences. MIT Press, 1999
- iv. Browne, E. & Millington, K. A. (2015).Social development and human development: Topic guide. Birmingham / Oxford: GSDRC, University of Birmingham / HEART. 2009 BULLETIN Number 1 Serial No. 55
- v. Chantia, A. (2006). Education as a Means of Social Change Study with Regard to Dhankut, a Group Living In District Bahraich, Uttar Pradesh.Kamla-Raj 2006 Anthropologist, 8(4): 267-274 (2006)
- vi. Charari, A. (2012). The causal powers of social change: the case of modern Greek society. greeSE Paper No. 64. *Hellenic Observatory Papers of Greece and Southeast Europe*.1-33
- *vii.* Chimakonam OJ (2011) Corruption in Nigeria: Ethical and Biblical Perspectives. University of Calabar, Nigeria.
- *viii.* Dang, M. E. (2015). "The impact of political interference on Local Government Administration in Nigeria: Experience from Plateau State," *Proceedings of International Academic Conferences 2504072, International Institute of Social and Economic Sciences.*
- *ix.* Dlamini, M. P. (2008). From Development Administration to the Developmental State: Challenges for African Countries. *African Association for Public Administration and Management 30th Aapam Annual Roundtable Conference, Accra, Ghana.* 6th 10th October 2008
- x. Duke, O. &Etim, E. E. (2018).Improving Nigeria's National Security through National Youth Service Corps. *Journal for Studies in Management and Planning* 4 (10), 58-72

- Duke, O. O. &Agbaji, D. D. (2017). The Pursuit of Good Governance and the Anti-Financial Corruption Blitz in Nigeria: A Study of the Economic and Financial Crimes Commission (EFCC)(2003-2016). Asian Journal of Arts & Social Sciences, 2(4): 1-16
- xii. Duke, O. O., Agbaji, D. D. &Okon, B. (2017). Corruption and the Challenge of Boko Haram Terrorism in Nigeria: A Case of the Nigerian Armed Forces. Asian Research *Journal of Arts and Social Sciences*, 4(2):1-20
- xiii. Fajnzylber, P., Lederman, D., & Loayza, N. (2002). What causes violent crime? *European Economic Review*, *46*; 1323-1357
- *xiv.* Feldman, M., Hadjimichael, T., Kemeny, T., Lanahan, L. Economic Development: A Definition and Model for Investment. *The International Economic Development Council's Economic Development Reference Guide. The power of Knowledge and Leadership*
- xv. Greenwood, J. and Guner, N. (2008). Social Change. IZADiscussion Paper No. 3485; 1-62
- Ibietan, J., &Oghator, E. O. (2013). Trendes in development planning in Nigeria: 1962 to date.
 Journal of Sustainable Development in Africa, Clarion University of Pennysylvia, USA. 15(4); 297-311.
- xvii. Ibraheem N. K., Umar G., &Ajoke AF (2013). Corruption and Economic Development: Evidence from Nigeria. *Kuwait Chapter of Arabian Journal of Business and Management Review 3*: 46-56.
- xviii. Jhinga, M. L. (2007). The Economics of Development and Planning. Delhi: Vrinda Publications (P) Ltd.
- xix. Korten, D. C. (1984)."Strategic Organization for People-Centered Development". *Public Administration Review.Business Source Complete.EBSCO.* 44 (4): 341–352. <u>doi</u>:10.2307/976080.
- xx. Krznaric, R. (2007). How change happens: Interdisciplinary perspectives for human development. Oxford, United Kingdom: Oxfam
- xxi. Lgbaekemen, G. O., Abbah, M. T., & Geidam, M. M. (2014). The Effect of Corruption on Socio-Economic Development of Nigeria. *Canadian Social Science*, *10* (6)
- xxii. Ludwig, E. (2000). 'Urban poverty and juvenile crimes' www.jcpr,org/wpfiles.ludwig.revise.25.pdf
- xxiii. Macionis, J. (1997). Sociology, (6th. ed.), Prentice Hall: New
- xxiv. May, V. (2011). 'Self, Belonging and Social Change', *Sociology V.* 45(3): 263-378
- xxv. Ministry of Foreign Affairs of Japan (1996). Japan's ODA Annual Report (Summary).
- a. Nef, J. E., &Dwivedi, O. P. (1981). "Development Theory and Administration: A Fence around an Empty Lot", *Indian Journal of Public Administration*, *27*:1.
- b. Obasanjo, O. (2000). Address on the occasion of the formal signing of the Bill of a law to prohibit and punish Bribery and corruption of or by public officer and other persons", Abuja.
- c. *Odo, L. U. (2015).* The Impact and Consequences of Corruption on the Nigerian Society and Economy.AFRREV IJAH: An International Journal of Arts and Humanities. 4(1). Retrieved from: https://www.ajol.info/index.php/ijah/article/view/113957
- d. Okereke, O. O. and Ekpe, A. E. (2002).Development and Underdevelopment: Politics of North South Divide. Enugu: John Jacob's Classic Publisher Ltd.
- e. Okoli, F. C. and Onah, F. O. (2002). Public Administration in Nigeria: Nature, Principles and Application. Enugu: John Jacob's Classic Publishers Ltd.

- f. Ololube, N. P., Uriah, O. A., &Agbor, C. N. (2013). The nature of social change and its implications for educational management and planning. International Journal of Educational Foundation and Management. 1(1), 49-58
- g. Omenka, I. J. (2013). The Effect of Corruption on Development in Nigeria. *IOSR Journal Of Humanities And Social Science (IOSR-JHSS).* 15(6); 39-44. Retrieved from: www.iosrjournals.org
- h. Otive, I. (2013). Development challenges in Nigeria and partnership for change. A keynote address presented at the launch of Christian aid Nigeria strategy for Nigeria: partnership for change on 7th February, 2013 at Chelsea Hotel, Abuja.
- i. Otu, D. O., Agbaji, D., &Etim, E. (2016). The Upsurging Waves of Islamic Fundamentalism and the Case for a Nigeria's Development: Institution, Structural Processes, and System. *International Journal of Innovative Research & Development*, *5* (13): 219-225 Available online at: www.ijird.com
- j. Patil, N. P. (2012). Role of education in social change. *International Educational E-Journal*, 1(2): 205
- k. Pinquart, M. and Silbereisen, R. K. (2004). 'Human development in times of social change: Theoretical considerations and research needs', *International Journal of Behavioural Development*, 28:289-298
- Rostow, W. W. (1962). The stages of economic growth London: Cambridge University Press, 2, 38, 59
- m. Sakamoto, K. (2002). Social development, culture, and participation: toward theorizing endogenous development in Tanzania. PhD thesis submitted to the Graduate School of Asia-Pacific Studies, Waseda University (GSAPS). October 2002 (April 2003 Revision)
- n. Sen, A. (1999). Commodities and Capabilities. Oxford: Oxford University Press.
- o. Short, J. F. (2007) Poverty, ethnicity & violent crime. Bundle, Co: Westview Press.
- p. Sikander, T. (2015).Political Development and Political Decay.*International Journal of Humanities and Social Science*, *5*(3); 143 148
- q. Sri.Manojkumar B (2013). Development Administration.School Of Distance Education Calicut University, P.O. Malappuram, Kerala, India-673 635
- r. Sztompka, P. (2004). The trauma of social change.In J. C. Alexander (Ed.), Cultural trauma and collective identity (pp. 155-197). Berkeley, CA: California University Press.
- s. Thomas, Allan (2000) 'Meanings and Views of Development' in Allen and Thomas (eds.) Poverty and Development in the 21st Century, Oxford University Press, Oxford.
- t. Weichold, K and Barber, B. (2009).Introduction to social change and human development.international society for the study of behavioural development. 1; 55
- u. Weinstein, J. A. (2010). Social Change (3rd ed.). Lanham, MD: Rowman& Littlefield.

Websites

- Barker, G., Ricardo, C. &Nascimento, M. (2007).Engaging men and boys in changing gender based inequity in health: Evidence from programme interventions. Geneva: WHO/Promudohttp://www.who.int/gender/documents/Engaging_men_boys.pdf
- b. Crossman, A. (2018). Understanding Functionalist Theory. One of the Major Theoretical Perspectives in Sociology. Retrieved from: https://www.thoughtco.com/functionalistperspective-3026625
- c. English, G. (2015). Infrastructure for economic and social development, and a more sustainable world. Infrastructure-Intelligence. Retrieved from: http://www.infrastructure-intelligence.com/article/jul-2015/infrastructureeconomic-and-social-development-and-more-sustainable-world
- d. Etim, E. E., Odey, J. O., &Duke, O. O. (2017). International Politics of Oil Monomania and Food Security: The Nigerian Case. *Asian Research Journal of Arts & Social Sciences*, 3(4): 1-11. Retrieved from:

http://www.journalrepository.org/media/journals/ARJASS_45/2017/Aug/Etim342017 ARJASS31631.pdf

- e. John Rapley. Understanding Development: Theory and Practice in the Third World THIRD EDITION. Lynne Rienner Publishers Boulder, CO 80301, USA. Available online at: www.rienner.com
- f. Mooney, L, A., Knox, D., Schacht, C. (2007). Understanding Social Problems- 5th. Thomson Wadsworth, Belmont, CA, Retrieved from: https://www.abebooks.com/Understanding-Social-Problems--5th-Mooney-Linda/1391120979/bd
- g. Rathod, P. B. (2010). Elements of development administration: theory and practice. ABD Publishers. Jaipur (India). 1-33 Retrieved from : www.abdpublishers.com
- h. Singhal, A. (2012). The evolution of development and development administration theory.Indian Institute of Public Administration. Available online at: http://utminers.utep.edu/asinghal/Articles%20and%20Chapters/Singhal-IJPA-Evolution%20of%20Development...%2012.12.06.pdf
- i. Szirmai, A. (N.d). The Dynamics of Socio-Economic Development: An Introduction. Cambridge University Press.Retrieved from: www.cambridge.org
- j. Welzel, C., Inglehart, R., &Klingemann, H. (N.d). Human development as a universal theory of social change: cross-level- and cross-cultural evidence from 63 Societies. Available online at: https://ecpr.eu/Filestore/PaperProposal/4e1e8e69-86e8-44fc-8a8c-28a05fc43f84.pdf

The Impact of Management by Objectives on the Performance of Civil Servants in Zimbabwe with Special Reference to Mutare, Zimbabwe

The Impact of Management by Objectives on the Performance of Civil Servants in Zimbabwe with Special Reference to Mutare, Zimbabwe

Dr. Wilfred Chikukutu

Principal Lecturer, Limkokwing University of Creative Technology, Cyberjaya, Malaysia

Abstract

The purpose of the study was to explore and evaluate the influence of performance appraisals on the performance of public sector employees from selected departments of Mutare Urban of Manical and. Performance appraisals were instituted against the background of poor performance by public servants in general in Zimbabwe. No investigation had been carried out to analyse the effectiveness of the appraisals. The survey method was used to collect data from respondents using the questionnaire as the data collection tool. The subjects of the study numbered 683 teachers, 129 nurses and 48 Agricultural Extension workers. Collected data was analysed and interpreted with the aid of statistical tables and figures. The findings revealed a number of issues that relate to the significant role played by performance appraisals on the performance of civil servants. Performance appraisals were seen as encouraging high work output through reviews that had praise from appraisers. The strength of appraisals was viewed as their ability to facilitate a continuous linkage with Key Result Areas when one is doing his/her work. Major shortfalls with appraisals emanated from inadequate manpower and material resources, lack of financial incentives and pressure to meet deadlines. It was recommended that appraisals could be more effective if the forms were made simpler to fill in, work output stressed more than filling-in of forms, have separate appraisals made for different purposes while appraisers and appraisees regarded each other as equal partners.

Keywords: Performance, performance evaluation

1. Introduction

Human resource is a vital component for any organization. Their competitiveness, knowledge, skills and performance play a crucial role in yielding successful results for any organisation (Sitansu Panda 2011). As such the evaluation of each employee's performance is critical for any organisation. Islam and Rasad (2005) explain that in the organizational context, performance is usually defined as the extent to which an organizational member contributes to achieving the goals of the organization. Evaluating each employee's performance is thus imperative for any organisation. Employee performance evaluation (Islam and Rasad2005) is designed to assess each individual's contribution to the organization as the performance of individuals against organizational goals determines whether the organization meets its goals.

According to the Public Service Commission (2001) there were massive complaints by the public in 1987 on the deterioration of the quality of service delivery by civil servants in Zimbabwe. The Zimbabwe Public Service Review Commission chaired by Professor Kavrantin 1989 among other things recommended a need to change the criteria and process of performance measurement to achieve government efficiency and effectiveness.

In 1992 a module on performance management was produced. In 1994-1995 a consulting firm called ARTEL TOP cascaded the PILOT training of performance management. In 1996 the performance management exercise failed (Public Service Commission, 2001). According to the Public Service Commission (2001) there was resistance to the implementation of the system from the public sector

employee organisations like the Zimbabwe Teachers' Association (ZIMTA), Public Service Association (PSA), Government Workers' Association (GWA) and Professional and Technical Workers (Protec). The organisations felt that the training of performance was not up to standard as it was being carried out by trained civil servants who were not well equipped. They preferred experts to do the training (Public Service Commission, 2001). After the creation of the Performance Management Audit Division and retraining of civil servants in 2001and 2002 performance appraisals became operational in Zimbabwe. After some time the impact of the system on the performance of civil servants required investigation, though.

2. Definition of Performance Appraisal

Dijkand Schodl (2015) define performance appraisal (PA) as the methods and processes used by organizations to assess the level of performance of their employees and to provide them with a feedback. Employee performance appraisal has been practiced by numerous organizations since centuries(Islam and Rasad 2005). Though performance appraisal system has been debated by many, however, overall, it is viewed that performance appraisal is an inseparable part of organizational life to assess employee effectiveness (Islam and Rasad2005). This is despite many challenges faced in the implementation of performance appraisals.

3. Challenges of Performance Appraisals

"....appraisal is nonetheless regarded as one of the most troubling areas of human resource management" assert Bernardin and Kane (1993; 378). In addition, Bretz, Milkovich and Read (1990) in their working paper revealed that more than 95% of organisations report the use of formal systems of appraisal, but the majority of those involved in this activity express considerable dissatisfaction with it. The dissatisfaction includes not only the people who conducted the appraisals but the people who evaluated and administered the programme as well

In an American research by Lwumeyer and Beebe (1988), appraisal systems were seen as rarely able to deliver all their intended benefits to employers or employees. Stoner and Freeman (1989) contend that probably the most influential study of performance appraisal was conducted at the General Electric Company in the early 1960s by Herbert Meyer and Associates. They found out that formal appraisals by managers are often ineffective in improving the performance of subordinates. Individuals who were formally criticised about their job performance once or twice a year tended to become defensive and resentful. Their performance after the appraisal interview tended to decline. However performance appraisals are carried out using different approaches and it is not clear which approach produced the adverse impact from the cited studies.

Considering the research findings in Western countries cited above, it was imperative to bring to the fore the influence performance appraisals had on the performance of Zimbabwean civil servants who were utilising the approach of Management by Objectives. Performance management in Zimbabwe was at its infancy in the 2001 period but nonetheless few researches have been carried out in the area since. More information is required to improve its effectiveness. Findings were to be of significance to the value and implementation of the appraisals as well as policy development in government departments of Zimbabwe.

4. Approaches to Performance Appraisals

There are several approaches to performance appraisals that an organisation can employ and these include;

- Written essays
- Critical incident technique
- Graphical rating scale
- Behaviourally anchored rating scale

The Impact of Management by Objectives on the Performance of Civil Servants in Zimbabwe with Special Reference to Mutare, Zimbabwe

- Multiperson comparison
- Forced-choice technique and
- Management by objectives

The Public Service Commission of Zimbabwe decided that Management by Objectives (MBO) was to be utilised to conduct performance appraisal for the Zimbabwean civil service. Management by objectives requires further discussion to enhance comprehension of the system.

5. Management by Objectives

Ntanos and Boulouta, (2012) acclaim that management by objectives is a managerial and organisational performance appraisal method, which has been applied with success in several organisations and firms.MBO is a systematic and organised approach that allows management to focus on achievable goals and to attain the best possible results from available resources (Ntanos and Boulouta, 2012). This could be the reason it has been noted to be successful in several organisations as it is implemented with available resources in mind lest employees claim lack of resources as limiting their performance. Ntanos and Boulouta explain that it aims to increase organisational performance by aligning goals and subordinate objectives throughout the organisation.

Bernardin and Russel, (1993) explained MBO as an appraisal system which calls for a comparison between specific, quantifiable target goals and the actual results achieved by an employee. MBO includes ongoing tracking and feedback in the process to reach objectives (Ntanos. and Boulouta, 2012). The need to have quantifiable and achievable goals is paramount in the successful implementation of management by objectives approach. In a more elaborate pronouncement on MBO, Schrader and Seward (1989) assert that MBO as was first described by Peter Drucker consisted of four elements; goal specificity, participative decision making, an explicit time period and performance feedback. Following the four elements of the MBO process as given by Drucker, the steps involved in the MBO process are;

- Establishing clear and precisely defined statements of objectives for the work to be done by an employee
- Developing an action plan indicating how these are to be achieved
- Allowing the employee to implement the action plan
- Measuring objective achievement
- Taking corrective action when necessary and
- Establishing new objectives for the future (Byars and Rue 1997)

In addition to Byars and Rue (1997)'s MBO process outline, Mulder (2010) posits that Drucker set out a number of conditions that must be met for the successful implementation of MBO during performance appraisals:

- Objectives are determined with the employees;
- Objectives are formulated at both quantitative and qualitative levels;
- Objectives must be challenging and motivating;
- Daily feedback on the state of affairs at the level of coaching and development instead of static management reports;
- Rewards (recognition, appreciation and/or performance-related pay) for achieving the intended objectives is a requirement;
- The basic principle is growth and development not punishments.

As such Management by Objectives is also known as Management by Results (MBR). The process is represented diagrammatically below:

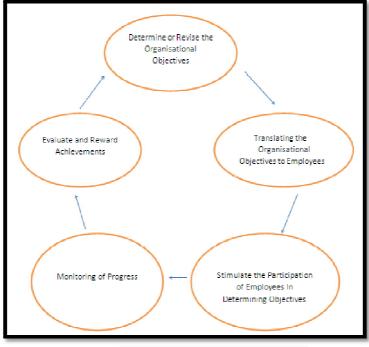


Figure 1: MBO Process Cycle by Peter Drucker Source: Mulder, P. (2010)

The process behind management by objectives as reflected above requires elucidation.

5.1. The Management by Objectives Process

5.1.1. Determining or Revising the Organizational Objectives

Bernardin and Russel, (1993) assert that MBO is useful for defining 'individual' or unit performance in the context of strategic plans. Strategic organizational objectives are the starting point of the process of management by objectives. The objectives stem from the vision and mission of an organization. If an organization has not formulated such, it does not make sense to carry out the next steps in the MBO process (Mulder, 2010). It is further noted that with MBO it is possible to evaluate an individual employee's performance or a group of employees' performance. The effect of MBOs on the individual employee was of paramount importance in this study.

5.1.2. Translating the Organizational Objectives to Employees

An organisation with strategic objectives would need to translate these to employee level organisation-wide and these are identified as Key Result Areas or Key Performance Areas (KRAs/KPAs). It is from these that employees derive their specific objectives in line with their job descriptions. Objectives should always be challenging to achieve and not trivial.

To develop efficient objectives, Drucker used the acronym SMART (Specific, Measurable, Acceptable, Realistic and Time-bound) (Mulder, 2010). The element *Acceptable* is crucial in management by objectives as this espouses that an agreement on the objectives between the employees and the organization was reached. This implies that the management by objectives principle does not allow management to determine the objectives by themselves. According to management by objectives, objectives should be clearly recognizable at all levels and everyone should know what their responsibilities are in this. Communication is also an important item for consideration when it comes to expectations, feedback and to giving rewards for objectives that have been achieved (Mulder, 2010).

The Impact of Management by Objectives on the Performance of Civil Servants in Zimbabwe with Special Reference to Mutare, Zimbabwe

5.1.3. Stimulating the Participation of Employees in the Determining of the Objectives

Mulder, (2010) points out that the starting point is to have each employee participate in the determining of personal objectives that are in line with the objectives of the organization. That is the Key Performance Areas of the organisation. This works best when the objectives or Key Performance Areas of the organization are discussed and shared throughout all levels of the organization in order for everyone to comprehend why certain things are expected of them. According to Bernardin and Russel, (1993), MBO is an effective approach to improving performance and motivating performance, as long as the goals or objectives set are specific in nature and attainable as perceived by the performer. This view is supported by Centre for Distance Education, Module EA3DC 102B (1995:277) which states that teachers(civil servants), perform better when it is clear not only what is expected of them, but how their individual efforts contribute to the overall performance of the organisation.

Probably the ratees would be motivated in this system because the approach does not compare people as goals usually vary across individuals. Secondly, the goals set are not equally attainable in the context of potential situational constraints on performance. The Institute of Personnel Management of Zimbabwe Compensation module (1994) postulates that performance is relative to 'opportunity to perform' as exemplified by the following;

- Most people work in group situations where individual performance is affected-for good or ill- by consensual performance
- A man who relies on an item of equipment to accomplish his task cannot perform above the efficiency of that equipment and
- A physically weak person cannot perform as effectively in some jobs as a physically strong person

In support of the above Robbins and Coulter (1999) viewed MBO as having the ability to use goals not as controls but as a motivational tool on employees. In explaining the motivational and developmental strengths of MBOs, Centre for Distance Education, Module EA3DC 102B (1995:276) states that MBO has evolved in many organisations because it addresses important factors inherent in a person's job. These factors are that employees;

- Usually desire some say in planning the work they are to perform
- Have a need to know how well they are doing; and
- Want to be rewarded (by money, recognition, opportunities for growth and a sense of achievement, in line with their levels of performance)

The PSC has said that the current performance appraisals are neither pay nor bonus related. This may therefore be going against this philosophy.

The IPMZ Compensation module (1994) reaffirms the points made by the above authors by asserting that participation is essential for acceptance of the appraisal process in the fullest sense by the employee. Employees are said to have no desire to nullify management's role –but do want to be consulted on the question of their careers and incomes. Regrettably, the module notes that appraisers sometimes confuse this matter to imply that employees dispute their verdicts while in fact they may be disputing their judgements due to non-involvement. Civil servants in Zimbabwe are yet to confirm the importance of this involvement to their performance.

5.1.4. Monitoring of Progress

As the goals and objectives are SMART they should be measurable. If they cannot be measured, a system will have to be set up in which a monitoring function is activated when the objectives are deviated from (Mulder, 2010). To ensure achievement of the objectives detection of deviations must be timely so that large problems can be prevented. Mulder, (2010) further argues that, on the other hand, it is important that the agreed objectives do not cause abnormal behaviour of employees for example, when a service call must be handled within seven minutes and as a result employees finish these calls after 6 minutes and 59 seconds to meet this requirement. There are thus always exceptions to a rule and such situations should always be supervised.

In Management by Objectives (Mulder, 2010), employees are supported by their management through quarterly performance reviews as Management by Objectives is about growth and development. Each objective comprises a work plan and it is these work plans that form the platform for coaching by supervisors or managers. The participatory nature of objective setting which extends to designing of actions plans, which are to be followed by the ratees is vital as Byars and Rue (1997) contend that managers who set an employee's objectives without his/her input and then ask the employee, "You agree to these don't you?" are unlikely to get high levels of employee commitment. It is thus imperative that a clear path with sufficient evaluation moments is created to start with so that growth and development can be monitored accurately.

5.1.5. Evaluate and Reward Achievements

Management by Objectives has been designed to improve performance at all levels within an organization and this necessitates the existence of a comprehensive evaluation system. Due to that goals and objectives have been SMARTly formulated, they make the evaluation of processes very easy. Mulder, (2010) emphasises that employees are evaluated and rewarded for their achievements in relation to the set goals and objectives and this also includes accurate feedback. Management by Objectives is about why, when and how objectives can be achieved. This is in line with the stipulations of the Public Service Commission's Statutory Instrument 1 of 2000 which explains the purpose of performance appraisals, thus;

In order to keep under review and improve the provision of services to the public, the performance, potential and development needs of all members shall be assessed continually and final reports thereon shall be compiled and submitted at least once a year

Clear performance indicators are essential for a good management by objectives approach. The Commission is however not fulfilling the requirement of rewarding civil servants who meet their targets and it was urgent to get feedback from the civil servants. As indicated by the diagram above the exercise is not one-off but continuous and cyclical.

5.1.6. Similar Studies on Performance Appraisals

In another study of the impact of management by objectives on organizational productivity by Rodgers and Hunter (1991), MBO was concluded to effectively increase employee performance and organization productivity. The study involved reviewing 70 MBO programs and it was found that in 68 of them there were gains in organizational productivity. The same study also identified that top management's commitment and involvement are important conditions for MBO to succeed. The findings were that when top management had a high commitment to MBO and was personally involved in its implementation, the average gain in productivity was 56%. On the other hand when commitment and involvement were low, the average gain in productivity dropped to only 6%. The management's commitment to the MBO process in the Zimbabwean civil service could be another area of study for another day. From this study it was necessary to ascertain the impact management by objectives had on the performance of civil servants.

Herbert Meyer and his associates in 1960 conducted multiple studies at the General Electric Company in Britain. One of the studies explored the effects of performance appraisals on employees' performance. The performance appraisal program used then was called a comprehensive performance appraisal. This was carried out once a year and covered many aspect of the job that included motivational and developmental needs of the employee. This was something quite close to management by objectives.

The findings by Meyer his colleagues were that the comprehensive performance appraisal by managers were often ineffective in improving the performance of subordinates. Individuals who were formally criticized about their job performance once or twice a year tended to be defensive and resentful. Comprehensive annual performance appraisals were noted to be of questionable value. Praise tended to have no effect, perhaps because it was regarded as the sandwich, which surrounded the raw meat 'criticism'. Criticism itself brought on a defensive reaction that was The Impact of Management by Objectives on the Performance of Civil Servants in Zimbabwe with Special Reference to Mutare, Zimbabwe

essentially denials of responsibility for a poor performance. The subordinates' performance after the appraisal interview tended to decline. Meyer and his associates (Stoner and Freeman, 1989) explained the problem as emanating from the role-played by the manager-that of being judge. This was viewed as demotivating and not contributory to improved output. The role of judge is neither enviable from a manager's perspective, thoug has managers are uncomfortable when they are put in a position of 'playing God' and often resist undertaking such an appraisal (McGregor 1972).

Approximately two decades after the original study by Meyer and his colleagues, a research team headed by Lawyer, Mohrman and Resnick conducted a follow-up study on the comprehensive appraisal at the General Electric Company [Stoner and Freeman, 1989]. Their findings confirmed the original findings and they made the following recommendation, to improve on worker output of employees;

- Top management should take care to integrate performance appraisal into the overall organizational culture and human resource strategy, to emphasize its importance, and evaluate it continually.
- The nature of an employee's job as well the performance expectation attached to it and the ways in which performance will be measured, should all be made clear at the outset of employment.
- Discussion about the bases of pay increases and relationship between pay and performance should be a natural and important part of the appraisal process.
- In a separate process, well integrated into the overall human resource management system a manager should discuss an employee's career development opportunities and outline that employee's developmental needs to reach his or her potential.
- The employee should be an equal and active partner with the manager throughout the appraisal process.

Lawyer and associates (1989) viewed appraisals as being more effective if they are integrated both horizontally and vertically in the whole organizational culture with managers and employees being active and equal partners in the process. This was possibly the basis of the management by objectives system that was put in place by the Zimbabwean Public Service Commission and on top of which the exercise was audited by Performance Appraisal Management Audit Team.

In agreement to the recommendation by Lawyer and associates, Armstrong (1999) argued that, for appraisals to work in an organization it must not be seen as an isolated system run once a year by the personnel department and then forgotten. Perhaps, performance management should be viewed in its fullest sense, that of being central to the achievement of the whole organizational objectives. Thus employees should view everything they do as contributing to the overall organization's performance. The feedback on the impact of such a process on an employee's performance was needful from a Zimbabwean civil servants' perspective.

5.1.7. Method of Investigation

In this study the cross sectional research design had been selected. Data was collected by a questionnaire. According to Bell, DuToit and Wagner (2017:106) a survey research comprises a cross-sectional design to collect data mainly by questionnaire at a single point in time. This is done in order to collect a body of quantitative or quantifiable data in connection with two or more variables, which are then examined to detect patterns of association. The major reason for using the survey strategy was its ability to probe and sample perceptions of many respondents in a very short time and with ease (Bell, DuToit and Wagner 2017).

Data was collected from various departments of the civil service in Mutare, the biggest city in the Manical and Province of Zimbabwe. Cluster sampling was utilised and all members in that randomly selected department or institution became participants in the survey. The clusters were pre-existing and reflective of the population of civil servants in Zimbabwe in that the participants were subjected to the same policies and conditions obtaining to civil servants in Zimbabwe. Denscombe (2011) emphasises that two conditions need to be met for the use of cluster sampling:

• That clusters must pre-exist, naturally occurring groups and

• Each cluster should reflect the heterogeneity of the total population.

As such the study had 683 teachers, 129 nurses and 48 Agricultural Extension workers (AREX). To ensure a higher response rate than the postal, internet or phone surveys, the researcher utilised the group-administered survey method to collect data (Denscombe 2011). This tended to be labour-intensive though. A nonresponse by three teachers was too small to affect the overall findings. Frequency tables were utilised to calculate percentages.

6. Findings

6.1. Subjects selection and profile

Three groups of respondents were used in this study. Group A comprised nurses, Group B Arex officers while Group C was made up of teachers. The nurses group had 16 males and 113 females. In Zimbabwe the nursing profession has always been a reserve of females. 12.5% were thus male and 87.5% were female. 87.5% were below the age of 49 and most of them had an experience of more than five years. Most of the nurses were generally not too old to comprehend management by objectives. In relation to academic qualifications 12.5% held Junior Certificate or Form 2 certificate, 81.3% had an 'O' or 'A' level while 6.25% had a degree qualification. 6.25% were State Registered or Registered General Nurses. Most nurses had done an 'O' level qualifications and therefore a satisfactory level of literacy and numeracy

The Arex officers were 10% female and 90% male. Unlike nursing the Arex field has been a preserve of males in Zimbabwe. 66.7% were below the age of 39 and most had an experience of not more than 15 years. 20% Arex officers had a degree while 80% had either 'O' or 'A' level academic qualifications. 80% of the Arex officers had either a Certificate or Diploma in Agriculture. The Arex officers had gone beyond 'O' level in their academic pursuits and were thus academically equipped to comprehend the requirements of management by objectives.

Of the 683 teachers, 58% were male and 42% were female. It is a fair distribution in relation to gender. 76% of them were below the age of 49. 12% of them had degrees while the bulk of 80% had either an 'O' or 'A' level academic certificate. 60% of the teachers had either a Certificate or Diploma in Education, 8% had either a Post-Graduate Certificate in Education while 22% had a degree or professional qualification. Most teachers had an experience of not more than 20 years. Academically teachers were generally well equipped to carry out their duties through management by objectives.

From the above it was discerned that the participants were relevantly academically qualified middle-aged people who were not out-dated as far as contemporary trends in the Public Service were concerned particularly with performance appraisals.

6.2. Findings

The findings revealed a number of issues.

- Management by objectives was seen as encouraging high work output through reviews that had praise from appraisers.
- The strength of this type of appraisal was their ability to facilitate a continuous linkage with Key Result Areas when one is doing his/her work.
- Major shortfalls with management by objectives emanated from inadequate manpower and material resources, lack of financial incentives and pressure to meet deadlines.
- Also management by objectives could be more effective if the forms were made simpler to fill in, work output stressed more than filling-in of forms, separate appraisals made for different purposes, appraises and appraisers regarded each other as equal partners and straining of relations between appraisers and appraises avoided.

7. Conclusion

The Zimbabwe civil servants believe that a job with management by objectives is preferred to one without as management by objectives kept a continuous linkage between the individual's job

The Impact of Management by Objectives on the Performance of Civil Servants in Zimbabwe with Special Reference to Mutare, Zimbabwe

objectives and Key Result Areas of the organisation. The quarterly reviews enabled one to evaluate his/her performance against set targets and adjust accordingly.

Greater effectiveness could be achieved with management by objectives if shortages of manpower and material resources are addressed. More importantly civil servants who meet their targets should be rewarded accordingly.

8. Recommendations

Recommendations were made following deductions from findings. Areas of further research are;

- Finding out perceptions of private sector employees on use of management by objectives for promotions, demotions, bonuses, transfers and training as well
- Finding out how equal partnership can be achieved between appraiser and appraise during review interviews of management by objectives

References

- i. Armstrong, M. (1999). *A handbook of human resources management practice*. 7th Edition. London. Kogan Page.
- ii. Bernardin, H.J. and Kane, J.S. (1993). *Performance appraisal: A contingency approach to system development and evaluation*. 2nd Edition. Boston. M.A.
- iii. Bernardin, H.J. and Russel, J.E.A. (1993). *Human resource management, an experimental approach*. New York. McGraw-Hill
- iv. Bretz, R.D., Milkovich, G.T. and Read, W. (1990). Comparing the performance appraisal practices in large firms with the directions in research literature Working paper. Pp89-97. Ithaca. New York. Cornell University.
- v. Byars, L.L. and Rue, L.W. (1989). Human resource management. 5th Edition. Boston. Irwin McGraw-Hill
- vi. Bryman, A., Bell, E., Hirschsohn, Du Toit, J. Dos Santos, A. Wagner, C., Van Aardt&Masenge, A.
 (2017). Research methodology: Business and management concepts. London.Oxford University Press
- vii. Centre for Distance Education, (1995). Introduction to educational research methods. Harare. University of Zimbabwe
- viii. Centre for Distance Education, (1995). Leadership organisational effectiveness. Harare. University of Zimbabwe
- ix. Denscombe, M. 2011. The good research guide for small-scale social research projects. 4th Edition. Berkshire. McGraw Hill
- x. French, J.R.P., Kay, E. and Meyer, H. H. (1966). Participation and the appraisal systems. *Human Relations*. XIX
- xi. McGregor, D. (1972). Supervisor perceptions and subordinate reactions. *Harvard Business Review*. 39. Pp50-64
- Ntanos, A.S. and Boulouta, K. 2012. The management by objectives in modern organisations and enterprises. International Journal of Strategic Change Management 4(1):68 – 79 DOI: 10.1504/IJSCM.2012.045831
- xiii. Lwumeyer, J. and Beebe, T. (1989). Employees and their appraisee: how do workers feel about the company grading scale? *Personnel Administrator* pp76-80
- xiv. Public Service Commission, (2001). Performance management and appraisal. Harare. Zimbabwe Government Printers
- xv. Robbins, S.P. and Coulter, M. (1999). Management. 4th Edition. London. Prentice Hall
- xvi. Rodgers, R. and Hunter, J.E. (1991). Impact of management by objectives on organisational productivity. Journal of applied psychology. Vol. 40. No.4 pp322-36
- xvii. Schrader, A.W. and Seward, G.T. (1989). MBO makes dollar sense. Personnel Journal. Pp32-37
- xviii. Stoner, J.A.F and Freeman, R.E. (1989). Management. New Jersey. Prentice Hall

- xix. The Institute of Personnel Management of Zimbabwe, (1989). Compensation diploma. Harare. Institute of Personnel Management
- xx. Zimbabwe Government, (2000). Statutory Instrument 1 of 2000. Harare. Zimbabwe Government Printers

Websites

- a. Dijk , D.V and Schodl, M. M. (2015) Performance Appraisal and Evaluation: Retrieved from https://www.researchgate.net/publication
- Islam, R and Rasad, S,B,M (2005). Employee performance evaluation by the AHP: A case study. Available from: https://www.researchgate.net/publication/292437577_Employee_performance_evaluation_by_t

https://www.researchgate.net/publication/292437577_Employee_performance_evaluation_by_t he_AHP_A_case_study [last accessed on May 15 2019].

- c. Panda, S. (2011). Performance Management System: Issues and Challenges Retrieved from: https://www.researchgate.net/publication (last accessed on 10/05/19)
- Mulder, P. (2010). Management by Objectives (MBO). Retrieved from ToolsHero: https://www.toolshero.com/management/management-by-objectives-drucker/(last accessed on 11/05/19)
- e. Aguinis, H. (2005). Performance Management Retrieved from: https://www.ebsglobal.net/EBS/media/EBS (last accessed on 11/5/19)

Financial Literacy- What is It and Why is It Important?

Sonia kamboj Assistant Professor, Department of Commerce, Kalindi College, University of Delhi, India Shivali Veen Assistant Professor, Department of Commerce, Kalindi College, University of Delhi, India

Abstract:

Financial Literacy has become ever more important in today's world, with increasing complexities. In today's world, a lot of us take basic as well as advance financial decisions, sometimes knowingly and sometimes unknowingly. For these decisions to be made, effective knowledge of finance is required. However, mere possessing of knowledge does not provide any returns unless and until its being applied effectively. The aim of this chapter is to define the term 'financial literacy' and explain the conceptual framework regarding the same. It is shown how its related with two basic functions of savings and investments. In addition to this, the emphasis is being laid on explaining the need of financial literacy and its picture in the global scenario. Financial literacy is tough to be achieved without financial education and hence it became imperative to draw insights into the same. National Strategies for Financial Education OECD/INFE Policy Handbook 2015, has depicted that till then 59 countries across the world have implemented and devised their national strategy for financial education. In India, National Strategy for Financial Education has been developed for the same. It explains what the Indian regulators have done for it. In conclusion, the global picture regarding financial literacy has been summed up as not being satisfactory but rising. Hence, a need emerges for nations to work towards it.

Keywords: Financial literacy, financial education, income, savings, investments

1. Introduction: Financial Literacy

1.1. What Is It and Why Is It Important?

Money is said to be like oxygen – its presence is everywhere and we simply cannot survive without both. No matter how poor or rich a person is, money is something which is common for both to survive. It's hard in todays challenging environment to earn good enough money and even harder to be able to manage it. It requires skills and abilities to be able to manage money, making it more complicated job than to earn it. Not surprisingly, there is an increasing and inevitable demand for financial analyst, data analyst, chartered accountants, brokers, financial advisers around the world. A wide share of the population has heavy reliance on such experts.

Finance as a field of study, has been growing up ever since the dawn of human civilization. Its complex and pervasive nature, makes it even more interesting for everyone to make an attempt to understand it.

The rapid development and growth of emerging economies have led to numerous options being available for the common man and thus more decisions to make. This phenomenon not only confines to the emerging countries but also to the developed world. The only way to combat this problem is through being financially literate. It can come through financial education and also through experience.

First of all there is a need to define and explain the conceptual framework of financial literacy.

2. Definition and Meaning of Financial Literacy

The OECD INFE has defined financial literacy as follows: 'A combination of awareness, knowledge, skill, attitude and behaviour necessary to make sound financial decisions and ultimately achieve individual financial wellbeing.'

Financial literacy can be basically understood as knowledge about financial matters, products, instruments, markets and institutions. Though, mere knowledge does not yield returns. It is the effective application of this knowledge which results in self confidence about the decisions being made. Financial literacy can be broken down into various factors that contribute towards it, be it financial education, financial knowledge, financial skills and attitude and financial behaviour. It requires competence and skills to be able to make sound financial decisions.

3. Savings and Investments

The most basic needs of managing money are savings and investments. Earlier, managing money meant cutting down expenditures, maintaining a budget and savings; mostly in a bank's savings account. With the rapid rise in complexities of financial markets and advent of new financial products, it's becoming more laborious for individuals to not only understand this complexity but also be able to make return out of their savings and investment. The scope of managing money is now not only restricted to cutting down of expenditures and savings made in a bank account, but has increased extensively. This is not as easy as it sounds. Wrong understanding results in penalties. Financial decision making is a substantial responsibility and thus has its own importance.

4. Need of Financial Literacy

Here are few important points which showcase what is the need of financial literacy.

4.1. Avoid Paying High Interest Rates and Costs to Moneylenders

The first step towards becoming financially literate is 'awareness'. Awareness as defined by Cambridge Dictionary is "Knowledge that something exists, or understanding of a situation or subject at the present time based on information or experience." Awareness in terms of finance enables individuals who are not formally associated with formal financial system to be a part of it. It helps to save them from the trap of high interest rates of moneylenders, as they are now well aware of what all schemes the government and the private sector has to offer.

4.2. Personal Finance Management

Personal finance though important, gets neglected very often. It's simply the process of planning and managing income of self or family income, expenditure and spending, savings and investment. It begins with budgeting. It also includes tax planning and retirement planning. It's easier for a financially literate person to manage his/her personal finance more than a non-financially literate person.

4.3. Making Informed Choices

As the complexities of the present economies rise, the variety of the financial products being offered also rise, which adds to the confusion. Proper financial planning is required in order to make informed choices. This can be done through advices of financial planners but sometimes they also misguide the clients. Thus, financial literacy becomes even more important to make informed choices and improve the skills of the individuals.

4.4. Unnecessary Debts Would Reduce

As financial literacy helps in making informed choices, people do not get trapped in wrong choices and heavy debts. They are able to differentiate amongst the prospective debt options in terms of interest rates, costs and time period.

4.5. Growth of the Economy

Literate consumers make better choices. Better financial planning helps individuals to make more profit of their investment, they then have surplus funds for increasing their investment base. This injects more money in the money supply of the economy. On the other hand, the companies also grow who have savvy investors. This as a process improves the growth of the economy.

4.6. Financial Inclusion Levels Rise

Financially literate investors and individuals help in increasing the level of financial inclusion in that country. Financial inclusion would basically mean access to the basic financial services at affordable cost. Number of bank account holders, debit and credit card users, shareholders and policy holders rise with the rise in financial literacy.

5. Global Picture of Financial Literacy

For a global scenario to be depicted, here are two of the major surveys that have been conducted globally for measuring financial literacy.

- Financial Literacy Around the World: the standard & poor's ratings services global financial literacy survey (2014) It was conducted in more than 140 countries and randomly selected adults (aged 15 and above) were interviewed in 2014. The number of interviewees came out to be 150,000. The findings were grave, reporting "only 1 in 3 adults to be financially literate worldwide. Women, the poor and respondents with low education showed wide variations.
- OECD (2016), "OECD/INFE International Survey of Adult Financial Literacy Competencies", OECD, Paris- It comprised of 30 countries across the globe out of which 17 were OECD countries. Participants were 51,650 adults (aged 18 to 79). The survey report suggested, "Overall levels of financial literacy, indicated by combining scores on knowledge, attitudes and behaviour were relatively low. The average score across all participating countries was just 13.2 out of a possible 21 (a combination of a maximum of 7 for knowledge, 9 for behaviour and 5 for attitudes). Reasons varied across countries, some were poor in financial knowledge while some others were poor in financial behaviour."

6. Meaning of Financial Education

Financial education, even though may seem familiar to the word financial literacy is different from it. We shall begin by defining financial education. One of the mostly used definition of financial education was given by OECD in 2005 as, "the process by which financial consumers/investors improve their understanding of financial products, concepts and risks and, through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being."

Financial literacy is nothing but an outcome of financial education.

7. The Importance of Financial Education

It is by definition a formal process of gaining understanding and knowledge about financial products, their concepts and risks. Formal instructions and advices also help in developing the requisite skills and abilities to take informed decisions and thus makes an individual more confident regarding his/her own decisions. All this comes under the ambit of financial education.

Hence, it's in order to be financially literate it is important to have financial education. Various researchers have studied the relationship between the two, trying to incorporate a cause and effect relationship.

8. Financial Education in India

India is home to around 136.85 crore people, which is about 17.74% of the world population. Not only the population numbers are gigantic but the wide variety of cultures in a country like India makes it

equally important to work towards unified policy implementations. Due to its federal nature, it becomes extremely relevant for the financial educators like Reserve Bank of India (RBI), Insurance Regulatory and Development Authority of India (IRDAI), Pension Fund Regulatory and Development Authority (PFRDA), Securities and Exchange Board of India (SEBI) to devise one national policy or strategy to achieve the needs of financial education.

National Strategies for Financial Education OECD/INFE Policy Handbook 2015, has depicted that till then 59 countries across the world have implemented and devised their national strategy for financial education. In India, National Strategy for Financial Education has been developed for the same.

Its vision is "A financially aware and empowered India" and the Mission is "To undertake massive Financial Education campaign to help people manage money more effectively to achieve financial well being by accessing appropriate financial products and services through regulated entities with fair and transparent machinery for consumer protection and grievance redressal." The objectives with which this strategy has been prepared –

- Create awareness and educate consumers on access to financial services, availability of various types of products and their features.
- Change attitudes to translate knowledge into behaviour.
- Make consumers understand their rights and responsibilities as clients of financial services.

This handbook talks about various initiatives taken by the regulators in the financial sector in India.

Reserve Bank of India's initiative was in the form of a project titled "Project Financial Literacy". The target group of this project was school and college students, women, rural and urban poor, defense personnel and senior citizens. The objective of this project was to provide information regarding the central bank and general banking concepts to them, in English as well as other vernacular languages.

SEBI's initiative was to target school students, college students, working executives, middle 12 income group, home makers, retired personnel, self help groups etc. They created the concept of certified resource persons who conducted more than 3500 workshops order to educate the various participants.

IRDA has utilised the modes of television and radio to disseminate simple messages about financial rights and duties of policyholders. Basic two languages, English and Hindi were used along with 11 other languages. IRDA also conducted an all India survey on awareness regarding insurance. It conducts annual seminars and has publications by the name of 'Policyholder Handbooks' on insurance.

Lastly, PFRDA has developed its website in a manner to regularly update people about pensions. It has FAQs on its website.

This endeavour was tremendously worth time and effort, as it has helped to increase the understanding of various issues related to the financial sector.

9. Income and Financial Literacy

People often mistake in understanding that financial decisions are not made only after making an income. It starts way earlier, even when you have no source of income. Your parents providing you pocket money and letting you decide what you want to do with it, is as simple as it may sound but a financial decision. When as a child you saved your pocket money for months and decided to buy a bicycle later with all the accumulated money, is nothing but foregoing present consumption for future benefits. We all have been given choices about getting pocket money or money in general in the present or in the future and the choices have been clear about choosing the present. This is a well known concept of time value of money and was well established as concept in our earlier childhood days. Nevertheless, money management and financial literacy concepts require proper education and training. All skills require training for their advancements and financial literacy requires no less.

10. Review of Literature

Zait and Bertea (2014) defined the concept and determined the best way to measure financial literacy. The authors presented a thorough study of definitions and instruments previously used. They used documentary study and a didactic experiment on Master degree students in finance.

Lusardi and Mitchell (2009) evaluated causal relationship between financial literacy and retirement and collected information of respondents before entering labor markets. It concluded that respondents with high financial knowledge were more retirement ready.

Klapper et al (2014) was a survey conducted by Standard and Poor and was conducted in more than 140 countries and randomly selected adults (aged 15 and above) were interviewed in 2014. The number of interviewees came out to be 150,000. The findings were grave, reporting "only 1 in 3 adults to be financially literate worldwide. Women, the poor and respondents with low education showed wide variations. Also, governments in many countries wanted to promote financial inclusion and hence access to financial services like bank accounts, credit and debit cards are promoted but skills are required to be able to use them effectively.

Atkinson, A. and F. Messy (2012), showed the results of the OECD / International Network on Financial Education (INFE) Pilot Study across 14 countries. Again the picture was clear about low understanding of financial concepts and low level of financial knowledge in different countries.

OECD (2016), "OECD/INFE International Survey of Adult Financial Literacy Competencies", OECD, Paris- It comprised of 30 countries across the globe out of which 17 were OECD countries. Participants were 51,650 adults (aged 18 to 79). The survey report suggested, "Overall levels of financial literacy, indicated by combining scores on knowledge, attitudes and behaviour were relatively low. The average score across all participating countries was just 13.2 out of a possible 21 (a combination of a maximum of 7 for knowledge, 9 for behaviour and 5 for attitudes). Reasons varied across countries, some were poor in financial knowledge while some others were poor in financial behaviour."

11. Conclusion

Across the globe, a lot of research has happened and it gave one common direction for future work to be done, which indicates that there is a requirement of lot of training and education to be provided for financial literacy levels to rise. Globally, a large population which was surveyed lack financial knowledge up to the satisfactory levels and hence the level of financial literacy also is not showing a great picture. Governments of various nations have come up with national policies and national strategies to promote not only financial literacy and financial knowledge but also financial inclusion. There arises a need for markets, institutions, individuals and regulators to work together in harmony to achieve the goal of financial literacy.

References

- i. Zait, A., &Bertea, P. E. (2014). Financial literacy–Conceptual definition and proposed approach for a measurement instrument. *The Journal of Accounting and Management*, 4(3).37-42
- ii. Klapper, L., Lusardi, A., & Van Oudheusden, P. (2015). Financial literacy around the world. *World Bank. Washington DC: World Bank*.
- iii. Atkinson, A., & Messy, F. A. (2012). Measuring financial literacy.
- iv. Klapper, L., Lusardi, A., & Van Oudheusden, P. (2015). Financial literacy around the world. *World Bank. Washington DC: World Bank.*
- v. Organisation for Economic Co-operation and Development. (2006). *The Importance of Financial Education*. Retrieved from http://www.oecd.org/publications/Policybriefs
- vi. Competencies, A. F. L. (2016). OECD/INFE International Survey.
- Vii. OECD (2016), "OECD/INFE International Survey of Adult Financial Literacy Competencies", OECD,Paris,www.oecd.org/finance/OECD-INFE-International-Survey-of-Adult-Financial-Literacy-Competencies.pdf

- viii. Starček S. and Trunk A. (2013). The Meaning And Concept Of Financial Education In TheSociety Of Economic Changes. In *Learn International Conference*.
- ix. OECD (2017), G20/OECD INFE report on adult financial literacy in G20 countries
- x. Advancing National Strategies for Financial Education A Joint Publication byRussia'sG20 Presidency and the OECD- 2013
- xi. National strategies for financial educationoecd/infe policy handbook- 2015
- xii. NCERT (2005). Personal Finance-Supplementary Reading Department of Education in Social Sciences, NCERT, New Delhi, India.
- xiii. Bhargava, N. R. (2016). A Study of Financial Literacy and Financial Education: An Overview of Scenario in India. *Research Journal of Management Science*, 51-57.

Issues and Challenges of Urban Renewal in Nigeria: Understanding the Available Options

Dr. Olugbenga David Taiwo

Principal Lecturer, Department of Urban & Regional Planning, School of Environmental Studies, Federal Polytechnic, Ado Ekiti, Nigeria

Dr. Kunle Ifesanya Project Manager, Department of Veterans Affairs, New York, USA Dr. Solomon Dyachia Zakka Chief Lecturer, Department of Urban and Regional Planning, School of Environmental Studies, Nuhu Bamali Polytechnic, Nigeria

Abstract:

Urban renewal is a programme of land redevelopment of cities witnessing urban decay as a result of either obsolete urban infrastructure or non-availability of the required urban infrastructure. The book chapter essentially, looks at issues and challenges of urban renewal activities in Nigeria as caused by the spate of urbanization. Causes and symptoms of slums were highlighted in the chapter. The various strategies to address urban renewal challenges were presented as well as the cost and benefits derivable from carrying out urban renewal programmes.

Keywords: Urban renewal, urban blight, rehabilitation, strategies, urbanization

1. Introduction

Urban renewal, which is also known as urban regeneration in the United Kingdom, and urban redevelopment in the United States, is a programme of land redevelopment in cities that are, characterised by urban decay. Urban renewal is the conscious or deliberate effort of government to alter the environment on a large scale, by adjusting an existing part of a city to meet current and future needs of urban living and working. Urban renewal is a term coined by the American housing economist Mites Colean. Charles and Fidelis (2017), describe urban renewal as the process by which an urban neighbourhood or area is improved, rehabilitated or developed. This usually involves the demolition or tearing down of old buildings, the construction of new and up to date housing, or the addition of new urban amenities such as stadia, overhead bridges and dual carriage-ways among others. Urban renewal can also be seen as the extensive demolition of relatively old buildings in order to provide spacious land area for the planning and construction of new buildings, streets, open spaces, and other private and public complexes in developing countries, where cases of physical deterioration and infrastructural decay are prevalent (UN-HABITAT, 2010). Gbadegesin and Aluko (2010), affirmed that the decay in urban infrastructure such as road networks, potable water supply, drainages and canals -housing and waste management systems, have increased the threats that the urban populace face in the urban environment. The city is a living object. It is in a constant state of change. It undergoes birth, growth, decay and re-birth. Consequently, the rebirth of a city is called renewal. Urban renewal is necessary when the physical and environmental conditions of cities are no longer conducive for living, and when the conditions reflect a high rate of deterioration that lowers the performance of the environment in terms of livability and productivity. As a planning strategy, urban renewal has been introduced to improve urban conditions has been introduced, which may have been observed to deteriorate in terms of quality and efficiency. It is also described as the aggregate of techniques used to treat urban problems on a physical basis.

1.1. Types of Urban Renewal

There are two types of urban renewal, and these two are the conventional renewal, and the artificial renewal.

1.1.1. Conventional Renewal

Conventional Renewal is undertaken when the residents in a community are still very much interested in their community. In this case, the residents individually get involved in the renovation of their buildings, structures and other community facilities by clearing the bushes around buildings, and drainages clearing of gutters among others.

1.1.2. Artificial Renewal

Artificial Renewal On the other hands, artificial renewal is usually carried out by the government, when the people in a community cannot afford to execute urban renewal exercise by themselves in their separate and individual capacities. However, in Nigeria only a little emphasis is placed on urban renewal. Apart from the Central Lagos slum clearance of the early 60s; there have not been many concerted efforts on urban renewal programmes by the government. Government emphasis has been mainly on the construction of new buildings. This reinforces here that -government need not concentrate on the renewal of existing dilapidated structures but focus on the construction of new ones.

2. Urbanization and Its Characteristics

Urbanization is not merely a modern phenomenon, but a rapid and historic transformation of human social roots on a global scale, whereby village culture is being rapidly replaced by predominantly urban culture (Taiwo, 2018). The last major change in settlement patterns was the accumulation of hunter gatherers into villages many thousand years ago. Village culture is characterized by common bloodlines, intimate relationships, and communal behaviour whereas urban culture is characterized by distant bloodlines, unfamiliar relations, and competitive behaviour. The world's population is put at about 6.572 billion people out of which the United Nations data indicated that about 3.0 billion (50 percent) live in urban areas (United Nations Economic Commission on Africa (2007). whereas about 66.0 percent of the entire world's population lived in the country side in the early 19950s (World Bank 2002). Around the world, cities account for two thirds (²/₃) of global energy demand, 60 percent of water consumption, and 70 percent of greenhouse gas emissions. With more people moving to the cities, the demand for efficient urban infrastructures and sustainable development projects in alternative energy, public transport, water supply as well as in healthcare is daily increasing.

Consequent upon this development, the surge in population has brought other attendant contradictions, manifesting in bewildered houses, dilapidated dwellings and directionless development. This process further advanced the development of shantytowns and haphazard land use in the fringes and the city core. This created and a lot of environmental challenges for the city, leading to circumstances where dwelling places such as residential houses are being converted to other forms of uses such as educational, commercial, medical and other land uses which are not in conformity with the original master plan. This, however, has affected the residential housing stock and hence the need for ways of providing

3. Challenges and Effects of Urbanization

While urbanization has exerted positive impact on human life and society, it is not without undesirable effects. Some of the challenges of urbanization include the following:

3.1. Slum Proliferation

Slums can be described as a group of buildings, or an area which is basically characterized by overcrowding, deterioration and insanitary living conditions. In most cases, a slum lacks the presence of facilities or amenities like poor potable water, drainage system, schools, and health facilities, among

others. The lack or inadequate supplies of these conditions endangers the health, safety and morals of its inhabitants in the community. Ifesanya (2012) averred that the festering of slums globally has become a major problem in contemporary urbanization, citing Shelter 2.0 (2011), which revealed that up to 50,000 people die daily as a result of poor shelter, polluted water and inadequate sanitation, translating to 18.25 million deaths annually. This sobering fact underscores the importance and relevance of this subject at this point in history. Slums can be categorized into:

- Areas or districts that started as squatter settlements/illegal formations, right from the inception. This often manifests in insanitary and horrible housing conditions due to the initial arrangement of the construction and type of building materials used in the area
- Squalid housing: This is usually the result of from the misuse of dwelling units that were originally well-planned, and often, for less-intensive uses.

Basically, slums are characterized by poor or insanitary environments arising from indiscriminate littering of refuse and poor sewerage. Also included in the list are dilapidated buildings, overcrowding and high occupancy ratio, inadequate provision and lack of infrastructural facilities, ownerships by absentee landlords who are not interested in the maintenance of their properties, physical dullness in terms of landscaping and other social amenities, uniform architectural design characterized by low rent and general features of vandalism, juvenile delinquency and blight.

3.1.1. Causes and Symptoms of Slums

- The major causes of slums are:
- Poverty: Poverty constitutes one of the banes of urban development. The poverty level in most developing countries has brought unprecedented squalor, blight and slum as a result of low income or reduced purchasing power.
- Rural-urban migration: The urban areas in most developing countries often witness high rates of
 population explosion, pollution, inadequate housing, and increasing incidence of poverty (Jiboye,
 2011).
- Deterioration of housing and urban infrastructure
- Presence of buildings of poor architectural design, poor construction materials; and nonconformity with town planning rules and regulations.
- Breakdown of infrastructural facilities such as pipe borne water supply, due to filthy environment, lack of maintenance of roads and drains, which lead to pools of water and breeding of mosquitoes
- The land tenure system which encourages the subdivision of land for member of the family.
- Over-population constitutes another symptom of slums.
- Illegal or unapproved change of use of buildings also constitute another symptom of slums
- Unplanned urban development in Nigerian cities in terms of locations and growth, infrastructural facilities, and health and social aspects.

3.2. Urban Blight

Urban blight is another major cause of slum worldwide. Also known as urban decay or urban rot, it is a sociological-cum-physical process of disrepair and dilapidation of erstwhile functioning city or part of it. The cause of this may be over-population, population attrition, de-industrialization, crime, greyfield, etc. Economic condition of the residents and socio-political situation of the residents also constitute an important aspect of causation. Urban blight has been known to have emerged in developed countries, including those in North America and Europe, as well as in developing countries like Nigeria.

Symptoms of urban blight include derelict structures, abandoned buildings, and large number of undeveloped vacant plots (mostly over-grown with weeds). Mitigating urban decay is a key factor in addressing the unwanted slum menace around the world, and in Nigeria, in particular.

Technology is helping citizen engagement find a solution to urban decay, with many cities beginning to harness innovative civic tech products to begin to repair and rebuild some of the most severely affected areas (Blackman, 2015). The UN-HABITAT, (2016) underscored the role of technology

in proffering solutions to urbanization challenges and urban blight in particular, stating that Technology solutions and the effective use of data are providing city leadership with new tools and opportunities for effective change (to urban development).

4. Urban Renewal Process

Urban Renewal is used to describe the totality of the techniques developed for the treatment of urban problems on a physical basis. Certain procedures or process must be followed in designating an urban neighbourhood as urban renewal area. These include (i) The level of physical deterioration (ii) Political boundary or area of jurisdiction or authority (iii) the population characteristic of the area to be renewed (iv) a detailed survey of demographic, socio-economic and environmental characteristics of the purpose of renewal area. All these stages provide the basis for determining the quantum and variety of structures and people to be involved, the amount of displacement to be caused, and the appropriate resettlement schemes to be put in place.

Another important aspect of the urban renewal process is the preparation of physical development plans: These include land use plan, thorough-fare plan, community facilities plan, and public improvement plan. These plans are necessary when total clearance and redevelopment is the option. Also, there is the need for the establishment of relocation programme. A relocation programme, to a greater extent, spells out the number of people to be affected, the number of households and housing units, and their tastes, and culture with respect to housing types and designs.

The implementation stage is a crucial stage of the urban renewal process. This involves the identification and assignment of roles for all the stakeholders. There is also the need for the establishment of relevant committees to handle different various aspects of the implementation process. At the end of the renewal plan period, a broad pronouncement should be made to serve as a basis for the review of the whole process. Such pronouncement would indicate the appropriate strategies to follow. The following steps can be taken for urban renewal programme;

- A comprehensive plan is prepared for the over-all development of the town, considering the present and future trends,
- A detailed civic survey of the town is conducted,
- Co-operation of various agencies such as individual property owners, tenants, local authority and the government must be sought,
- Re-settlement of the families and businesses affected by the urban renewal programme in other parts of the town,
- Rigid enforcement of the various development rules and building bye-laws by the authority concerned, and the
- Provision of adequate finance to work out the programme successfully.

4.1. Strategies for Urban Renewal

Various strategies could be adopted in carrying out an urban renewal exercise. This depends however, on the levels of the deterioration of the existing environment to be reviewed. At times a combination of one or two of these strategies could be adopted, depending on the structures and the facilities available. Eziyi et al (2013), Gbadeges in and Aluko (2010) observed that urban renewal is a tool for slowing down the rate at which urban challenges escalates in developing countries. Therefore, the inability of government to raise enough funds to carry out the urban renewal programme regularly has brought about the abandonment of some urban renewal programme in some areas of our cities.

There is little or no development programme that can be embarked upon without adequate consultation. On the other hand, there is an in-depth study of the existing situation by making use of development plan and master plan of the area. This involves the reconnaissance survey of existing land uses must be done to determine the age of buildings, conditions of buildings, and existing infrastructural facilities. Pictures of various indices of overcrowding, density of congestion could also be taken or recorded. According to Eziyi et al (2013), urban renewal seeks to bring lasting improvement to the

Issues and Challenges of Urban Renewal in Nigeria: Understanding the Available Options

economic, physical, social and environmental conditions of an area which has been subject to change. Similarly, Charles and Fidelis (2017), also noted that an urban renewal exercise helps to make life safe, more secured and comfortable to the urban dwellers, while also attracting wealthier individuals to live in that area.

Urban renewal, therefore involves a lot of strategies. These include redevelopment, rehabilitation, spot clearance, conservation and code enforcement the strategies are discussed below

4.1.1. Redevelopment

Redevelopment involves the demolition or total clearance of sub-standard buildings in an entire area. It describes the complete replacement of a neighbourhood or the removal and replacement on site of the existing buildings with new ones whether for similar or dissimilar purposes. It is also the reconstruction of the old buildings in the affected areas as well as the demolition of market stalls, and private and public complexes.

4.1.2. Rehabilitation

This recognises that the structures should be left where they area that some refurbishing or face lifting should be carried out on the existing buildings. Rehabilitation involves the gradual upgrading of a deteriorating area or part of it, by means of maintenance, refurbishing, and partial replacement or repair of facilities back to an acceptable standard. Jinadu (2006) sees rehabilitation as the upgrading of a neighbourhood by means of general repairs, which results in an increase in the standard of living and an improvement in housing stock and facilities. Unlike redevelopment, rehabilitation does not completely displace people from their economic and social activities. This makes it to be usually more preferred politically, economically and socially than redevelopment. Rehabilitation simply involves the replacement of missing windows and doors, with some plastering, paintings and re-fixing of some public utilities such as water mains, electricity poles and cables, and road re-surfacing, and the laying of asphalt and other bituminous materials on the road.

4.1.3. Spot Clearance

This is also called selective clearance. It entails the identification of obsolete and dilapidated structures within an area and the clearance and reconstruction of each building.

4.1.4. Conservation

This combines rehabilitation and spot clearance strategies. The idea behind conservation is the preservation of some good structures which need to be upgraded to modern standards. Spot clearance is done for the existing poor structures in the area, thereby enhances the beauty of the environment.

4.1.5. Code Enforcement

Code enforcement is a complimentary condition of any of the strategies identified above. It is the use of legal sanctions to ensure adherence to prescribed standards in the urban renewal programme. This emphasizes that legal backing of the strategies adopted.

4.2. Costs of Urban Renewal

It is envisaged that many benefits would be derived from any urban renewal programme. Be as it may the followings are some of the disadvantages of urban renewal scheme: huge money involved, displacement, resettlement, loss of employment, disruptions in kinship relationship, and break-down in socio-cultural ties and beliefs. Although urban renewal programme has a lot of benefits, the truth is that it also entails some costs. These costs could be divided into physical, economic, social and psychological costs.

4.2.1. The Physical Problem

The physical problems could be associated with the problems associated with the resettlement body. From experience, it has been discovered that not all the former occupants displaced from an urban renewal schemes would be re-settled. Many would be left without housing for months, while many may not enough or adequate accommodation. For instance, given a 3-bedroom flat, just 2 rooms to use is unjustified and unfortunate. The second physical problem relates to the consideration for only the physical aspect of urban renewal. Urban renewal considers only the physical aspect, hence much emphasis is placed on beautification or upgrading of the environment than the social cultural (custom) and the economic problem relates to the huge financial cost associated with the implementation design and implementation of urban renewal programmes.

4.2.2. Social Problem

Change or reduction in status of people often arises as a result of urban renewal exercise. When there is slum clearance, there is a change or reduction in status of people, in the sense that owner occupiers are turned to tenants. Also during resettlement, the people always look like refugees. On the other hand, there are large scale disruptions in kinship ties among the people. In most cases, urban renewal programmes may not take into consideration the extended family structure. In this regard, during settlement, members of the same extended family that have been living together are separated. Also, the location and cost of alternative accommodation at times may not be acceptable to the people base on religion and cultural values. Urban renewal schemes can lead to disruptions of social activities in the cities concerning market stalls; school years are disrupted as it was in the case of Maroko in Lagos State, Nigeria.

4.2.3. Psychological Problem

The psychological problems refer to the emotional disturbance experienced by people whose houses are demolished. People whose houses are demolished may be psychologically disturbed having lost their means of livelihood, buildings and having been separated from old time friends. It can also lead to untimely death of people, especially the aged ones who have been living in that particular place for many years. Death can come because they may not be able to adjust to their new environment. Also, disruptions in community cohesion in form of community meetings, gatherings, worshipping and the manner of law enforcement are experienced during urban renewal exercise. People who are used to these formalities find it very difficult to forget and it affects them psychologically.

4.2.4. Economic Problem

Many people who are working in that environment may also lose their job. Among these people are kiosk owner, rent collectors, daily money collectors, shop owners etc. these set of people will be left with nothing to engage in.

4.3. Benefits of Urban Renewal

The previous discussion centred on the problems or disadvantages of urban renewal programmes. Nevertheless, urban renewals have some advantages worth considering too. Studies by Sule (1990) and Olawepo (2010) have shown that the Lagos State Government, Nigeria, employed different urban renewal strategies ranging from slum clearance, redevelopment and rehabilitation of other physical infrastructure. The benefits of these exercises which also form part of the benefits of urban renewal in general are discussed as follows

4.3.1. General Upliftment of the Environment

Urban renewal helps to uplift or beautify the environment especially the town centres which are in deteriorating conditions, urban renewal is a way of upgrading the decay of city Centre which is the hub for local business and acts as civic centre

Issues and Challenges of Urban Renewal in Nigeria: Understanding the Available Options

4.4.2. Improvement to Health and Sanitary Conditions

Most urban centres lack sanitary facilities, drainages and refuse disposal compartments. Urban renewal facilitates the provision of basic facilities. Public toilets are provided where necessary, in addition to the private toilets which are provided for in each of the buildings. Also, covered/underground drainages are constructed to prevent repulsive odour. All these put together reduces the rate of spread of sickness and diseases.

4.4.3. Enhancement of Standard of Living

Urban renewal programme brings about increase in standard of living. Old shops, which have become too small for modern retail services or too small for the number of customers, old offices are replaced by skyscrapers and giant buildings. This brings along increase in the number of customers and patronage; hence standard of living is greatly enhanced.

4.4.4. Enforcement of Physical Planning Standards

Urban renewal programme is made possible because it is a planned programme. The aim and objectives of the renewal programme which has earlier been stated from the onset are vigorously pursued. Hence, it will be difficult to erect unapproved buildings on the site which invariably contravenes planning laws and regulations and this will effectively curb the presence of any sporadic development.

4.4.5. Better and Conducive Human Living Conditions

Urban renewal system sees planning and re-planning of whole environment and this in turn makes the environment conducive for the people. Provision is made for roads, recreation adequate spacing, parks and gardens, car parks, water and electricity. The whole environment is made attractive and decent.

4.4.6. Reduction in Congestion

Urban Renewal control density, dictates the occupancy ratio and helps in re-distributing the population, hence, it reduces congestion

4.4.7. Increased Accessibility

Most of the urban centres are not accessible because they are not planned. Urban renewal sees to it that every building is accessible. Hence, it would be possible for one to reach one's destination easily. It also reduces the length of time spent on traffic.

4.4.8. Reduction in Fire Hazards

This is made possible because of different functions whether residential, industrial and commercial or what have you are grouped together with consideration for adequate setbacks, adequate spaces between structures and adequate accessibility. Again, buildings are built with materials which can resist fire for a considerable length of time. Also, there is provision for telephone services to contact fire brigades and enough and adequate road method for easy accessibility.

5. Conclusion

The cost of urban renewal is usually high. For this reason, it is suggested that the cost should not be borne by the government alone, as has been the case in many developing countries. The failure of many urban renewal exercises or their abandonment halfway might be due to such exercises being wholly funded by government. In order to achieve a more meaningful development collaborative networks and partnerships are very crucial. Such collaborative efforts should aim at fostering closer ties among all levels of government, communities, the private sector and the academia. The synergy will enable a peer-to-peer learning networks for better information sharing. Effective collaboration with the business community and local governments could also reshape sustainable future cities. This constitutes

one of the key lessons that developing economies could learn from the developed world on the initiation and implementation of their urban renewal programmes.

References

- i. Blackman, M. (2015), Restoring the Concrete Jungle: How to Address Urban Blight in 2015, [Online]. Available at: https://www.govtech.com/local/Restoring-the-Concrete-Jungle-How-to-Address-Urban-Blight-in-2015.html
- ii. Charles C. E. and Fidelis I. E. (2017), Issues and Challenges of urban renewal in a developing economy, *International Journal of Development and Economic Sustainability* 5(1), 32-44
- iii. Eziyi O.I, Obioha U & Egidario B.A (2013). "An appraisal of urban renewal in Nigeria: A case study of the Nigeria Army Shopping Arena, Oshodi-Lagos", *Journal of Place Management and Development* 6(2), 155-176.
- iv. Gbadagesin, J.T and Aluko, B.T. (2010). "The programme of urban renewal for sustainable urban development in Nigeria: Issues and challenges". *Pakistan journal of social sciences*, 7(3) 244-250
- v. Gbadegesin, J.T., Oladokun, T.T. & Ayorinde, O.I. (2011), 'Urban renewal as a tool for sustainable urban development in Nigeria: Issues and challenges. *Journal of sustainable and environmental protection*.1 (157).
- vi. Ifesanya, A, (2012), The role of government agencies in urban housing delivery; insufficient political will and ineffective housing administration in Lagos metropolis: case study of Ajegunle slum area. Published Ph.D. dissertation, Bauhaus University Weimar.
- vii. Jiboye, A. D. (2011). Sustainable urbanization: Issues and Challenges for effective urban governance in Nigeria. Journal of sustainable devilment 4(6), 211-220
- viii. Jinadu, A. M. (2004). Understanding the basics of housing. *King James publishers*, Minna,
- ix. Olawepo, R. (2010). "Perspectives on urban renewal transportation development in Lagos:
- x. Implications for urban Development in Nigeria" African Research Review, 4 (1) 273-280
- xi. Olujimi, J. (2009). "Evolving a planning strategy for managing urban sprawl in Nigeria". *Journal of human ecology*, 25(3)
- xii. Shelter2.0 (2011) Homeless Statistics [Online] Available at: http://www.shelter20.com/homelessstatistics/
- xiii. Sule R.A.O (1990). "Recent Slum Clearance exercise in Lagos (Nigeria): Victims or Beneficiaries?" GeoJournal, 22 (1) 81-85
- xiv. Taiwo, D.O. (2018), Factors influencing affordable housing supply in Nigerian cities, Published Ph.D. dissertation, Universiti Teknologi Malaysia, Skudai, Johor Bahru, Malaysia
- xv. United Nations Economic Commission on Africa (2007). Report of the International Conference on Reduction of Climate Change Vulnerability of Natural, Economic and Social Systems in West Africa Ouagadougou, 24-27 January.
- xvi. United Nations Human Settlements Programme (UN-HABITAT) (2010), The State of African Cities2010- Governance, Inequality, Urban Land Markets, Nairobi, HABITAT
- xvii. United Nations Human Settlements Programme (UN-HABITAT) (2016), World Cities Report 2016, Nairobi, HABITAT.
- xviii. World Bank (2002). Algeria: World Bank to support development of mortgage loan market. Washington, D.C. World Bank.

Financial Inclusion - Review of PMJDY

Shivali Veen Assistant Professor, Department of Commerce, Kalindi College, University of Delhi, India Ankit Verma Assistant Professor, Department of Commerce, Zakir Husain (eve) College, University of Delhi, India

Abstract:

World Bank defines Financial inclusion aswhen "individuals and businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way". The aim of this chapter is to define the term 'financial inclusion'. It sheds light on the goal of world bank to achieve Universal Financial Access by 2020 and also explains the need of financial inclusion in the world. A picture of India is being drawn, which explains the major schemes of financial inclusion which have been launched ever since its need was felt. The main aim of this paper was to discuss and analyse the scheme of PMJDY and its data available. Pradhan Mantri Jan Dhan Yojana (PMJDY) was announced by Prime Minister, Shri Narendra Modi on 15th August 2014. This scheme aimed at opening zero balance bank accounts and issuing RuPay cards to financially excluded sections of the society. The data to be analysed was taken about State/UT-wise Number of Accounts Opened under PMJDY, deposits under PMJDY and Rupay Debit Cards issued to PMJDY Account Holders (in reply to Unstarred Question on 31 July 2018) (From : Ministry of Finance). The conclusion showcase the success of this scheme.

Keywords: Financial Inclusion, Universal financial access, PMJDY

1. Meaning

As defined by World Bank- "Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way".

Though bringing everyone in the ambit of financial services is an arduous task for any government of any country, it is critically important for the growth of the financial sector of any country and the health of overall economy.

1.1. Universal Financial Access (Ufa) by 2020

In 2015 at a world bank meeting, the world bank group and partners from the public and private sector set a goal to achieve UFA 2020, which is Universal Financial Access (Ufa) By 2020. This was done to promote and improve financial inclusion. Major targets are

- "To enable 1 billion people to gain access to a transaction account through targeted interventions.
- Over 30 partners have pledged commitments toward achieving universal financial access.
- Targeting adults who are not part of the formal financial system."6

1.2. Need for Financial Inclusion

- For improving the basic living standards of general public.
- To save them from the trap of moneylenders outside the formal financial system.

⁶UFA2020 Overview: Universal Financial Access by 2020 (October 1, 2018). Retrieved fromhttps://www.worldbank.org/en/topic/financialinclusion/brief/achieving-universal-financial-access-by-2020

- Easy access to loans and credits.
- Can easily earn interest income on deposits such as in savings account of in fixed deposits.
- Improve the understanding of financial knowledge.
- Affordable financial services can be given to the masses.

1.3. Major Financial Inclusion Schemes in India

Government of India has made serious steps in the past for improving the status of financial inclusion in our country. It has done so by launching relevant schemes from time to time. Some of the major schemes are:

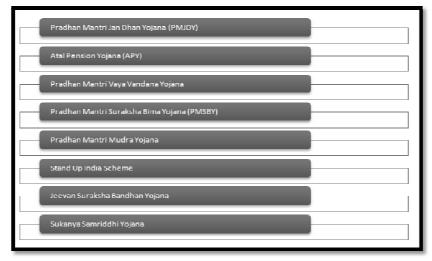


Figure 1

1.4. Objectives of Financial Inclusion

- Easy affordability and easy access of financial services.
- Basic financial services such as deposits, fund transfers, loans, net banking, mobile banking etc. to be promoted.
- Inculcating a habit of saving and also which will lead to a habit of investing.
- Tax planning and retirement planning to be goals of an earning individual.
- Tax compliance and revenues for the government from direct and indirect taxes would also increase.
- Better utilisation of consulting services of financial experts.
- Improved financial literacy and awareness.
- Bringing everyone possible in the banking net, even if they live in far off places and remote areas.

2. Pradhan Mantri Jan Dhan Yojana (PMJDY)

It is one of the biggest financial inclusion initiatives in the world. Pradhan Mantri Jan Dhan Yojana (PMJDY), was announced by Prime Minister, Shri Narendra Modi on 15th August 2014. This scheme aimed at opening zero balance bank accounts and issuing RuPay cards to financially excluded sections of the society. The zero balance bank account helped the poor also to come under the ambit of being financially included. "Guinness World Records has also recognised the achievements made under the Pradhan Mantri Jan Dhan Yojana. It has certified that the most bank accounts opened in one week as part of the Financial Inclusion Campaign is 18,096,130 and was achieved by the Department of Financial Services, Government of India."⁷

⁷Major Initiatives, Pradhan Mantri Jan Dhan Yojana. Retrieved from https://www.pmindia.gov.in/en/major_initiatives/pradhanmantri-jan-dhan-yojana/

2.1. Data for PMJDY

Data for PMJDY was collected through the official website of the government data.gov.in. This data showcase the success of this scheme. It talks about the State/UT-wise Number of Accounts Opened under PMJDY, deposits under PMJDY and Rupay Debit Cards issued to PMJDY Account Holders (in reply to Unstarred Question on 31 July 2018) (From : Ministry of Finance). It was published on 15 March, 2019.

2.2. Analysis of Data

The data set revealed the following information – Data was available for 29 states and 7 union territories. (Published on 15 march, 2019)

	Total Beneficiaries	Balance in Beneficiary Accounts (In Crore)	No. of Rupay Cards Issued to Beneficiaries
Total	320894471	79562.64	241613967
Average	8913735.306	2210.073333	6711499.083
Maximum	48867657	13679.99(Uttar Pradesh)	38614399(Uttar Pradesh)
	(Uttar Pradesh)		
Minimum	5283	7.34(Lakshadweep)	4665(Lakshadweep)
	(Lakshadweep)		

Table1:

Source: https://data.gov.in/Resources/Stateut-Wise-Number-Accounts-Opened-Under-Pmjdy-Deposits-Under-Pmjdy-And-Rupay-Debit-Cards

The data revealed that a total of 3, 20,894,471 were the total number of beneficiaries in the 29 states and 7 union territories. While Uttar Pradesh state scored the maximum in the number of beneficiaries, and the balance in beneficiary accounts and number of RuPay cards issued to the beneficiaries. Lakshadweep was the lowest in all three categories.

2.3. Graphical Presentation

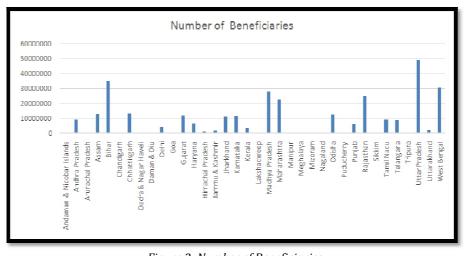


Figure 2: Number of Beneficiaries Source: https://data.gov.in/Resources/Stateut-Wise-Number-Accounts-Opened-Under-Pmjdy-Deposits-Under-Pmjdy-And-Rupay-Debit-Cards

Graphs portray the same scenario. Uttar Pradesh happens to be the highest in number of beneficiaries and Lakshadweep is the lowest.

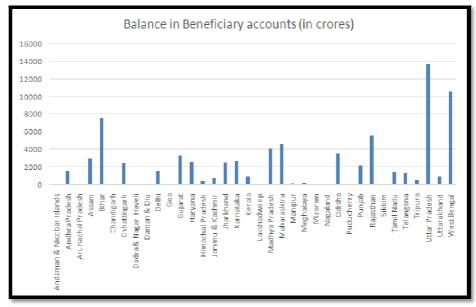


Figure 3: Balance in Beneficiary Accounts (in Crores) Source: https://data.gov.in/Resources/Stateut-Wise-Number-Accounts-Opened-Under-Pmjdy-Deposits-Under-Pmjdy-and-Rupay-Debit-Cards

Balance in accounts of beneficiaries (in crores) is depicted in the above figure and it is reiterating Uttar Pradesh to be the highest and Lakshadweep to be the lowest in showing the balance.

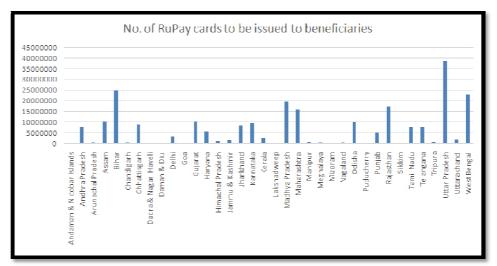


Figure 4: No. of Rupay Cards Issued to Beneficiaries

Source: https://data.gov.in/Resources/Stateut-Wise-Number-Accounts-Opened-under-Pmjdy-Deposits-Under-Pmjdy-And-Rupay-Debit-Cards

3. Conclusion

PMJDY was a great endeavour from the Shri Narendra Modi led government started in 2014. Number of bank accounts was opened and it led to rise in the levels of financial inclusion. More people became the part of the formal financial system, majorly the poor people.

References

- i. https://www.worldbank.org/en/topic/financialinclusion/overview
- ii. https://www.worldbank.org/en/topic/financialinclusion/brief/achieving-universal-financialaccess-by-2020
- iii. UFA2020 Overview: Universal Financial Access by 2020 (October 1, 2018). Retrieved fromhttps://www.worldbank.org/en/topic/financialinclusion/brief/achieving-universal-financialaccess-by-2020
- iv. Major Initiatives, Pradhan Mantri Jan Dhan Yojana. Retrieved from https://www.pmindia.gov.in/en/major_initiatives/pradhan-mantri-jan-dhan-yojana/
- v. Paramasiva, C. and Ganeshkumar, V. (2013). Overview of Financial Inclusion in India, *International Journal of Management and Development Studies*,2(3),45-49.

Sudipta Kumar Ghosh

Research Scholar, Department of Business Management, School of Commerce & Management, JIS University, Kolkata

Abstract:

In a democratic country political parties and leaders maintain a regular communication with the citizens. With digital revolutions taking place, the political parties in all over the world are using internet platform for their communication purpose. Supporters of different political parties and common people also share and exchange their views on internet. This is a very easy method for political communication now a day. Political communications on internet platform is creating a huge impact in youth urban citizen. In this research we found out citizens' level of political internet usage & pattern. We took 2 dimensions in this research and made hypothesis corresponding to that. A structured questionnaire used to collect the data and statistical tools used to find out the validity and/or reliability of hypothesis. The sample of the study is urban voters of Kolkata, India. In the case of internet political use or communication, this research will be considered as important step in future perspective.

Keywords: Political internet use, internet marketing, political promotion

1. Introduction

Internet platform is found to be so easily accessible that consumers will find it soothing to access information on desired time and place both. In recent days, internet platform excels as the only leading source of whatever entertainment, news, shopping and social interaction as well. Users can get direct feedback from friends, relatives, peers and so on with help of the internet platform. There are even more reasons to believe them over the consent of people.

Democracy is regarded as the medium for the people in choosing their leaders and to possess their leaders accountable building their policies as well as conduct in office. The decision is up to people in case of representation in parliament, and the person to head the government at national as well as in local levels. They need to tally the competing parties in regular is setting example of a collision free election. Government is always set concerning the government. People are always sovereign when they are in democracy—being regarded as the supreme form of authority. Power gets flowed with help of the people towards the government leaders, who is involved in holding temporary power. Laws as well as policies are indulged in majority support in parliament though the minority's rights are used various ways to be protected. People set free to criticize the leaders the elected and representatives as well, observing their conduct in terms of the business of government. Elected representatives are expected to respond in the national and local levels listening to the people and meet their needs providing suggestions. Elections need to be held at regular intervals prescribed by law. The power holders are not eligible to extend the scheduled terms in office other than the consent of the local people in further terms of election. All parties and candidates indulge the right of free campaigning, in presenting their proposals towards the voters directly and through the mass media both. Any country is able to hold an election, but for an election to be free and fair requires a lot of organization, preparation, and training of political parties, electoral officials, and civil society organizations who monitor the process. Citizens find obligation in becoming well known about public issues, to watch carefully how their political leaders and representatives to use their powers, and to express their own opinions and interests.

Since electronic mass media found regularly to large segments of the population, political leaders, political parties, politicians and candidates have excessively used mass media to inform,

communicate with and connect to citizens. Remarkable examples are F. D. Roosevelt's fireside chats aired on radio in the 1930s and 1940s, Dutch Queen Wilhelmina's broadcasts on Radio Orange from the UK addressing citizens in the occupied Netherlands during World War II, and the televised debates between Nixon and Kennedy in 1960. Though these examples exhibits the distant past, the UK, with its longstanding history of democracy, had to wait until 2010 before the first televised election debate between party leaders took place (Chadwick, 2011). This is not to say that television is old-fashioned, but since the mid-1990s the Internet has become an important additional means of political campaigning, and was first used extensively in the United States.

Every Political parties and elected representatives excessively use the possibilities of the Internet to converse in interactive manner with citizens and party members regarding their plans, points of view and daily business (e.g. Druckman et al., 2007; Kenski and Stroud, 2006). To the citizens, the Internet proposes easy accessibility of political information, and provides every kind of opportunities in participating debates in politics.

It is claimed that online political communication (that facilitates interactive and personalized communication), may increase citizens' political engagement, by bringing politics closer to citizens (e.g. De Vreese, 2007; Tolbert and McNeal, 2003). Over the past two decades, the political communication landscape has been transformed by the recitation of social media platforms. For instance, in USA the 2008 presidential campaign was the first presidential campaign in which popular social networking sites, such as Facebook, MySpace, and YouTube, were widely available to voters (Hanson, Haridakis, Cunningham, Sharma, & Ponder, 2010). As noted by Johnson and Perlmutter (2010), the communication of political messages via the sphere of social media has not replaced the traditional campaign but instead coexists with it in an "unstructured digital democracy". In the past few years, an increasing number of scholars have examined various social media platforms and their roles in election campaigns, including use of social networking sites, campaign blogs, online political advertisement, and user-generated content, social media's potential impact on political efficacy, political knowledge, and political behavior. Even though, the online presence of parties, politicians and candidates must not be overestimated. Although many citizens have access to the Internet, many use it for entertainment purposes. Even if they visit online political content, they most likely tend to already have an initial interest in politics, the party or politician.

After realizing the importance of internet platform, all the political parties are using this media to promote the ideology, plan and activities of the party. Different political communications are made based on an internet content strategy.

2. Rationale of the Study

In its ICUBE 2018 report that tracks digital adoption and usage trends in India, it noted that the number of internet users in India has registered an annual growth of 18 percent and is estimated at 566 million as of December 2018, a 40 percent overall internet penetration, it observed. It projected a double digit growth for 2019 and estimates that the number of internet users will reach 627 million by the end of this year. Of the total user base, 87 percent or 493 million Indians are defined as regular users, having accessed internet in last 30 days. Nearly 293 million active internet users reside in urban India, while there are 200 million active users in rural India, it said. In India, Kolkata is among the top four cities as per the number of internet users.

On the other hand, in India most of the political parties and political leaders are using internet platform for communications. National parties like BJP, Indian National Congress and on the other hand regional parties like AITMC, AIDMK all have their dedicated team for digital communication and marketing. All the prominent political leaders like Narendra Modi, Mamata Banerjee, Sitaram Yechury etc. are using internet platform for direct communication with the citizens. On Parliament election 2014 BJP took nationwide internet marketing strategy to create a wave on youth citizens of India. After that it is a trend in all elections by most of the political parties. In West Bengal, India Assembly election 2016 major rivals AITMC, Left front, Congress and BJP were boldly present in internet platform. They all have created

an internet content strategy as a part of their election campaign strategy. Before West Bengal, India Assembly election 2016 a recent research by Internet & Mobile Association of India (AIMAI) shown there are 70 High Impact constituencies in West Bengal, the results of which will likely be influenced by social media users. There are 21 medium impact and 203 low impact constituencies in the State. The report contends that 24% or 1 in 4 Constituencies which have been classified as 'High Impact' could determine the eventual winner in the State. That means actively and passively political internet users are increasing. Not only in election time, major political parties and leaders are keep communication to the citizens throughout the year. They raise different issues, express their views, wish in different festivals, and communicate different work status through the internet platform. These all are their part of internet communication strategy to keep in touch with the citizens.

In this context our work is not only limited to any election period. The study is conceptualized to find out different aspects of active and passive forms of political internet use in different individual resource measurement in Kolkata, India. After the literature survey, it was found that similar studies have not been conducted yet in West Bengal, India scenario.

Thus, if a proper political digital model can be proposed to the different political parties, it can create a better impact on political campaign.

3. Literature Review

According to Bakker and De Vreese (2011), earlier work on political communication research divides the use of Internet into two distinguishable sections: active and passive types of political Internet use. Active Internet usage represents a two-way communication, for example, taking part in online political forum (Gibson and Cantijoch, 2011; Tedesco, 2007), and passive Internet use comprises of monodirectional communication, for example, studying political information on the web. Researchers working in the field of powerful communication make a comparison between active and passive Internet usage. Active Internet use is characterized as making or adding to online resources (e.g., adding comments or taking part in online discussion on informal social networking sites) and passive Internet usage is characterized as devouring web content (Muntinga et al., 2011).

Moreover, the background study differentiates between active (Rovai and Barnum in 2003) and passive interaction (reading discussions on the web). If we look at the impacts of various types of PIU, the present writing demonstrates that active communications appear to produce a better political result than inactive types of PIU. For example, Hardy and Scheufele (2006) found that the impact of looking for data about the political behaviour of governmental issue online was stronger for individuals who used computer-mediated communication (talking) than for individuals who use the Internet in a passive way. De Zuniga (2009) observed that more active use of blogs (i.e., remarking and publishing) ensures higher degree of political participation than merely passive use of blogs (for example, reading blog post).

Besides, Kushin and Yamamoto (2010) found that online articulation via web-based networking media was concerned with political involvement, while general attention to internet was most certainly not. Finally, Dimitrova et al. (2011) found that the use of political party websites and social media strongly influence political interest and participation than the use of online news websites. They contend that political sites (that enables interactions and mobilization among visitors) and social media (which regularly connect and engage users) exercise higher control in making citizens politically active than online news sites (which involve studying political information on the web). The fundamental systems that clarify the positive outcomes of active types of PIU can be traced in the literature on interactivity. As pointed out by Tedesco, 2007 Interactivity can be characterized as two-way communication: one citizen can discuss a political issue with another citizen, politician, or system, and the other way around.

Interactivity is a salient feature to consider the impacts of online political communication and is an essential part of active PIU (Sundar et al., 2003). Active PIU is all about getting citizens to participate in a two-way communication with others (for example, a gathering) or with a system (e.g., donating cashbuttons on the sites). Passive PIU includes mono-direction communication (e.g., studying information on the web).

Earlier writing on the use of internet in political communication has showed that interactive online communication urges citizens to turn out to be all the more associated with governmental issues or decisions (Kushin and Yamamoto, 2010), as participation in an interactive platform helps citizens play a civic role: they feel involved in the legislative decisions, feel that politics is available and accessible (Bucy and Gregson, 2001; Kruikemeier et al., 2013; Lee and Shin, 2012).

At the end of the day, mutually active communication encourages citizens to consider the information more seriously, because they can make sense of it. (Hardy and Scheufele, 2006). Cognitive involvement will improve learning (Rovai and Barnum, 2003) and may therefore lead to political association. Past work underpins these hypothetical considerations. For instance, Tedesco (2007) found that individuals who frequently visit political sites, compared to others who are exposed to low interactive sites, understand the importance of casting vote more than others. Similarly, Lee and Shin (2012) observed in an investigation that exposure to politicians' interactive tweets was an indication that the politician was present, which elicited strong voting intentions for that particular politician.

To sum up, past work seems to support the idea that increasingly active forms of political Internet use influence citizens' political interest more steadily than passive communications. Following the literature review of interactivity, we establish that active types of PIU has the potential to empower two-way communication and passive forms of PIU has possibility to empower mono-directional communication. Active forms of PIU are exercises, for example, filling out Vote Advice Applications, taking part in political debates on social networking sites, writing remarks and online political dialogues, drafting and signing online petitions, sending political messages, recordings or URLs, or talking about political issues etc. Inactive types of PIU are reading news online, visiting party sites, reading remarks, and following political activities on social networking sites.

3. Research Objective

Following are objectives of this study

(Please find the below mentioned objectives of this study:)

- To find out the significant difference between male and female political internet use
- To find out the significant difference between different age group of political internet use
- To find out the significant difference between different qualification group of political internet use
- To find out the significant difference between different occupational group of political internet use
- To find out the significant difference between different income group of political internet use

5. Research Hypothesis

- H1: There will be a significant difference between male and female usage of political internet use
- H2: There will be a significant difference between different age group usages of political internet use
- H3: There will be a significant difference between different qualification group usages of political internet use
- H4: There will be a significant difference between different occupational group usages of political internet use
- H5: There will be a significant difference between different income group usages of political internet use

6. Methodology

6.1. Research Model

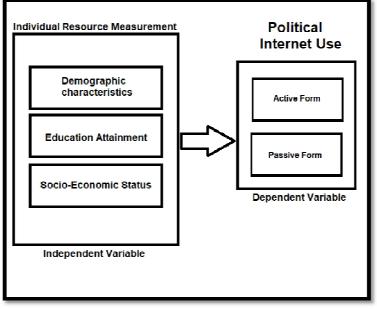


Figure 1

6.2. Sample Size

Respondents of Kolkata participated in this survey. On the basis of convenient sampling method samples were selected and total 125 filled up questionnaires were collected. In few cases he had to give repeated phone calls to the respondents to fill up the questionnaires properly. In total 110 (88% response rate) completely filled in questionnaires were received & 15 incomplete questionnaires rejected.

6.3. Questionnaire

A validated questionnaire titled 'Political Internet Use' has been collected from the below mentioned paper:

Sanne Kruikemeier, Guda van Noort, Rens Vliegenthart and Claes H de Vreese (2015) 'Unraveling the effects of active and passive forms of political Internet use: Does it affect citizens' political involvement?' New media & society 2014, Vol. 16(6), 903–920.

We selected this questionnaire after having brief discussions with few selected general citizens of Kolkata region and also couple of internet marketing experts who were involved in the election campaigning process of Assembly election 2016 in West Bengal, India.

The questionnaire includes 12 questions, and by using a Likert scale (very much (5), a lot (4), sometimes (3), a little (2), and no (1)) were separated into two dimensions as following:

- Dimension (1): The (Passive forms of political Internet use) questions (1-5).
- Dimension (2): The (Active forms of political Internet use) questions (6-12).

6.4. Statistics

Data was analysed with the help of SPSS package. Apart from descriptive statistics, one sample statistics and one sample t-test were conducted to analyse the data.

7. Results & Interpretation

7.1. Test of Reliability

We have tested the reliability of the questionnaire in the particular context through Cronbach's Alpha method. The result of the test is 96%. It is much higher than 70% which is considered as the 'acceptable' in any social science study.

No of Cases	Cronbach's Alpha	No of Items			
110	0.96	13			
Table 1: Reliability Test					

7.2. The Characteristics of the Study Sample

To understand the characteristics of the study sample we have done the below mentioned analysis with all the indicators like gender, age, qualification and occupation.

		Frequency	Percent	Cumulative Percent
Valid	Male	70	64.0	64.0
	Female	40	36.0	100.0
	Total	110	100.0	

	Frequency	Percent	Cumulative Percent
18-24 years old	28	25.45	25.45
25-34 years old	50	45.45	70.91
35-44 years old	18	16.36	87.27
45-54 years old	10	9.09	96.36
More than 54	4	3.64	100.00
Total	110	100.0	
	25-34 years old 35-44 years old 45-54 years old More than 54	18-24 years old 28 25-34 years old 50 35-44 years old 18 45-54 years old 10 More than 54 4	18-24 years old 28 25.45 25-34 years old 50 45.45 35-44 years old 18 16.36 45-54 years old 10 9.09 More than 54 4 3.64

Table 2: Gender

Table 3: Age

		Frequency	Percent	Cumulative Percent
Valid	Below graduate	12	10.91	10.91
	Graduate	44	40.00	50.91
	Post-graduate	54	49.09	100.0
	Above post-graduate	0	0	100.0
	Total	110	100.0	

Table 4: Qualification

		Frequency	Percent	Cumulative Percent
Valid	Employed	76	69.09	69.09
	Self-employed	6	5.45	74.55
	Student	24	21.82	96.36
	Homemaker	4	3.64	100.00
	Others	0	0	100.00
	Total	110	100.0	

Table 5: Occupation

		Frequency	Percent	Cumulative Percent
Valid	Below 20000	38	34.55	34.55
	20000-35000	18	16.36	50.91
	35000-50000	26	23.64	74.55
	50000-75000	12	10.91	85.45
	More than 75000	16	14.55	100.00
	Total	110	100.0	

Table 6: Income

7.3. Selection of Tests for Testing Hypothesis

- T test was done between Gender and PFT. The p value was not significant. Last we can conclude that there is no difference between male and female in active and passive usage of political internet usage.
- The ANOVA was done between the different age group considered in the study. The p value was more than 0.05 which sees there is no significant difference between the age group considered in the study. According to Kruikemeier et al. (2015), younger generation is more active on internet. The persons who are reading more online news are more likely politically active on internet.
- The ANOVA was done between the different qualifications groups considered in the study. The p value was more than 0.05 which sees there is no significant difference between the age group considered in the study.
- The ANOVA was done between the occupational group in the study namely employee, student. The p value of ANOVA of between the group was .018. It shows there was a significant difference between the different occupational groups.
- Further in the Post Hoc test whether the multiple comparisons was done, it was found that there is significant difference between employed and students (p=0.003) and home maker and students (p=0.045). Though no significant result was obtained for unemployed group. Thus it was seen the homemakers of Kolkata are actively using internet for political information. So as the employed once than the students. Though it seems the unemployed people are more involved politically who are often seen participating in big political rallies, yes no significant results came in their case. This can be summarized as they have got lots of free time, but they do not depend on internet and get physically involved in different political activities. It is due to lack of time and space the employed and the home makers do not get enough time to participate in real time activities. Thus the people having basic political interests and are user of internet get involved into political internet usage either actively or passively.
- In the case of political active engagement we got significant result for students, employed and home makers. On the other hand we got significant result for home makers in the case of political passive engagement on internet.
- The ANOVA was done between the different income groups considered in the study. The p value was more than 0.05 which sees there is no significant difference between the age group considered in the study.

8. Discussions and Conclusions

According to the occupation, the engagement in active and passive political internet usage are different. People are more politically actively engage than passively engage on internet. Students are more actively communicating political issues on internet. Students are using more internet now a days. Also younger generation is more likely interested in politics. Home makers are not interested in actively participate in political discussions but they are silently following different political activity on internet. Before this study we expected that unemployed people are more politically active on internet. But this study shows that employed people are more politically active from their comfortable occupational position. In general it seems that after the discussion, people of Kolkata are politically more aware than previous through the internet. Every internet user is mostly using social media now. On social media

platforms different political parties and their supporters spreading political views. So, now political activity is not limited in the meetings and rallies on road. It reached to the bedroom of every internet user.

9. Limitations of the Study

Citizens' actual political activity on internet is difficult to find out. Because citizens are not interested to share the specific information regarding their political activity on internet. If this data was available for us, it was easy to find out the result directly and accurately.

10. Future scope of the Study

Through this study a political internet marketing model can be proposed to the different political parties, it can create a better impact on political campaign. We can provide different factors which can better influence the urban voters of Kolkata, India.

Reference

- a. Adam, S., & Maier, M. (2010). Personalization of politics: A critical review and agenda for research. In C. Salmon (Ed.), *Communication Yearbook* 34 (pp. 213–57). London: Routledge.
- b. Anstead, N., & Chadwick, A. (2008). Parties, election campaigning, and the Internet toward a comparative institutional approach. In A. Chadwick, & P. N. Howard (Eds.), *The Routledge handbook of Internet politics* (pp. 56-71). New York, United States: Routledge.
- c. Bakker, T. P., & De Vreese, C. H. (2011). Good news for the future? young people, *Internet use, and political participation. Communication Research*, 38(4), 451-470.
- d. Bakker, T. (2013). Citizens as political participants: The myth of the active online audience? Amsterdam: University of Amsterdam.
- e. Baumgartner, J. C., & Morris, J. S. (2010). MyFaceTube politics. *Social Science Computer Review*, 28(1), 24-44.
- f. Best, S. J., & Krueger, B. S. (2005). Analyzing the representativeness of Internet political participation. Political Behavior, 27(2), 183-216.
- g. Bimber, B. (2001). Information and political engagement in America: The search for effects of information technology at the individual level. *Political Research Quarterly*, 54(1), 53-67.
- h. Bimber, B., & Copeland, L. (2013). Digital media and traditional political participation over time in the U.S. *Journal of Information Technology & Politics*, 10(2), 125-137.
- i. Blumler, J. G., & Gurevitch, M. (2001). The new media and our political communication discontents: Democratizing cyberspace. *Information, Communication & Society*, 4(1), 1-13.
- j. Bohman, J. (2007). Political communication and the epistemic value of diversity: Deliberation and legitimation in media societies. *Communication Theory*, 17(4), 348-355.
- k. Boulianne, S. (2009). Does Internet use affect engagement? A meta-analysis of research. *Political Communication*, 26(2), 193-211.
- Boulianne, S. (2011). Stimulating or reinforcing political interest: Using panel data to examine reciprocal effects between news media and political interest. *Political Communication*, 28(2), 147-162.
- m. Carpini, M. X. D., Cook, F. L., & Jacobs, L. R. (2004). Public deliberation, discursive participation, and citizen engagement: A review of the empirical literature. *Annual Review of Political Science*, 7(1), 315-344.
- n. Cogburn, D. L., & Espinoza-Vasquez, F. K. (2011). From networked nominee to networked nation: Examining the impact of web 2.0 and social media on political participation and civic engage.
- Yousif, R. O., & Alsamydai, M. J. (2012). The Impact of the Political Promotion via Facebook on Individuals' Political Orientations. *International Journal of Business and Management*, 7(10), 85-98.

- p. AAPOR (2011) Standard Definitions: Final Dispositions of Case Codes and Outcome Rates for Surveys. Lenexa, KS: AAPOR.
- q. Aiken LS and West SG (1991) *Multiple Regression: Testing and Interpreting Interactions.* Thousand Oaks, CA: SAGE.
- r. Alesina AF and Giuliano P (2011) Family ties and political participation. *Journal of the European Economic Association* 9(5): 817–839.
- s. Bakker TP and De Vreese CH (2011) Good news for the future? Young people, Internet use, and political participation. *Communication Research* 38(4): 451–470.
- t. Baumgartner JC and Morris JS (2010) My Face Tube politics. *Social Science Computer Review* 28(1): 24–44.
- u. Bernstein R, Chadha A and Montjoy R (2001) Overreporting voting: why it happens and why it matters. *Public Opinion Quarterly* 65(1): 22–44.
- v. Best S and Krueger B (2005) Analyzing the representativeness of Internet political participation. *Political Behavior* 27(2): 183–216.
- w. Bimber B (2001) Information and political engagement in America: the search for effects of information technology at the individual level. *Political Research Quarterly* 54(1): 53–67.
- x. Bimber B (2003) *Information and American Democracy: Technology in the Evolution of Political Power.* Cambridge: Cambridge University Press.
- y. Bond RM, Fariss CJ, Jones JJ, et al. (2012) A 61-million-person experiment in social influence and political mobilization. *Nature* 489(7415): 295–298.
- z. Boulianne S (2009) Does Internet use affect engagement? A meta-analysis of research. *Political Communication* 26(2): 193–211.

Job Satisfaction and Work Life Balance: A Literature Review Based Approach

Sumita Bhattacharya

Research Scholar, JIS University, West Bengal, India

Abstract:

The intention of the present paper is to overview some results of analysis done by various researchers regarding Job Satisfaction & its effect on Work life Balance. Moreover some of the determinants like Present Working hours, wage earned. Family support & transport effect Job Satisfaction which ultimately have an effect on Work life Balance (WLB).

Keywords: Work Life Balance (WLB), Job Satisfaction

1. Introduction

The recognition & importance of Work Life Balance (WLB) has gained an important issue for everyone including women, men, non-parents, married and unmarried in 1990s. But in 1960s and 1970s it centred on working mothers only. In 1980s the men considered WLB as not only a issue for working women, but also for working men. This awareness among both men and women led them to finds out the factors effecting WLB.

It has been observed through various research studies that Job satisfaction is one of the important factor which affects WLB positively. If a person, whether male or female worker achieves job satisfaction both at work place and family, then that person achieves a positive WLB.

2. Literature Review

Job satisfaction plays an important part in balancing both work life and family life. Various determinants are there which enhance the work life Balance (WLB). Present working hours, Wage earned, Family support and many others various review of literature will enhance the views about importance of Job Satisfaction in one's life in achieving WLB

According to the study by G. Kanthisree (2013) we find that –

a) There exists a positive relation between the present working hours and WLB. The analysis result shows that the significance an present working hours in 0.0000 and the f-value is 9.664.

while doing this, a gender wise analysis is also being done which shows that the male workers in BHEL has a significant value of 0.0000 level and the f- value is 31.197. The conclusion drawn from this result states that the employees of BHEL have more job satisfaction in both work & life spheres attaining a better WLB.

b) Even the study reveals that there is a positive relation between the amount of wage earned by the employees of BHEL. The significance on wage earned is 0.000 level and the f-value is 5.824 which shows that the employees are more satisfied with their earning, thus enhancing job satisfaction and an elevated WLB with enhanced productivity.

The study was carried out with a total sample of 550 employees.

Lars E. Olsson et.al performed their study with 713 work commuters living in the largest areas of Sweden. They performed their work on commuters by car public transport and slow modes like walking and cycling to and from work place.

STS scales were used which revealed a composite result regarding satisfaction on mode choice which resulted in their happiness and job. Satisfaction multiple linear regression analysis shows that

there is a significant negative effect of daily commute time and a significant effect of slow mode commute to and from work by car has mean of 0.9 and standard deviation of 1.00 commute to and from work by public Transport has mean 0.5 and standard deviation of 0.8 commute to a from work by slow mode has mean of 1.2 and standard deviation of 0.9. Thus on average, it is found that satisfaction is high, causing a high level of happiness (where commute to work in short commute time medium commute time and long commute time earns standard obviation of 0.9, 1.0 and 0.9 respectively) But a negative feelings is observed when commute time increases. Walking and biking provides more satisfactory source, it provides desirable physical exercise.

Box all and Macky (2019), mentioned in their studies that role overload and work pressure reduces job satisfaction. More over there causes high level of stress fatigue which ultimately results work life imbalance long working hours are also causes of stress resulting negative work life Balance. Their multivariate analysis revealed that high involvement work processes causes greater satisfaction which helps to achieve better WLB.

Matjasko and Feldmen (2006) in their study showed that if work is brought home, it will effect the happiness of mothers, as well as it will create anger and tension among the fathers. Thus both mothers and fathers are effected by this way of Over working, reducing the job satisfaction level and thus reducing the WLB.

D.S.R. Adikaram and Lakmini V.K. Jayati Lake (2016) performed then study with 150 respondents of people working in private sector commercial banks in Sri Lanka. Statistically. They found that.

- There is an insignificant relation between working hours and employees Job satisfaction (R=0.390, P = 0.648)
- Even is an insignificant relation between working condition and employees Job Satisfaction. (R=0.406, P=0.674)
- But there is a highly significant relation between work pressure and employees Job Satisfaction (R=0.753, P=0.000)
- There is a highly significant relationship between work life Balance programs and employees' job satisfaction (R=0.740, P=0.001)
- Saleem et al (2013), Ashfaqet al (2013), mentioned in their studies that work pressure has a significant relation with Job satisfaction Saleem at al performed their studies among the employees of Banking sector at Bahawalpur. Ashfaq et al performed their studies in Banking sector of Pakistan.
- Mcnall et al (2010) collected date 220 employees. They performed regression Analysis and showed that if the flexible working arrangements are greater, then there will be more job satisfaction among the employees.
- Nadeem and Abbas (2009) collected sample of 157 employees of public and frivate sectors in Pakistan. As a statistical analysis, they performed correlation, Regression and Descriptive Analysis.
- Then results shows that work overload does not affect Job Satisfaction. But there is a significant relationship between Job autonomy and job salesfactions.
- Saif et al (2011) performed his study by collecting a sample 450 supersings from two large organizations of Pakistan. Their results revealed that there is a positive relationship between work life Balance practices and Job satisfaction.
- Fatima and Rahman (2012) collected data from 120 teachers of Rawalpindi and Islamabad Universities in Pakistan.

For analyzing the data, they used SPSS and Regression Analysis as their statistical tools. The result of their analysis reveals that Job Role conflict and Role ambiguity have a negative relationship with Job satisfaction which influences the people to leave job.

• Yadav and Dabhade (2013) collected samples of 75 women from education sector and 75 women from banking sector. The result of their study shows that job satisfaction have a significant relationship with work life Balance.

Job Satisfaction and Work Life Balance: A Literature Review Based Approach

3. Limitations of the Study

- Only secondary data research is performed.
- Various sectors needs study.
- Time is one of the major limitations.

4. Conclusion

The aim of this review work is to find the effect of Job Satisfaction on work life Balance. Job Satisfaction is being influenced by many determinants, some of which are already mentioned. Different researchers studied various research works giving us a confirmation between Job Satisfaction and Work Life Balance.

References

- i. Adikaram, D. S. R., & Jayatilake, L. V. (2016). Impact of work life balance on employee job satisfaction in private sector commercial banks of Sri Lanka. *International Journal of Scientific Research and Innovative Technology*, *3*(11), 18-33.
- ii. Boxall, P., & Macky, K. (2014). High-involvement work processes, work intensification and employee well-being. *Work, employment and society, 28*(6), 963-984.
- iii. Fatima, G., & Rehman, W. (2012). Impact of Role (Ambiguity and Conflict) on Teaching Assistants' Satisfaction and Intention to Leave: Pakistani HEIs. *Fatima, G, and Rehman, Wali Ur (2012). Impact of Role (Ambiguity & Conflict) on Teaching Assistants' Satisfaction and Intention to Leave: Pakistan HEIs. International Journal of Business and Management, 7, 16.*
- iv. Kanthisree, G. (2013). Work life balance of employees: a study on selected public and private sector undertakings.
- v. Matjasko, J. L., & Feldman, A. F. (2006). Bringing work home: The emotional experiences of mothers and fathers. *Journal of Family Psychology*, *20*(1), 47.
- vi. McNall, Laurel A., Aline D. Masuda, and Jessica M. Nicklin. "Flexible work arrangements, job satisfaction, and turnover intentions: The mediating role of work-to-family enrichment." *The Journal of psychology* 144.1 (2009): 61-81.
- vii. Nadeem, M. S., & Abbas, Q. (2009). The impact of work life conflict on job satisfactions of employees in Pakistan. *International Journal of Business and Management*, 4(5), 63-83.
- viii. Olsson, L. E., Gärling, T., Ettema, D., Friman, M., & Fujii, S. (2013). Happiness and satisfaction with work commute. *Social indicators research*, *111*(1), 255-263.
- ix. Saif, M. I., Malik, M. I., & Awan, M. Z. (2011). Employee work satisfaction and work-life balance: A Pakistani perspective. *Interdisciplinary journal of contemporary research in business*, *3*(5), 606-617.
- x. Saleem, S., Majeed, S., Aziz, T., & Usman, M. (2013). Determinants of job satisfaction among employees of banking industry at Bahawalpur. *Journal of emerging issues in economics, finance and banking*, *1*(2), 150-162.
- xi. Yadav, R. K., & Dabhade, N. (2014). Work life balance and job satisfaction among the working women of banking and education sector-A comparative study. *International Letters of Social and Humanistic Sciences*, *21*, 181-201.

A collection of scholarly articles, this book investigates the ever-changing landscape in behavarioul science. The content of the book is written by multiple authors and edited by experts in the field. The target audience of the book can be anyone ranging from academics, PhD students to practicing researchers and scientists.



www.excelleropen.com

