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#### ABOUT JOURNAL

#### Introduction

Journal of Business and Social Review in Emerging Economies ISSN: 2519-089X; Online: 2519-0326 is a bi-annual research journal published by Center for Sustainability Research and Consultancy Pakistan. The journal is independently managed by the editorial board comprising of distinguished research scholars from eminent universities and research institutes. The journal aims to cover topics and issues in various sub-areas of business, social and behavioral sciences in context of emerging and developing economies. Purpose is to highlight the theoretical and practical issues faced by businesses and society in these countries. The journal specially welcomes submissions which cover the topical areas related to sustainable business and society in emerging and developing economies.

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Assoc Prof Dr Abdul Halim Abdul Majid School of Business Management, Universiti Utara Malaysia ahalim@uum.edu.my

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#### Editorial and Technical Assistant

Sobia Nasir.

Research and IT Executive.

sobia@globalcsrc.org

## Published By: CSRC Publishing, Center for Sustainability Research and Consultancy Pakistan

1st Floor, Naseer Building No 581

Outside Pakgate, Multan 60000

Punjab, Pakistan.

www.globalcsrc.org

Phone (Office): +92 (0) 61-6771432

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Assoc. Prof. Dr. Vasyl Taras, University of North Carolina at Greensboro, USA.

Email: v\_taras@uncg.edu

Dr. Waheed Asghar, Technical Education and Vocational Training Authority Punjab Pakistan.

Email: waheedasgharpk@gmail.com

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# Collaborative Learning via Sharing Session towards Achieving Training Effectiveness in Negotiation Education

<sup>1</sup>Shahrizal Badlishah, <sup>2</sup>Assoc. Prof. Dr Abdul Halim Abdul Majid

<sup>1</sup>PhD Scholar, School of Business Management, College of Business, Universiti Utara Malaysia<u>bshahrizal@uum.edu.my</u>

<sup>2</sup>Associate Professor, School of Business Management, College of Business, Universiti Utara Malaysia<u>ahalim@uum.edu.my</u>

#### **ARTICLEDETAILS**

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#### **ABSTRACT**

Attaining training effectiveness for Negotiation as an elective subject in obtaining Bachelor of Human Resource Management in University Utara Malaysia will be beneficial for students when they start to work. The subject requires strong fundamental knowledge in human resource management and other management related subjects, as it demands students to be able to relate issues and needs in business venture strategic decision. However, the drawback in achieving this is difficult because students are weak in the basics due to low clasp of fundamental understanding. This action research has been conducted in two consecutive semesters in order to find the best way to improve student basic understanding thus connection to the higher-level knowledge is possible. Collaborative teaching, which was introduced as a sharing session, through small group discussion has been chosen for the purpose of developing effective negotiation education. As a result, students are more comfortable to be open-minded and less stressful while learning with their peers compares to instructors. Based on interviews and observations, results found that collaborative learning do improve understanding and built critical thinking. The approach developed had resulted a more relax and conducive learning environment and the training effectiveness achieved served as evidence in students' performance.

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#### 1. Introduction

\*Corresponding author's email address: bshahrizal@uum.edu.my

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Negotiation (BSMH3073) of Universiti Utara Malaysia's Bachelor of Human Resource Management is a subject that blends element of Management and Business into negotiation activities (Barry, Lewicki & Saunders, 2015). After 7 semesters teaching the subject, it is found that students faced difficulties in critically grasp the skill the subject aims to develop and connecting to the course learning outcomes. The entry requirement in enrolling this subject, students have to pass the pre-requisite subject of Human Resource Management. Unfortunately, most students took the subject without envisaging the importance of application which is crucial when entering the career path. In this study, the ability of collaborative learning is explored to improve understanding on the subject taught. This training method, increasingly popular in recent years (Hedge *et al.*, 2001), is based on multi-source feedback. Dalessio (1998) terms multi-source feedback as evaluations gathered about a group of subject from two or more rating sources.

In terms of evaluating the effectiveness of training programs, we adapt Kirkpatrick's measurement categories for evaluating the effectiveness of training programs included:

- Reactions:
- Learning:
- Behavior; and
- Results (Alliger and Janak, 1989).

The first category or level in Kirkpatrick's model is the "reaction" or outlooks that participants in a training program have toward the actual program. While this outcome is an important starting point for evaluating program outcomes, it is perhaps the least explored in any other studies. The second category in Kirkpatrick's model is "learning" and is concerned with knowledge outcomes, or ideas, information, and approaches from the training program that are understood and retained by trainees. For the third level in his model, Kirkpatrick identified "behavior" as an outcome. This level is concerned with the actual on-the-job application of learned ideas, information, and approaches from the training program. The final level in the model is concerned with "results," and is broadly conceived as the overall end results achieved. These results could take myriad forms including sales quotas met, cost reductions, increased employee retention or satisfaction, and any number of system outcomes.

When the reviews of training such as Gordon (1985), Burke and Day (1986), Bass (1990), Lewis (1995), and Collins and Holton (2004) are analyzed, it becomes more apparent that little is known about successful managerial training that will boost organizational performance. Saari *et al.* (1988) argued that the reason for this lack of knowledge is a scarcity of meaningful and rigorous research; they contended that the evaluation of these training programs is not comprehensive. Similarly, Gordon (1985), in his review, concluded that the effectiveness of training programs devoted to management games or simulations is not clear. Further, Gordon stated that he could not find any published evidence that managers who perform well in management games and simulations will improve their performance on the job. Bass' (1990) conclusion was that despite their widespread use, evaluations of simulations are hard to come by. In the following section, evidence related to managerial training from various meta-analytic studies would be discussed.

The motivation of choosing this method is twofold. First, it aimed to change students' insight towards reading-based subject which was regarded as difficult. In fact, the subject is able to provide interesting findings if technique and styles are translated and understood which will not be effective if there is inadequate level of training program introduced. Hence, in the sharing session, the first objective is to enhance critical thinking towards better understanding of the subject. Second, it is found that most students have weaknesses and lack of confidence in oral communication. Thus, the second objective of

this study is to enhance communication skill. Once communication skill is improved, students are capable of delivering and share knowledge acquired to reflect their understanding level. This paper is organized as follows. In section 2, the literature review and theoretical framework are discussed. In section 3, the methodology is presented. The results are discussed in section 4. Finally, the work of this paper is summarized in the last section.

#### 2. Literature Review

In general, collaborative learning is an instructional method that paired or grouped individuals to work together to achieve common goals (Lang, 2008). Besides building interest among participants, this method is able to stimulate training effectiveness (Johnson & Johnson, 2008; Dewhurst, D., Harris, Foster-Bohm & Odell (2015). Grouping individuals of different level make participants responsible not only on their level of learning, but also of the other as well. Reaching the goals set implies that students have helped each other by teaching and learning together (Lang, 2008). In a study conducted by Johnson & Johnson (2008), among secondary schools students, collaborative learning allows information acquire to be retained much longer compared to those who learnt individually. Collaborative learning consolidated the components of sharing, debating, arranging thoughts and reflections of thoughts which empower enthusiasm for learning as in agreement to constructivism standard. The procedure obliges students to end up more mindful of their learning and basic in picking the best thoughts. Besides, during the time spent shared learning, students turn out to be more capable as information is shared through examinations in this way turning out to be more basic.

Training effectiveness is dependent on training delivery method (Anderson et al., 1996; Boyle, Anderson, & Newlands, 1994; Doherty-Sneddon et al., 1997; Hale, 1998; Meline, 1976; Raphael & Wagner, 1974; Veinott, Olson, Olson, & Fu, 1999). Studies have shown that a critical factor influencing skill transferability between training and the job is the extent to which trainees receive the opportunity for practice and constructive feedback (Goldstein, 1993; Latham & Saari, 1979; Wexley & Latham, 1991). In classroom training, interactive activities are often used to engage trainees and enable real-time feedback for the trainees and trainer. These activities are considered critical for a quality learning experience (Wagner, 1998). Buch and Bartley (2002) also observed that most trainees preferred the traditional classroom training to other training delivery method. However, monitoring and assessment is crucial for collaborative learning to be effective. Instructor has to set both group goals and individual accountability. This is to ensure that each individual learnt something in the process of completing task. In fact, participant who teaches other is the one who learnt most as backed up by most researchers.

#### 3. Methodology

The subject Negotiation (BSMH3073) is taught as obligatory subject for students of Bachelor of Entrepreneurship, and an elective for Bachelor of Business Administration. Usually there are around 80 students per semester are taking the subjects. During the first semester of 2015/2016 (A151) when this research is conducted, the slot was scheduled 2 hours twice a week. The subject is spread out into 14 academic weeks with 28 meetings. During the first session of meeting, students are divided into permanent groups. Each group consists of students who have both strong and weak preliminary knowledge on human resource management, different university entry qualification, race and gender. The aim of the grouping is to ensure that all groups are similar collectively. The study is going under 3 phase of experiment using collaborative mode of discussion. The first phase that is in the first sharing

session, students was given simple discussion to answer questions during game quiz. Group members are given 60 seconds to discuss before providing short answers. Questions are given in turn to each member, but before answering they are allowed to discuss the correct answer with the member.

During this session, instructor is able to observe whether the principle used above to check the level of understanding is reflected. If student is able to answer without discussing, it is concluded that the student has adequate level of understanding. If student discussed with group members it is inferred that they were either uncertain or had inadequate level of understanding. After completing the game quiz, a simple individual written test is given. At the end of the session, instructor was able to identify training effectiveness among students, individually. The second phase was conducted by giving information to conclude a negotiation case study. All groups were given 15 minutes to prepare the conclusion before presenting it to the whole class. The discussion allowed all members to talk, evaluate and negotiate on their arguments. The presentation allowed them to compare answers obtained for the task. In the following week, an individual test on the topic was given to check their level of understanding.

The third phase was giving a group assignment after completing the second cycle. The group assignment took 5 weeks to be completed. One of the conditions of the project was to have minimum 3 discussion sessions with instructor to guide, argue and solve problems encountered in order to complete the assignment. However, most groups demand for more consultation meetings. And the outcome of this task is assessed through written report. The process is repeated in the following semester with a new set of students to confirm the result. Besides that, before completing each cycle, simple survey was asked face to face during debriefing session in order to check on students' understanding and also on the training effectiveness. Among the questions asked are:

- What have you learnt today?
- What are being discussed during negotiation process?
- Do you feel comfortable talking on the negotiation issue given? Why?
- Are you able to understand the learning content?
- Why the outcome (of the issue) is positive/negative

#### 4. Results and Discussions

As being observed during the course, students enjoyed "informal" learning through sharing session. They also feel more comfortable admitting to their peers rather than teachers that they do not know or they do not understand. For example, during the first phase, weaker students were identified where they were indirectly forced to talk and discuss with group member to answer questions given correctly. In second phase, it was observed that groups were involved totally in discussion, that in an advance sharing session. During the session, instructors were sometimes being called to confirm on arguments or seek help for better explanation. Instructor was also needed to clear confusion. When presentation was conducted, students were noted to ask questions promptly by referring to their friends or themselves collectively. For example; "My friend here asked why in negotiation there is bargaining whilst in bargaining there no negotiation? Why there are differences?" "We would like to know why integrative negotiation is the same as compromising and often regarded as "Best Alternative to A Negotiated Agreement?" Instead of using "I", students were found to help their friend to clear confusion, as they were unable to rationalize. In response, instructor was not going to answer the questions directly but throwing it the whole class and invite to a bigger circle of discussion session. The discussion is then

steered by the instructor towards the right answer. Some students even called the instructor to reassure their understanding, such as:

"He/she would like to know why we do we have to ensure proper communication, ethics, power, impasse are the main elements in negotiation"

From the information hinted by instructor to probe critical thinking, it was interesting to observe that students had get themselves ready in further discussion to find the explanation of the issue. From the individual test given, it is observed that weak students improved their understanding gradually where students are able to solve task given. During post mortem of the test, students were able to relate to which learning session the questions were reflected. Some even admitting that they remember who asked the questions being discussed, who argued on the issue and who gave the answers. The third phase brought discussion into higher level, which was regarded as reflection session, it is to test on their teamwork and written communication. Each consultation allows instructor to identify understanding level of each group member deeper. Weak students were seen to have strong attachment with good students and declared themselves as study partners. Unsupportive students were found to successfully overcome their shyness barrier and able to overcome their weaknesses on the topic.

In addition, writing report together helps weaker students to articulate their understanding better. During consultation, instructor was able to ask why and who construct a particular argument for negotiation cases. One group member was explaining the answer orally and sometimes it was interrupted and led to further discussion by others, mostly conforming their understanding on the issue. In general, understanding of the topic was also reflected during and after the course. Individual improvements are recorded through cumulative assessment. Yet, some positive comments are collected as follows:

- "We don't know that we are actually learning during the semester. All along we only talked to each other." "It is so fun and interesting."
- "I am afraid of doing negotiation before but now I understand why you (the instructor) claimed that negotiating with strangers is actually very interesting."
- "I hate group work as usually we had free riders. However, the compulsory consultation allows us to be more serious in learning. Everybody has to understand the topic before you (instructor) ask question. We do not want to lose mark." (They thought they would be penalized if a question asked in prompt answered wrongly).
- "I thought negotiation is difficult but my friends make it easier by giving tips and tricks during discussion."
- "I do not know how but now I found my pre-requisite subject is easy. Why did not I score before?"
- "I do not feel guilty for not knowing. My friends help me and I remember. Excellent"
- "No readings but I know many new things. This is great."
- Finding shows that results of test and final exams improved through the application of collaborative learning.
- Students who neglect the importance of prior knowledge were able to improve their understanding not only on prior knowledge but also on current knowledge.
- Response received changed from "what is the correct answer?" to "why this is the correct answer?" towards the end of the semester.
- By understanding the concept, students focused more in enhancing their knowledge through critical thinking rather than remembering facts for the purpose of passing exams.

- The learning process helps students to develop their critical thinking through fulfilling the needs of finding solutions.
- The method of taking in likewise varies from different subjects being taught (as a rule repetition educating).
- The learning approach opens more open door for understudies to enhance their correspondence ability through dynamic realizing, which requires talking, exhibiting and report composing. Modest students were obliged to talk instead of floating away and turn out to be free riders.
- Among students with fears on theory subjects, they turn out to be more agreeable and fascinated
  when the subject was shared via comprehension and the mode of learning also differs from other
  subjects being taught.

#### 5. Conclusion

This study proves that collaborative learning is beneficial in achieving training effectiveness. The approach is two-branched, allows formal and informal objectives being targeted simultaneously. In this case, collaborative learning, mainly discussion, was able to improve not only understanding by being more critical but also communication skills, oral and written. However, findings of this study relied too much on observation and semi-formal survey. The study would be more reliable if it is supported with comparisons between different natures of subject, as this subject is centered on personal based analysis. It is also suggested that comparisons are made between different groups to see the effectiveness of collaborative learning in negotiation.

In conclusion, the research also prompts teacher to be more sensitive in understanding students' need. The understanding between students-teachers also contributing to students' level of comfort in a sharing session which enable relax learning session. By this, collaborative learning can be fully benefitted to students.

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#### Violation of Consumer Rights by Electronic Media through Advertisements

<sup>1</sup>Ghulam Safdar, <sup>2</sup>Ghulam Shabir, <sup>3</sup>Abdul Wajid Khan

<sup>1</sup>Ph.D Scholar, Department of Media Studies, The Islamia University of Bahawalpur, Pakistan safdarsting@gmail.com

<sup>2</sup>Professor, Department of Media Studies, The Islamia University of Bahawalpur, Pakistan drshabair@yahoo.com

<sup>3</sup>Ass. Professor, Department of Media Studies, The Islamia University of Bahawalpur, Pakistan dr.abdulwajid@yahoo.com

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#### **ABSTRACT**

This research paper attempts to evaluate the consumer rights and their violation by electronic media through advertisement. This is misguiding the consumer to buy harmful and unnecessary products. This research also aims at interpolating and ascertaining the onus of responsibility of a responsible media with regards to advertising. In the recent past the principle of "Caveat Emptor" which meant "Buyers beware" governed the relationship between a seller and buyer. In the era of open markets the buyer and seller came face to face, seller exhibited his goods, and buyer thoroughly examined them and then purchased them. The assumption would be consumer would use all his care and skill while entering into a transaction. The buyer to examine the goods beforehand and most of the transactions are now concluded by correspondence. Discussion on consumer's rights and their violation by media through advertisements is suggestive that consumers today enjoy a good amount of legal protection. But, even today, a large number of us remain exploited.

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#### 1. Introduction

In the present age, electronic media has powerful affects on consumer. It informs the consumer about the importance of any product. But it hesitates to highlight the negative impact of product. Due to this factor, consumer rights are damaged by the electronic media through advertising.

\*Corresponding author's email address: safdarsting@gmail.com

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In critical role of media advertising as affecting consumers are defined as a negative situation where there is little or no control on the part of producer or retailer. (Dutton and Jackson, 1987; Clark, 1988). The event can be the result of bad judgment calls and mistakes made by management and/or during manufacturing (Mitchell, 1986); faults in the product itself (Tory, 1993).

However, the large flow of marketing literature in the present age offers models for advertisement or other means of communication for changing the perception of consumers. In the present age, a new concept of marketing has come. Now media is playing the role as third party between seller and buyers relationship (Assael, 1992).

#### 2. Literature Review

Nilson (1995) describe media has changed the market condition at world level. He states that media has strong influence and ability to change the perceptions and behavior of consumer and have strong tools that effect on the consumer market. The basic aim of this paper is to find out the influence of media on the exchange in consumer-vendor relationship. This study will cover that how media effect the consumer when they are suddenly informed the media and consumer fallow up that things which are presented in the advertisement.

Booth (1993) states in his book Crises Management Strategies that international market has given the better opportunities to firms and industries to played important role through media. Its reality that media has strong impact on consumer's behavior, vendors and producers. The role of media in changing the behavior of the consumers in advertising activities has been less researched.

Richins (1983), Day and London (1976), and Diamond et al. (1976) highlight that there is not so much studies has been taken on the change of consumer perception from satisfaction to dis-satisfaction. Richins (1983) choose to study the negative role of media in the view of word-to-mouth that how the consumer perceive a news event during social interactions between consumers.

Keane (1991) put the light on the media responsibility about advertising marketing that role of media in marketing products is doubtful, because media advertising material can affect the position of company positively and negatively at the same time. Media act as according to the demand of some business players and can affect positive and negative on the behviour of consumers. It can also undertake a neutral position when spreading the news or even create the impression of an impending crisis and change a negative perception the public ight have of a company or product into a positive one and vice versa.

#### 2.1 Mythical Concept of Tobacco

The process of buying is incomplete without the buyer. It is pertinent to note that a buyer is always primarily considered the most vital guest on our premises. We rely on the buyer. The consumer is not for us a trouble as is popularly thought as the trade exists just because of him or her. We should consider

this or her act of his or her to be a favour upon our business. It should be kept in mind that this or her act of kindness is made to the end user by giving him or her chance to further his or her business. A favour is being done by him or her by giving us the prospect to provide for him or her. This or her act of his or her is a favour which is not unessential in the least.

Being a consumer in Pakistan is not an easy thing. It involves being fleeced by greedy and profit hungry people present in the market. All of us are basically consumers and every day we when we go out of our homes we procure commodities or services we engage in the buying process. Whilst buying commodities or services our basic concern in with our wealth, wellbeing, security, surroundings etc. in general we should consider that we are at all times in a seller bazaar that is because of the deception given by advertisements on the media to the consumers. The consumers thus also are aware of the result at the receiving end; to a large extent it is true also. The purchasers being the weaker party in the profitmaking dealings are either both taken for granted or taken for a rid. The law then comes into play to take away the unfair advantage gained by the producers. How effective is law this however a different story all together.

Swindling the purchaser has turned out to be so rampant that no one remains unscathed by this or her woe. Fake or ambiguous advertisements or appearances, bargain value, presenting gifts, awards, competition etc, and the victims are deprived by means knowingly or unknowingly. Every day the consumer is pitted against a spate of advertisements on the idiot box in our lives, at the streets on the radio at all nooks and corners of our lives. It is not possible for the consumer to remain oblivious of this or her phenomenon despite even his or her best efforts.

It is pertinent to note that we have to cater for the down trodden weak consumer and to give him or her respite from the evil clutches of the producers. It is a deceived. Other than that there is an extra side of this or her picture as well, along with this or her intention is also a lack of awareness, lack of a sense of accountability and unwarranted feelings of vulnerability on our part being a consumer. The majority of us consider that we usually act sensibly. The pseudo logic which drives our lives makes us feel comforted on every purchase we incur. We perceive ourselves as being quite-well versed in our social trends or business tactics although in actuality it is not so. Our performance during buying is often unreasonable, prejudiced by social trends, sale pressure, and advertisements. Consequently often our purchases of goods or services are conducted without paying adequate attention being given to price and quality. Many of us do not comprehend the ecological cost of our consumption. The fact that we are swindled by relentless producers is a foregone conclusion in the minds of the consumers.

The ambiguity of a person subject to city living has been accountable for general large scale unjust trade practices thus as a result, ill-informed and unorganized customers have to put up with the burden of violation by the producers and traders through the extensive use of media advertisements.

Haggling over prices it considered an art in our society. The buyer or consumer pits his or her wits against the seller and the sale is fixed at the point where both consider themselves to be justified. Pakistan is considered to be a seller's heaven, being a country of keen shortage. The violation of buyer rights is consequently more obvious in the Third World. Legislation for the defense of consumer rights is as a result quite acceptable. Every state identifies its people as citizens, while the markets take care of people as consumers and rate them as customers. People's civil liberties as consumers are closely related by means of civil rights as citizens they possess; thus the need to support and protect them from the greedy parties in the marketplace.

In order to make the buyers buying decision advertising comes into play, it cajoles the consumer it makes him or her think sympathetically for the product and gives him or her reason to fish into his or her purse and come up with the requisite cash. The consumer guru Eric Clark once said "Advertising is considered necessary to increase helpful information. It has power to cause excessiveness. It can be enjoyable; most of us have certain favorite ads that in fact provoke friendliness. However, it is also a large, influential, extremely gifted and enormously well-to-do business."

In a modern society ideally it is up to the discretion of advertiser/ medium and consumers to make sure that promotion is used astutely and conscientiously. The purchaser plays an energetic function in the advertising progression of events. The consumer looks at advertising message whilst looking for answers to his or her buying tribulations. Advertisements may thus provide a basis of information regarding products, as a guarantee of the product quality. The buyer's approach to a product might alter the reaction to the advertising he is subjected to. Thus the mind of the prospective buyer may go through a multitude of successive stages. The concept of need arousal in the mind of the consumer is very important. The prospective buyer is made to feel and think sympathetically towards the product or service being advertised.

#### Consumer defined:-

"It is any human being who buys certain product or service for personal use and not for manufacturing or resale. He is someone who has the power to make the final decision whether or not to purchase an item at the store and someone who can be predisposed by marketing and advertisements."

A great favour of the buyer is his or her inclination to purchase. In other words we can say that vendor is not giving the consumer any favour by providing the purchase opportunity infect it is the consumer is providing the favour by providing the opportunity to serve them.

All of us are consumers when we set out for the markets. It is our routine that we buy products based on our needs and requirements, but at the same time we are bit concerned over our health, money and environment so we keep all our concerns while purchasing goods. Cheating customers has now become so prevalent that no one remains untouched by it. Wrong advertisements, fake announcements and false discounts victimize the consumers badly. In order to stop this or her victimization concrete steps have to be taken.

#### 3. Objectives

This research paper will aim to achieve the following objectives:-

- 1) This research paper aim to show relevance of consumer behavior to buying activity.
- 2) This research paper aim to reaffirm that the study of consumer behaviors useful to consumer-advocate groups concerned with designing laws to assist and protect consumers.
- 3) This research paper aims to study the aspects of consumer's behavior needed in order to resolve the issue raised by violation of consumer rights by TV Channels through advertisements.
- 4) This research paper aims to get inside information and the study will also aim to get an insight into the violation of consumer rights by the media.
- 5) This research paper aims to create a better understanding of how the consumer is exploited and this study will also try to understand the reasons of the violation of consumer rights by the media.
- 6) This research paper aims to review the existing sensitive relationship between the advertisers and the media.
- 7) The research paper will cover the factors which have led to the commercialization of society by the advertisers.
- 8) This research paper aims to provide the reader a better and clearer picture of how consumerism is eating away at the moral fabric of our society.

## 4. Findings

The consumer and his or her relationship with the media and its providers is a dicey one. The researcher was able to unearth the following facts by means of this research paper.

- 1. Consumers are exploited mainly because of their ignorance of law. The only way to ensure this is to educate the consumer on the subject of his or her rights with regards to the subject.
- 2. Media is used for airing false claims by the advertiser/producer through advertisement.
- 3. Media is responsible for creation of arousal need in the consumers.
- 4. Consumer protection is necessary because of the malpractices, practiced by the dishonest producers, traders, media, etc.
- 5. Consumer rights are being exploited because of the rampant corruption in the law enforcing machineries.
- 6. Consumer rights are also exploited because of the existence of a lengthy legal process.

#### 5. Conclusion

After numerous visits to offices of the consumer courts, interviews of the staff and a careful analysis of the data it was revealed to the researcher that the violation of consumer rights by the electronic media through advertisements is rampant and unchecked. At the end of my survey the following was revealed.

Results show that the awareness level of the consumers regarding their rights is at its lowest level with 29.5% whereas in control group this ratio is only 6.0% which is almost equal to zero.

Low literacy rate is the main hindrance in the way of the violation of consumer rights. All of my respondents were females, most of whom were restricted in getting education by their families. Less educated consumers can easily become the victims of violation. Media can easily trap them through attractive advertisements. To protect the consumer it is necessary to make them educated first and

educate them regarding their rights through awareness campaigns by electronic media which has a very strong impact in the daily routine of every person now a days.

NGO's along with the Government can play a vital role in increasing the awareness in consumers. They can give awareness to consumer about their rights. Very few respondents of the control group knew about consumer rights which were provided them by law. According to the results the researcher came to know that awareness of the consumers regarding the laws provided them by the Law for their protection is the first step that should be taken for the consumer protection. The researcher came to know that those respondents who are educated and have more exposure are more aware about their rights.

According to the consumer protection act of Pakistan 2005 the onus of responsibility for the credibility of products lies with the producer/ manufacture only. But the results of this research paper show that a large number of respondents strongly believe that along with producer/ manufacturer onus of responsibility should also lie with the advertising agencies and media for the creation and airing the advertisements. Government is not fulfilling its responsibilities towards advertising. 65% respondents of the survey answered in favour of this statement. There is much room for improvement required in both the legislation and implementation sectors. As a result the researcher came to know that the responsibilities of the Government regarding the violation of consumer rights by the advertised agencies and media through advertisements is not being fulfilled by the Government and advertiser. Thus it has become a reason of annoyance for both the control and intervention groups.

Pakistan has its laws regarding consumer protection but after the results of the survey being taken by the researcher for this research paper, it was revealed that consumers are not aware about these laws and those who have awareness are able to proceed. They don't know where they should go to lodge their complaints. There is a need to educate the public about these laws and also to make them aware that how they can proceed if they have any complaint regarding any product. The existing laws for the protection of consumer rights regarding electronic media advertisements are not sufficient. Laws for the prohibition of such advertisements which exploit consumer rights do not exist in the consumer protection act of Pakistan. 65% respondents of the survey are those who want legislation regarding electronic media advertisements for the protection of the consumers.

During the course of this research paper it was revealed to the researcher that the Pakistani consumer is vulnerable to the attacks of the advertiser and has no savior. It is unfortunate that we have little or no regulations and live in a society which gives no protection to the poor exploited man in the society.

In the light of the research conducted by the researcher the fact that consumer rights are being exploited by the media through advertisements stands validated.

#### 6. Recommendations

To allow the consumer to earn his rightful place in society and to give him a decent chance of making the right decision while being barraged daily with the volleys of advertisements being transmitted in the air it is essential that the following be done:

- 1. Regulations by consumer groups.
- 2. Consumer awareness programs should be aired by the government.
- 3. Consumer should understand his responsibilities, and he should report his case to court if the need arises.
- 4. Consumers should have the courage to protest and knock at the door of the law enforcing machineries.
- 5. Consumers should have the rights to acquire the knowledge and skill to be informed consumer.
- 6. Advertisers/producers should have to inform the consumer about the quantity, potency, purity, standard and price of the product.
- 7. Advertising agencies should be held accountable.
- 8. Onus of responsibility should also lie with the media who airs the content via its medium.

Having laws in no good till the time they are put into practice. Swift decisions and the backing of offenders is the need of the day.

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#### Tracing the Weaknesses of the Regulatory Framework for Clinical Trial in Nigeria

## <sup>1</sup>Sani Ibrahim Salihu, <sup>2</sup>Yuhanif Yusof, <sup>3</sup>Rohizan Halim

<sup>1</sup>PhD Scholar, School of Law, Universiti Utara Malaysia sisalihu.pcl@buk.edu.ng

<sup>2</sup>Senior Lecturer, School of Law, College of Law, Universiti Utara Malaysia yuhanif@uum.edu.my

<sup>3</sup>Senior Lecturer, School of Law, College of Law, Universiti Utara Malaysia rohizan@uum.edu.my

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#### **ABSTRACT**

Nigeria is one of the developing countries with a very weak and incomprehensive regulatory framework for clinical trials. Past abuses of human subjects in clinical trials and cases of negligence and outright fraud necessitate the need for a stronger legal framework. An outbreak of meningitis in Nigeria in 1996 led to clinical trial of Trovan Drugs by Pfizer, which left many of the research subjects seriously impaired. Some died while some suffered paralysis and brain damage. It was obvious Nigeria has a weak regulatory frame work from the incident that took place in the mentioned above at the Infectious Dieses Hospital (IDH) Kano. Available literatures have also shown that at the time of the trial in Kano, there was no ethics committee to ensure ethics review process and monitor the ongoing trial.

**Objectives**: This research aimed at examining the Nigerian regulatory framework to bring out its weaknesses. It will also examine the strength and weakness of the current regulatory agencies, and suggest better regulatory framework that will make Nigerians less vulnerable to manipulation and fraud in clinical trials.

**Methodology:** Library research is used to study both primary and secondary legal resources.

**Finding:** Lack of standard regulatory body and lack unified legal framework is the cause of failure to protect human subject in Nigeria.

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\*Corresponding Author Email Address:sisalihu.pcl@buk.edu.ng

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#### 1. Introduction

It is easier and cheaper for pharmaceutical companies to do their investigation in the developing countries for economic, social, political and legal reasons. Economically the cost is significantly reduced compare to Europe and America to about 60% when compared to other countries, such as United State (Murari, 2012). People in developed countries are zealous about human rights and fear of being harmed. Politically the developed countries create an impression to the world that they are in control of all diseases and the cure. Regrettably, developing countries have a very weak legal system that makes their citizens vulnerable. They prefer to do investigation in the developing world where there is least expensive and less burdensome regulatory environment in order to avoid litigation in case of injury to participants.

The methodology followed to make this research paper is a doctrinal methodology. The available literatures on the issue are examined, particularly international instrument regulating clinical trial and the municipal laws e.g. the constitution and other relevant laws. The Pfizer case in Kano clinical trial was considered as the basis for conducting the research to review the legal framework in order to strengthen it to save more life from the hands of unscrupulous foregn pharmaceutical Companies.

Clinical trials is a study of drugs that are still in development or have not yet been approved by the relevant food and drugs agency for the use being studied, is important considering the need for invention of new drugs for new diseases. European Union (EU) Clinical Trial Directive defines it as, an investigation to ascertain the efficacy or safety of a medicine in human subjects (Idigbe, 2014). The trial is conducted on new drugs to determine whether or not they are safe and effective. So, where the safety of human being is at risk, good and effective framework must be in place to ensure protection, which is why agencies, rules and guidelines are provided to ensure ethical conduct and compliance with good clinical practice, but where there is none or is inadequate all hands must be on desk to provide solutions.

Nigeria like other countries has a National Health Research ethics committee (NREC) which is a national body that advises federal ministry of health in respect of ethical issues regarding clinical research (Devid, 2015). The body is responsible for formulating guideline and standard for conduct of both human and animal research. It also has the task of registering and auditing of Nigeria Health Research Ethics Committees (*National Health Act*, 2014). Part of its function in 2014 NHREC issued a statement on the use of experimental drugs. During 2014 West Africa Ebola virus outbreak, It noted that bureaucracy and administrative requirement is limiting international shipping of biological samples during the Ebola outbreak(Aminu, et al. 2016).

#### 2. Conceptual Clarification of Terms

This part intends to clarify some important concepts. Consent or informed consent, is a necessary requirement for any clinical trials involving human subject. It came about since the historical antecedent that happen during the Nazi period with some physician involved in a terrified act of disrespect to human dignity in the name of clinical research. Informed consent is a recognised human right under International Covenanting on Civil and Political Right (United Nation,1996). Clinical Trials involves scientific research or test of medicine before consumption to ensure safety of human being. This is regulated by food and Drugs Administrative bodies in Nigeria and US. National Agency for Food and Drugs Administration and Control (NAFDAC) is the body responsible for regulating clinical trials in Nigeria. There is also Health Research Ethics Committee (HREC) established to carry out oversight function in the conduct of the trials (Defazio, 2013). It works under NAFDAC. Clinical research involves Ethical conduct of the health personnel and the researchers themselves to ensure compliance of Morals, legal, political and social issues (Singer, 2008).

### 3. Brief History of Clinical Trial in Nigeria

Since the advent of colonialism, a clinical trial was not a new thing in Nigeria. There has been the existence of Rockefeller Foundation which initiated the Rockefeller Foundation Yellow Fever Commission for West Africa, called the Yellow Fever Commission in 1925. It built a research unit in Yaba, Lagos (Nwabueze, 2004). Although it was only the issue of consent that was considered, there was a question of ethics as one of the corner stone in every clinical trial around the world. Britain established in 1954 the West African Council for Medical Research for its colonies, which was serving for the British government as medical research centre for its colonies. The law that established it made no specific provision regarding the kind of research and no mention was made of ethical aspect of it. Thereafter, the University College Hospital was established in Ibadan 1953, twenty years after the Nigeria military government established Medical Research Council of Nigeria (MRC) which was established to conduct medical research in Nigeria (Nwabueze, 2004).

In 1977 the National Science and Technology Development Agency was created and saddled with the responsibility of scientific research and development. Although one may say there was progress regarding the establishment of research centres in Nigeria, but the question was how safe were the participants, was the regulation also progressing to ensure compliance with ethical conduct of research especially where the research subject is a human being?

#### 4. International Instrument Regulating Clinical Research

International law regulating clinical trials can be traced back to the trial of doctors during Nazi period, popularly known as Nuremberg trial. Where after the Second World War twenty three of Nazi physicians were tried for organising and participating in a war crime and crime against humanity through medical experiment, where victims of war were subjected to turture (Nelson, 2012). Seven out of the Doctors were convicted executed, some were sentenced to term of prison and others were acquitted. This event produced the Nuremberg code in 1949 (Nelson, 2012). The most horrible among the violation of research ethics was freezing experiment to examine for hypothermia and also designed to cause death and posing experiment conducted to test and evaluate the effect of poison in food and bullets. If all these research were done with the informed consent of the participant it will have been a different case all together, although even that the question of disrespecting human dignity would have arose. The code provides about 10 principles required to be observed in any trial. Notable among them is the voluntary consent of the research participant which is the corner stone of any good clinical practice (Dowbiggin, 2013).

#### 4.1 Nuremberg Code

The code came during the trial at Nuremberg after World War II was conducted by the International Military Tribunal. Where it provides some basic principles that every clinical trial shall comply with. Nuremberg Code was the first most important document in respect of clinical trial in the world (Evelyn, 1997). Its first principle is research participant should have legal capacity to give consent; they should have free opportunity to exercise free power of choice, without the intervention of any element of force, fraud, deceit, duress, overreaching, or other ulterior form of constraint or coercion; and should have sufficient knowledge and comprehension of the elements of the subject matter involved as to enable him to make an understanding and enlightened decision (Evelyn, 1997). This latter element requires that before the acceptance of an affirmative decision by the experimental subject they should be made known to him the nature, duration, and purpose of the experiment; the method and means by which it is to be

conducted; all inconveniences and hazards reasonably to be expected; and the effects upon his health or person which may possibly come from his participation in the experiment (Evelyn, 1997).

#### 4.2 Declaration of Helsinki

It is widely believed that Nuremberg left a lot of important issues regarding protection of human subject in a clinical research. Medical researchers created another form of guidelines to set ethical standard (Laughton, 2012). Helsinki Declaration was issued by the world Medical Association. One of the major differences it has with Nuremberg code is that it added the full explanation before a patient gives his consent. It also allowed consent to be given in representation capacity, especially where the patient may not be able to give consent. This is because in the Nuremberg code consent must be given by the patient himself, and that covered cases of children and unconscious adult. In the course of this paper we shall see how it becomes necessary to have consent in a written form and documented, having in mind the notorious case of Pfizer in 1996. Many countries including US adapted and incorporated the declaration into their clinical research regulation (Laughton, 2012). However, it must be noted that the declaration lack any binding principle and there is no procedure for enforcement or any mechanism. One of its major setbacks is that it was considered not universal enough to establish a claim under Alien Tort Claim Act in the United State (Abdullahi, 2009).

#### 4.3 Council for International Organisation of Medical Science (CIOMS)

This council collaborating with the World Health Organisation (WHO) published its international ethics for biomedical research involving human subjects. This guideline is more specific and practical guidance concerning the Helsinki principles. In guideline 5 it provides for an elaborate condition to be satisfied before consent is considered valid (*Council for International Organizations of Medical Sciences*, 2002). That before requesting an individual's consent to participate in research, the investigator must provide information, in a language or another communication that the individual can understand: that he participate by limitation and he has the right to refuse the invitation and if at any time agrees to be part of the research he can withdraw at any time, these and many other conditions shall be fulfilled (*Council for International Organizations of Medical Sciences*, 2002)

The Nuremberg Code and the international Covenant on Civil and Political Right (CCPR) that talked about consent make no distinction regarding therapeutic and non therapeutic research, which by necessary implication means all require the need for consent. Although in therapeutic research there may be conflict of interest between the patient and the need to protect the larger society, the disease has to be cured for the larger public to be safe and that will be a necessity for the research. This fundamental deficiency means that therapeutic research have largely been ignored by the medical profession. By necessary implication Article 1 of the Code and Article 7 of CCPR (both addressing consent) would mean that consent would be necessary in both therapeutic and non therapeutic research. Another implication is that victims of accident who are unconscious or those who are mentally impaired cannot if no treatment available be subjected to new therapeutic measure that may save their lives. If this interpretation shall be upheld, it has the implication of excluding other victims these laws aim to protect.

The international framework is unable to solve the problems that exist within the biomedical fields of research. These Codes and Declarations, by their very nature, are non-binding instruments that guide the conduct of research, but they are useful in guiding state parties to promulgate a law to ensure protection

of ethical violation. Pharmaceutical companies take advantage of this fact, some have asserted that part of the problem is not that there is too little international standard setting but that there is too much of it (Murari, 2012). But because they are not binding instrument, they cannot be enforced against physicians or the pharmaceutical companies. However, it is opined that issues arising in clinical trials are not limited to ethical concerns, but into the realm of international human rights law (Murari, 2012).

#### 1. Legal Framework for Clinical Research in Nigeria

Every legislation, rule or regulation, is protecting, restricting an exercise of a defined right or violating the said right. Therefore, since these rights are enshrined in the constitution, any other law limiting or restricting its exercise must be in tune with the constitution. For example, people have rights to engage in all commercial activities like, buying and selling of drugs is a legitimate business which must not be left unregulated. So regulating it is a democratically justifiable law in Nigeria. The law regulating it has its roots from the constitution as a ground norm.(Constitution of the Federal Republic of Nigeria 1999) Particularly is within the personal liberty of an individual to consent to be a participant in a research or not.

National Agency for Food and Drugs Administration and Control (NAFDAC) is the principal regulatory body established by law (*National Agency for Food and Drug Administration and Control Act*, 2004). Although the main function of the Agency is regulating food and controlling drugs administration in Nigeria, the Agency also takes charge of regulating clinical trials by ensuring compliance with standard and to provide procedure and regulation for the trials. With a critical perusal of the functions of NAFDAC as provided under section 5, clinical trial is not an important segment of the agency. The agency dwell more on foods and drugs administration rather than clinical trial for drugs to ensure compliance with ethical standard in the process (Idigbe, 2014). The provision conferring the power to regulate food and drugs is too general and short of clarity. Although drugs legislation can cover either laws dealing with drugs specifically or cover both drugs and other substances, like cosmetics, food and beverages etc.(Jayasuriya, 1985) NAFDAC Act chooses to cover both, but without giving importance to clinical trial especially where human being is the subjects. Providing the authority is not enough. The powers and the functions must be clearly spelt out to avoid ambiguity. Good legal framework works to lessen casualties in a trial.

Drugs labelling regulation (Erhun Babalola & Erhun, 2001) provides that all tablets, capsule, caplet and similar on dosage form shall bear identification marks traceable to the manufacturer of holder of a certificate of registration of the product unless otherwise exempted by NAFDAC for the purpose of clinical trial investigation or bioequivalent studies. Drugs and Related Products (Registration) Decree No. 19 of 1993. These laws make provisions for the prohibition of the manufacture, importation, exportation, advertisement, sale or distribution of drugs, drug products, cosmetics or medical devices unless it has been registered in accordance with the provisions of the decree. It also stipulates the procedure for applying for registration of a drug product, conditions under which information supplied by an applicant is disclosed, and provisions for the suspension or cancellation of certificates of registration and clinical trials. Penalties for contravention of provisions of this decree are also stipulated therein. Lack of over sight function and regulatory framework put the society at risk in conducting clinical trial and research. People in Nigeria do not enjoy the right and protection enjoy by people in Europe and US (Postal & Diaz, 2012). These laws are not adequate in protecting human subject in a clinical research.

In exercise of its powers under section 5 and 29,(National Agency for Food and Drug Administration and Control Act, 2004) NAFDAC issued Good Clinical Practice Regulation 2009 (Good Clinical Practice Regulations 2009). The regulation prescribed the requirement of good clinical trials in conducting clinical trials including multi-centre trials to ensure rights, safety and well-being of trial

participants are protected and make the result of the trial credible. The rules provide for conditions to be satisfied before a trial can be acceptable, that is to say that ethics committee must give a favorable opinion about the trial prior to submission of an application to NAFDAC. And NAFDAC shall give authorization for the conduct of the trial. The regulation prohibits the use of human as trial participant save under exceptional cases (*Good Clinical Practice Regulations 2009*). One of the basic requirements is informed consent of the participant or the participant authorized representative. The regulation is a carbon copy of the Helsinki Declaration which has international recognition although with no binding principle.

Recently National Health Act was signed into law on October 31, 2014. The NH Act aimed at establishing a framework for the regulation, development and management of a national health system and Setting standards for rendering healthcare services in Nigeria. The Act provides for the establishment of a National Health Research Committee, with members to be appointed by the minister on recommendation of Health Research Institutions and related bodies in Nigeria. It is expected to promote health research by public and private health authorities and give health research agenda and resources problem focus and priority. Most importantly, Research on living persons must be conducted in accordance with guidelines from relevant authorities (Cohen-Almagor, 2011). It must be complied with international standard, like written informed consent, if on minors, and only when it is in the best interest of the minor, or with the written informed consent of the parent or guardian. It also has the power to determine guidelines to be followed by health research ethics committees (HRECs): Set standards for conducting research on humans and animals including clinical trials. Determine the extent of health research to be carried out by health authorities (Cohen-Almagor, 2011).

It is mandatory that every clinical trial must comply with international ethics and scientific quality standard for designing, conducting and reporting trials that involve human participation. This is known as Good Clinical Practice (GCP) (Good Clinical Practice Regulatios 2005). Every country should have a good clinical practice standard. A guideline shall be provided to ensure compliance with Good Clinical practice regulation. NAFDAC issued a good clinical practice guideline in 2005 to ensure and maintain standard. If the guideline is complied with, the public shall be safe from injury resulting from clinical trial. However lack of monitoring and enforcement mechanisms make the guideline ineffective, although the guidelines described the responsibilities and expectations of all participants in the conduct of clinical trials, including investigators, monitors, sponsors and ethics committees.

## 2. The National Health Research Ethics Committee (NHREC)

The National Health Research Ethics Committee (NHREC) came into existence since October 2005 in order to strengthen mechanism that will ensure the protection of Nigerians participating in clinical research. The committee emanated from Health Research Ethics Committee which had been in existence since early 1980's, and had been able to come up with the National Code of Health Research Ethics (Famuyiwa, 2014).

The committee is to: (a) Set norms and standards for conducting research on humans and animals, including clinical trials among others; Adjudicate in grievances arising from the functioning of health research ethics committees and listen to any complaint of discrimination by any of the health research committees against a researcher; Refer to the relevant statutory health professional council, matters involving the violation or potential violation of an ethical or professional rule by a health care provider; Recommend disciplinary action as may be prescribed by law or permissible by law to the appropriate body against any person in deterrence or violation of any norms and standards, or guidelines, set for the

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<sup>&</sup>lt;sup>1</sup> NAFDAC Good Clinical Practice Guidelines 2015

conduct of research under this Act; and Appropriately advise the Federal Ministry of Health and State Ministries of Health on any ethical issues concerning research on health.

Before the establishment of National Code of Health Research Ethics in Nigeria, each institution has health research ethics committee based on international guidelines. Lack of uniformity will be seen as one of the problem. There was also no coordinating and legally binding enforcement mechanism. That is why research involving human is conducted in Nigeria without checks and proper scrutiny. In addition, there was no systematic and sustained development of a culture of ethical health research in national institutions. This is true because the notorious Pfizer case in Kano is illustrative. Investigation has shown that the document presented by Pfizer to go on with the research was forged (Abdullah, 2009). No penalty to serve as deterrent, even where one is provided is inadequate. for example, Where research is conducted with foreign funds, the only penalty in case of non- compliance with ethical standards was to extenuate such funding and extirpate such deterrent researchers from future funding from the same sources, but that did not translate to annihilation of funds from other research funds, and this coupled with absence of domestic legal regulation of ethical research. Above all, the difficulty of having a successful enforcement of ethical standards through litigation, partly because of weak judicial systems, the absence of enabling laws, and unenforceability of international guidelines such as the Nuremberg Code, Belmont principles, Helsinki Declaration, and Council for International Organization of Medical Sciences (CIOMS) guidelines. They are all described as non-legally binding declarative statements that lack the specificity required for legal action, they are therefore not legally enforceable and their contravention in developing countries carries minimal risk to researchers, these aforementioned were then the cause of breach of ethical researches in Nigeria (Abdullah, 2009).

## 3. Identifying the Weaknesses

The regulatory framework for clinical trials available in Nigeria is inadequate to protect human subjects. It is obvious this is the reason why developing countries like Nigeria become centre of clinical research. Ethical issues in the course of the trials are not given the required attention. Even some of the agencies are not given the attention they need. For example Research Ethics Committee was there for ages, but with no attention given to them. In Nigeria the Ethics Committee was established since 1980, but the Code for Health Research Ethics was only issued in 2006 (Ademiluyi & Aluko-Arowolo, 2009). And non compliance with ethical clearance by Pfizer in the Trovan trial in Nigeria is a clear cut example of the weakness of the regulatory agencies such as NHREC and NAFDAC (Ademabawo, 2007).

The legal framework is not harmonized. In Nigeria different institutions conduct clinical research under their enabling laws. The problem is that there will not be uniformity of regulation. For instance National Institute for Medical Research was established by virtue of the Research Institute (Establishment, etc) Order, a subsidiary legislation made pursuant to National Agency for Science and Engineering Infrastructure Act. To undertake medical research; University of Ibadan Act (Laws of the Federation of Nigeria, 2004) establishes a post graduate School of Medical research. The implication of this is that these schools/institutes may conduct a clinical trial in the name of research without the approval of NAFDAC or NHREC and there may not be compliance with good clinical practices (*Laws of the Federation of Nigeria 2004*). This position used to be the case in America, with the enactment of what is now called "the Common Rule" which regulates any research funded by federal Government. This means that all other researches involving human subject are not regulated by the common rule. They are rather regulated by common or statutory laws governing day-to-day activities of human endeavor, e.g. Tort, contract and criminal law (Barbard, 2012). However, this created a problem for the system. There are regulated and unregulated researches involving human subject. In order to close the gap the new rule now extend to all research sponsored by a university regardless of whether the research is funded by

government or not (Barnard, 2012). However this still left untouched research conducted by private investigators especially outside United State.

The newly passed National Health Bill provides for the establishment of Ethics committee in Nigeria. (*National Health Act*, 2014) It requires every Institution or Health Agency where research may be conducted to establish and have Ethics Committee which is registered with National Health Ethics Committee to review research and grant approval. However, because the framework is not good enough it is difficult to ensure compliance with this requirement. (C., 2008) There is no good monitoring to ensure compliance. Pfizer case can attest to this position, where Pfizer take advantage of the gap using special hospital in Kano. The trial was conducted without informed consent of the participants. Investigation revealed that even the permission of the ethics committee was forged (Andanda, 2011).

International efforts to protect human subject in clinical trial is not sufficient enough. Even the International Conference on Harmonization (ICH) that was established to create International Ethical Guidelines for Biomedical Research. The Declaration of Helsinki, CIOM and Nuremberg Code are all voluntary. They are not enforceable. Above all they are not recognized as international law under Alien Tort Claim Act (ATCA) (Famuyiwa., 2007).

None of the regulatory laws and instruments provides a remedy for victims or research participants. And where research participants wish to seek for remedy in court under common law, the rigorous procedure and difficulties in facing an international pharmaceutical company are enough challenges (Salihu, 2015).

Looking at the framework in other jurisdictions like US, it will do good for the Nigerian legal framework to be revisited. In US there is Food and Drugs Administration (FDA) as a body responsible for regulating clinical trials. It has the power to receive and consider any application for clinical research. FDA in collaboration with department of Health and Human Service (DHHS) adopted the so-called "Common Rule" with the aim of protecting human subject, apart from this law there are other laws, like Pediatric Research Equity Act 2003. It has also made a rule that all clinical trials conducted to secure FDA making authorization must adhere to 21 CFR part 50 and 56 which are regulation designed to project the right of human subject. The rules require protection of human subject who participate in clinical trial. FDA provides further guidance known as Informed Consent, ICH Good clinical practice (GCP). There is also an Institution Review Board. This is a clear evidence that Nigerian regulatory framework is weak, although US has gone far in term of both political and economic advancement, is not an excuse not to protect its citizens from any human right violation through clinical trial.

Therefore it is the suggestion of this writer that leave shall be borrowed from other jurisdiction to improve the situation.

#### 4. Conclusion

The effort of the international community to protect human subject in a clinical trial has not yielded much result. The instruments are not enforceable. They are voluntary by their nature and they did not form part of customary international law to be enforceable under Alien Tort Claim Act. There has to be legislation in the US to recognise ICCPR and or Nuremberg Code as part of international law under Alien Tort Claim Act since Supreme Court and circuit court refused to do so. At the level of state the legal framework needs to be improved to protect human subject more. It is the suggestion of this writer that a suitable forum has to be established either by United Nation Enforcement Council or an independent tribunal and the council must recognise or accept corporations as legal persons in order to prosecute them. It is the government responsibility under international law to protect its citizens, therefore government has to stop considering the benefit it will get from foreign researchers and concentrate on the protection of its citizens. For Nigeria at least even if a separate body shall not be

established for this purpose alone, there shall be mechanism for the enforcement of violation of the available rules.

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# Microcredit, Personal Empowerment and Quality of Life of Women Borrowers – A Theoretical Framework

<sup>1</sup>Sana Fayyaz, <sup>2</sup> Roslan Abdul Hakim, <sup>3</sup>Shazida Jan Mohd Khan

PhD Research Scholar, Universiti Utara Malaysiasana fayyaz2003@yahoo.com
 Professor, OYA Graduate School of Business, Universiti Utara Malaysiaahroslan@uum.edu.my
 Senior Lecturer, Universiti Utara Malaysiasjmohd@uum.edu.my

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#### **ABSTRACT**

The issue of marginalisation of women in development, particularly in South Asia, has been highlighted in the development literature. Women in this region are found to be generally poor, lack of education, and have a low quality of life, due to various economic and cultural reasons. Thus, unlocking the potentials of these women appears to be a plausible move as this could improve not only their income, but also their quality of life. One such initiative to unlock the potential of these women is microcredit program, where small loan is given to these women to enable them to embark on economic activities, which consequently improve their household income and quality of life. Indeed, there have been many studies that examine the relationship between microcredit and quality of life, and found that there is a positive relationship between microcredit and quality of life of the borrowers (women). However, most of these studies implicitly assume that the impact of microcredit on quality of life is direct, and hence, did not consider the role of other factors in evaluating the impact of microcredit on quality of life. Here, we argue that, the impact of microcredit on quality of life is not direct, but rather indirect. We believe personal empowerment does play an important role in influencing the impact of microcredit on quality of life. The mere availability of microcredit, in our view, did not guarantee a positive impact on quality of life. Rather, the availability of credit to borrowers affects their personal confidence, which consequently affects their level of quality of life. This paper discusses the theoretical framework by which these variables microcredit, personal empowerment and quality of life – are inter-related.

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<sup>\*</sup>Corresponding author's email address: jamaluddin@uswat.edu.pk

#### 1. Introduction

The present research will focus on the Impact of Microcredit and Personal Empowerment on Women Borrowers Quality of Life in Bahawalpur, Punjab, Pakistan. The present study will contribute to enhance the quality of life of women. Upgrading quality of life has for some time been an unequivocal or understood objective for individual's groups' country and the world. Money has a crucial importance in the life of every human being. The main issue is that how much money one needs for the better quality of life beyond that for the basic needs, to achieve life's objectives and backings the things one think about most profoundly, for example, family, instruction, social insurance, philanthropy, experience and fun. It gets some of life's intangibles for occasion flexibility or freedom, the chance to make the most from aptitudes and skills, the capacity to pick possess course in life monetary security. With cash, much good should be possible and much superfluous enduring maintained a strategic distance from or wiped out.

Today the development of the whole world, has divided in two global scales, a rich North and poor South, every country is focusing for its economic development by using the indicating ladder of quality of life. Human experiences have been commonly expressed in terms of quality of life. Quality of life is intended to characterize either one exactly how sound social prerequisites are encountered or the degree to which persons of group's perceived fulfillment or disappointment in many lifespan. In this concern several programs have been developed to deal with this situation such as the United Nations Development Programme (UNDP) and International Financial Institutions (IFIs) particularly the World Bank and United Nations focused on the millennium development goal that have raised poverty alleviation to the policy forefront (World Bank, United Nations, 2013).

Economic development is the theme of everyday living. Developing countries are in a race of achieving good quality of life for their people. Money is a vital part of good quality of life. It seems that as the economic development increases it also increases quality of life. There is a positive relationship between income and quality of life in wealthier nations, and this affiliation is just up to a specific level, proposing that the marginal utility of income reduces with ascends in income, accepting stable costs. In any case, economic development remains essential to the poorer nations and for individuals living in poverty with their fundamental needs still unmet owing from their low individual income. Thus further he found that in low to middle income creating nations there is a solid connection between economic development and quality of life, while in the higher income nations this connection is not that strong (Kenny, 2005, 1999).

The main challenge of the under developed countries has to face the poor quality of life regarding women that's why the economic development of such countries are still question mark as compare to the developed countries. In this regard the necessity to put light on the matters of women in international development has been well publicized since the United Nation's Women's Year (1975) and the following Decade for Women (1976-85). It was demonstrated that females and children are the most vulnerable against the unequal distribution of assets of health and education and withdrawal from food, hospital care and education. (Azizi, 1999).

Pakistan ranks third on list of most dangerous countries for the women for their survival in the whole world, while Afghanistan has first and Congo has second ranked respectively (The Express Tribune Pakistan, 2011). Especially in Pakistan women are struggling daily for their basic rights, self-recognition & respect, even nearly 1,000 women are killed in 2011 at the name of "Honor" if they raised their voice (Pakistan Human Rights Commission, 2012). It is additionally reasoned that in Pakistan, females wage work involvement is a status lessening as opposed to a status upgrading action, as female work has never been considered as an esteemed action (Shah, 1986). In a patriarchal society like Pakistan, there are social imperatives on monetary movement and versatility of females (Foster 2005; Rehman 1992).

Hence there is a great need to reduce the fluctuation of chances and access to the assets among men and women that is common everywhere throughout the world, but are more common in deprived developing countries (Rehman, 2007). Microcredit includes women in micro businesses and other income generating activities. Their involvement is argued to facilitate by earning income that leads to better quality of life (Yasmeen, 2014). Not only the microcredit but also the personal empowerment has impact on the quality of life of the women. This personal empowerment gives women quality in their life and chances to develop ability, and self-rule (MkNelly, 2001).

Keeping in mind the above discussion it is clear that in under developed and developing countries income plays an important role for good quality of life. If you are happy from your life than you are living a good life. In case of women condition in under developing nations like Pakistan, it is necessary to personally empower women because women are a most miserable part of developing society. Personal empowerment will boost women to excel her in a field of her own choice and become financially strong and leads a good life.

#### 2. Problem statement

The concept of quality of life was conceived as a distinct option for the more problematic idea of material welfare in the wealthy society and was viewed the new, multidimensional and a great deal more mind stunning goal of societal development. Thus, quality of life is inclined by an individual's physical and mental health, the degree of independency, the social relationship with the environment and other factors (Ruževičius & Akranavičiūtė, 2007).

Traditionally, females are financially dependent on males. Often women are more vulnerable members of society and therefore have been marginalized. Most of the underdeveloped and developing countries have male dominant societies that impose various boundaries on females. They neither travel outdoors nor are allowed to have social contact with male individuals of the community. When females have their own income, psychologically, they feel powerful because of Independence and this leads them towards good quality of life (Yasmeen & Karim, 2014, Blumberg, 1984).

Pakistan has got majority of its residents living in rural areas. Southern Punjab is especially known by its conservative culture where women are not given their due human rights, low quality of life and are only known as the carriers of male honor (Rehman, 2007). The rights of a woman are subjugated to male rights (Maria, 2003). People of Pakistan are ardent followers of patriarchal system. The foremost social training of parents is to serve and obey men in every matter, whether it's about domestic responsibilities or serious issues of life like selection of spouse and even number of off-springs to be born are the decisions taken by heads of the family (Shareef et al., 2012).

The condition of women is different in context to different areas of the world. Among developed countries the status of women is changed as compared to underdeveloped countries. In numerous under developed countries such as Pakistan, India, Bangladesh and Sri Lanka largely women don't have the way to contribute and they require cheap advance to gain a respectable employment. To meet these necessities various approaches have been made at distinctive means e.g. individual projects were set up and credit surety plans were presented but they contributed nothing to the persevering monetary improvement of women and increasing their quality of life (Mehmood, 2002).

Quality of life is a significant throughout the world. Articles on the quality of life and its related factors such as microcredit and personal empowerment Becchetti, (2010); Veenhoven, (2009); Bandyopadhyay, (2008); Mayoux, (2005); Cheston & Kuhn, (2002); Kabeer, (1998); Goetz & Gupta,

(1996); Easterlin, (1973) have applied researches on one another factors and the researches are indifferent cultures and societies but not on the impact of microcredit and personal empowerment on quality of life. Although there are many literatures and researches with context to Pakistan (Yasmeen, 2014; Nabahat, 2014; Rizvi, 2013; Noreen, 2011; Haq & Khalid 2011; sharief et al, 2012; Chaudry, 2009; Mumtaz, 2007). All these researches had linked with one of the factors but not covering all the elements of the present research. Quality of life of women is used in very few researches.

The present-day research is an attempt to fill the theoretical gap by pointing the focus of research on possible outcome of impact of microcredit and personal empowerment on women borrowers' quality of life. So this study will enhance and intervene the possible differences on impact of the mentioned factors due to natural and cultural differences.

## 3. Gap of the study

There have been a few studies from Pakistani perspective that try to establish a link between quality of life and its realted factors. Researches like (Yasmeen, 2014; Nabahat, 2014; Rizvi, 2013; Noreen, 2011; Haq & Khalid 2011) all these researches are covering one and another aspect related to quality of life. This has been a new study in Pakistani perspective that will try to establish a strong role of microcredit and personal empowerment with quality of life in women. There is an increasing need to know the effect of microcredit and personal empowerment with quality of life and allaying factors. So far the researches have been conducted in different perspective. Women are the most neglected part of the society so there is a need to focus on the new eras problems that broadens the importance of quality of life among women.

#### 4. Theoretical Framework of the Present Research

Quality of life is defined differently by different people. Quality of life implies a decent life and we trust that a decent life is the same as carrying on with an existence with a high quality. In the present research Quality of Life Theory III, Maslow Revisited of Hierarchy of needs will be used. According to this theory, the needs traditionally relate to the quality of life such that, when your needs are fulfilled, your quality of life is high. The needs are an expression of our nature: that is, something all human beings have in common.

In fact, Maslow focus on the basic needs of a person when basic needs are fulfilled than the other step is good quality of life either in the form of income or empowerment. According to Maslow's concept if a person have money and personally empowered than quality of life is automatically improved. So, microcredit and personal empowerment leads to good quality of life.

## 5. Research Question

Further developing the aspect of the study with respect to its dependent an independent variable following research questions will be derived.

1 What is the impact of microcredit and personal empowerment on quality of life in women?

## 6. Hypothesis of the study

- 1 There will be an impact of microcredit on quality of life in women.
- 2 There will be an impact of personal empowerment on quality of life in women.

#### 7. Literature Review

The quality of life refers todaily living is enhanced by wholesome food and clean air and water, enjoyment of unfettered open spaces and bodies of water, conservation of wildlife and natural resources, security from crime, and protection from radiation and toxic substances. It may also be used as a measure of the energy and power a person is endowed with that enable him or her to enjoy life and prevail over life's challenges irrespective of the handicaps he or she may have Business Dictionary (2015).

The investigation of Sharma (2014) has portrayed the circumstance of poverty and expectations for living standards of the poor in India and Bhutan and other developing nations by utilizing the secondary information alongside Human Development Index (HDI), Self Help Group Bank Linkage Model (SBLP) and Agriculture Lending Program of BDBL are the key pointers/wellsprings of drawing comprehensive inferences of the study. He verified that a large portion of the world's poor are discovered participating in self-employment. The maximum share of their hard earned money from different micro business set up such as goatery, piggery, poultry, weaving baskets etc. goes for their basic survival and finally there is no amount left at their disposal to expand their business and improve their quality of life. Consequently still there is need of capacity advancement of the unfathomable poor, particularly emphasis to rural part, is especially key as it assumes significant part in the improvement of quality of life among these classes.

The dynamic role of microcredit on quality of life has not being denied especially in the developing countries regarding women. Several researches have focused and proved strong relation between microcredit and quality of life such as Parveen (2007) highlighted that accessibility to microcredit has a big and positive impact on quality of life. Similarly Rehman & Khan (2007) explores the impact of microcredit on the living standard of poor people to improve their quality of life. They determined that availability of microcredit in the form of loan have an effective mechanism for reduction of poverty and enhanced quality of life.

Studies conducted in rural Malaysia and Egypt on the impact of microcredit program and client's quality of life. The study revealed that the microcredit has positively increased respondent's monthly household income (Mamun, Adaikalam & Wahab, 2012). Similar finding were observed in research study of PPAF conducted by Gallup, Pakistan that participation in the microfinance program has significantly enhanced the household income of treatment group as compared to control group (Haq & Khalid, 2010).

Ali, Ali & Subahan (2015), have examined the effects of microcredit on business development and income level of the poor clients of Malakand Division of Pakistan by means of calculated the quality of life index by applying the multiple regression and found that the respondent's, education level, increase in income, and business processes improvement and have a statistically moderate significant positive relationship with the quality of life while their age, marital status, increase in expenditures on food and clothing, the number of times received microcredit has a negative relation due to aged ,married and having large number of family members as compare to fulfill their high expenditures.

Personal empowerment and quality of life has strong relation as indicated in the study of Zaman (2009) on assessing poverty and vulnerability of different villages in Bangladesh. It has been determined by the

research that involvement in any microcredit program enhanced people crisis coping strategies, increase in income generating activities, assets and women's decision making role develop, they have full control over resources and their freedom of movement and the result of all these things is the improvement in women quality of life.

While the Moyle, Dollard & Biswas (2006) has argued that the women's sense of personal empowerment (e.g. collective efficacy, self-efficacy, proactive attitude, self-esteem) has the immediate effect on her economic strength, a sense of purpose, an enhanced level of psychological well-being and influence on quality of life of the rural women. Despite the fact that the personal empowerment enables women to develop the necessary skills and confidence to access resources to achieve their aspirations (Mayoux 2000).

Similarly Lord & Hutchison (1993, 1991), explained the procedure of the personal empowerment a change towards a uniquely ongoing process of an individual who become increasingly empowered by moving through the stages of awareness, connecting and learning, mobilization (taking action), and contribution which leads to quality of life.

Pakistan is a country where the women are every time overlooked by the society. Without women involvement society cannot grow. Women have hindrances in all sphere of life. Empowering women has double advantages, first to the females and second to the general public. At the point when empowering women, it really empowering family. Females having rights are more sure, have better expectation for everyday comforts and they can settle on their own choices. For the improvement of the economy women and men both ought to cooperate and females ought to use their abilities. Females ought to utilize their shrouded capacities. Personal empowerment of females decreases poverty from the general public since they can spend more on their families and don't rely on upon others and have enhanced quality of life. (Sohail, 2014).

## 8. Methodology

## 8.1 Design of the study

Quantitative research design will be discovered most suitable for this study. The principle target of this study will be to inspect the impact microcredit and personal empowerment on quality of life in women borrowers. A correlational methodology will be more suitable for this study as the analyst needs to recognize the essential elements that are connected with the dependent variable. It will take a depiction of a populace and takes into consideration conclusions to be drawn around a marvel in a given time that is illustrative of the whole populace. Also a closed ended survey questionnaire will be utilized to accumulate data.

## 8.2 Participants

The participants of the study will be consisted of 400 women from the population of women borrowers of the Bahawalpur, Southern Punjab, Pakistan.

#### **8.3 Data Collection**

The study intends to examine the impact of microcredit and personal empowerment on Women's borrower's quality of life. The population of the study includes females of age's from 18 to 60 years of

division Bahawalpur, Southern Punjab, Pakistan. The total number of women borrowers in southern Punjab division Bahawalpur will depends on the records that are kept by the microfinance banks i-e. Khushali Bank, Tameer Microfinance Bank and National Rural Support Programme bank (NRSP).

## 8.4 Data Analysis

The analysis of the data collected from the survey questionnaire, will be done by using the Multinomial Logit Model. Data analysis and hypothesis testing will be done by using different statistical technique. For the calculation of the mean scores and standard deviation descriptive statistics will be used for each dimension of the study.

## 9. Significance of the Study

The present research is expected to contribute significantly that deal with women borrower's quality of life which may depend on microcredit and personal empowerment in developing countries such as Pakistan. It will be helpful and contributed to a literature review. The researchers so far studied the relationship between the variables. The present research will cover the important factors that did not discuss before; the research conducted in this field, no one studies the impact of the present study variables. It is the new thing in a literature so there is a great help in a literature review. By and large, this study can be considered as a pioneering attempt to expand the literature by exploring the impact of microcredit and personal empowerment on women borrower's quality of life.

This study has many social and practical implications for economic research in the respective domain (women borrowers' quality of life). Theoretically, the study highlights the major factors having an impact on the Pakistani community in developing good society. These factors are identified as microcredit and personal empowerment on women's borrowers quality of life which never were give due consideration at policy level in Pakistan.

The most important about this study is microcredit and personal empowerment improves the quality of life of women. When we are free of economic constraints, we may live in a more elevated manner. Being at peace is the most important objective in our lives today, which is supported by confidence and esteem. We tend to make better choices in our lives when we are free of societal and economic pressures, which may lead to good quality of life.

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# Role of Local Press in Conflicts: A Case Study of Editorial' Contents of Daily Chand and Daily Shamal during Militancy in district Swat, Pakistan

<sup>1</sup>Jamal Ud Din, <sup>2</sup>Rooh ul Amin Khan, <sup>3</sup>Khalid Khan

<sup>1</sup>Lecturer, University of Swat, Pakistan, jamaluddin@uswat.edu.pk

<sup>2</sup>Asst. Professor, International Islamic University, Islamabad Pakistan, <u>roohul.amin@iiu.edu.pk</u>

<sup>3</sup>Asst, Professor, Department of Media & Communication Studies, University of Swat, Pakistan, khalid.khan@uswat.edu.pk

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#### **ABSTRACT**

The study "Role of Local Press in Conflict: A Case Study of Editorial" Contents of Daily Chand and Daily Shamal during Militancy in district Swat, Pakistan" is basically a comparison of editorials, being published on the issue of militancy in both the local dailies of Swat to analyze that how these dailies treated government and militants' agendas in their editorials. This study was conducted by content analysis of editorials of Daily Chand and Daily Shamal, publishing from district Swat while the media hegemony theory was applied as theoretical frame work for conducting the study. The findings made it clear that both the dailies had been given more coverage to militants' agenda, the ruling class during the unrest, than government agenda. Daily Chand had written total 84 editorials on the issue of militancy, it wrote 12 (14 percent) editorials against government but not a single editorial had been written against militants. Besides the daily had given only 06 percent supportive coverage to government agenda by publishing 05 editorials while the paper had, however, given more supportive coverage to militants by publishing 17 editorials in favor of their agenda with 20 percent of its total editorials, being published on the issue of militancy. Similarly daily Shamal had written 61 editorials on issue of militancy and of them only three editorials had been written with percentage of 05 percent in support of government agenda while it published two editorials in favor of militants' agenda, which reflect 03 percent of the total editorials, being written on the issue of militancy. Daily Shamal wrote o8 editorials (13 percent) against the provincial government, but it did not write even a single editorial to oppose militants' agenda or their any kind of act, meant to challenge writ of the government in district Swat, Pakistan.

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<sup>\*</sup>Corresponding author's email address: jamaluddin@uswat.edu.pk

#### 1. Introduction

The study is designed to examine the role of press in conflicts, where the anti-state elements are trying to gain power and propagate their agenda through media. The certain situation was experienced in district Swat, Pakistan, when the anti-state element i.e. the militants challenged the writ of government during 2007 to 2009. The study is aimed at evaluating the editorial coverage about militancy in local newspapers including Daily Chand and Daily Shamal. The local militants were aware of the importance of media, therefore they not only used their own FM radio, known as MullaRadio, but they also propagated their agenda through local print media.

Militants tried to publish those news items, which might create panic so that to gain the support of those believing in their agenda. Militants, who are also called as Taliban, exploited the sentiments of the people of Swat on the name of implementing Islamic Law. Swat, which was merged with Pakistan in 1969, has experienced so many civilizations including Hindu Shahi dynasty, Bhudisim, and Islam, where a large number of temples are now in ruins [1]

## 2. Background of Militancy (Talibanization) in Swat

Due to its strategic importance Swat valley remains in conflict from over the centuries. The phenomena of Talibanization in Swat can be linked to the movement launched in 1994 for the implementation of Sharia (Islamic) Law in all seven distracts of Malakand division, which carried out under the banner of ThereekNifaz-e-ShariatMuhammadi (TNSM). Defunct organization, led by Maulana Sufi Muhammad, was active in Malakand Division, particularly in district Swat.

In 1994 on call of TNS thousands of people come out and demanded Islamic Laws, they blocked the main way to Swat (Malakand Pass) for more than a week, subsequently, the TNSM led protesters challenged the writ of the government for the first after the formation of militant group -TNSM [2]

In July 2007, militants challenged the writ of government in district Swat and took over some sensitive areas of the district including Kabal, Matta subdivisions and its surrounding hilly areas in their control. Which were remained in militiaman's' control till first military operation started in November 2007.

It was a time, when residents of Swat were frightened to speak against the local militants as they had burnt down hundreds of schools and beheaded some of the law enforcement officials.

After military operation government also sought a peaceful solution of militancy in Malakand Division and thus it freed Maulana Sufi Muhammed to initiate dialogue for resolving the issue of militancy.

Sharia Nizam-e-Adl Regulation 2009

On February 16, 2009 the Provincial Government of Khyber Pakhtunkhwa announced, on behalf of Federal Government, to implement Islamic laws in the restive division, Malakand Division. In response Swati Taliban, publicly announced on February 24, 2009 that they would also observe ceasefire for an indefinite time.

In February 2009, the then provincial government reached to an agreement with Maulana Sufi Mohammed, known as Swat Peace Agreement, was criticized by some forces within the country and outside the country as it was agreed to release 300 local militants from jails while, in return local militants would break ties with Tehreek-e-Taliban [3]. Owing to this development and strong recommendations of the National Assembly, former President Zardari signed on April 13, 2009 'Sharia Nizam-e-Adl Regulations 2009'.

During the process Maulana Sufi withdrawn his support for peace process by claiming that there had been delayed on government part to establish Qazi courts under the signed peace agreement.

At the time local militants also violated the peace agreement by their advancement to district Buner. Sufi also gave a fatwa against courts-present judicial system-, which led the area to such a situation that compelled the government to send army for scuffling militants, because they broke peace agreement [4], and resulted in a full pledge military operation in Swat in May 2009.

#### 3. Conflict and Media

Media has been considering an effective medium since their advent, which are molding public opinion about an issue faced by society. In the area of conflict resolution, the media play a major role in informing the people about issue and in making public opinion, and thus, media's role dictates that it should take all steps within its reach to end them as promptly as possible and restore peace. Specifically, in the cases of armed/military conflicts, the objective defined for the media (both print and electronic) is "humanitarian reporting" [5].

A research on topic of 'Conflict Situations and the Media: A Critical Look' conducted by Ajai K. Rai, Research Fellow, IDSA India, mainly highlighted the media role during conflict in Kashmir and Punjab. The researcher argued that though the militants propagate their agendas through guns and bullets but at the same time they used media outlets for their desired goals and the reason that media provides the oxygen of publicity to the militants [6]

This is widely accepted that the materials presented by the media organizations are, mostly, selective. That selectivity is a result of its (media) limited capacity to provide total surveillance. Some factors are imposed on the people while in contrast some financial limitations and economic pressures are also placed on the media because they must survive as profit making commercial organizations. These factors play a vital role to decide which stories to select, follow up, emphasize, interpret and manipulate in a desired way [7].

Media, particularly the press, can motivate the public regarding social, political, religious or cultural issues and give them a particular direction for thinking about the solution of issue faced by the society. Whenever, there is a confrontation between government and a pressure group in a society on an issue, like other institutions media also faced difficulties to discharge their responsibilities according to professional obligations. In such particular situation, media role become more significant, because it has to present an actual position to the general public.

As for as Swat issue is concerned the militancy, mainly, attracted the general public of Swat on the name of Islamic Ideology and Taliban used the media, particularly, the local print media for the motivation of people in this regard.

As local militants (Taliban) were holding the power during Swat crisis (period of militancy, when it was on peak from 2008 to May 2009), so they influenced the society by using various means and ways including use of media for promoting their ideology. As it is believed that idea of the ruling class is become the ruling idea under the concept of 'dominant ideology', the concept- media hegemony- should be applicable on Swat crisis.

## 4. Research Methodology

The researchers adopted content analysis as research methodology for conducting this research. The Researcher will use the contents analysis method to explore the nature of editorial's coverage of "daily Shamal and daily Chand" about government and militants' agenda. Content analysis had defined by Kerlinger in 1986in these words "a method of studying and analyzing communication in organized, objective and quantitative manner for the purpose of measuring variable is content analysis". Content analysis methods are further divided into quantitative analysis and qualitative analysis.

## 5. Objectives of the Study

- 1.One of the main objectives of this research is to explore that local press of Swat was tended to project militants' activities in their editorials more than their weight or it given proper space to government as well during the period of Militancy in Swat.
- 2.To determine the role of local press during the period of militancy.
- 3.To compare the editorial coverage of government to that of militants.
- 4. The editorial coverage being given by Local Press to the issue of Militancy in district Swat

## 6. Discussion of Results

The study is mainly conducted to measure the editorial coverage of local newspapers i.e. daily "Chand" and daily "Shamal" in the context of militancy in Malakand Division, particularly in district Swat.

The researchers divided the editorials in five different categories including Pro-Government, Pro-Militants, Balance, Anti-Government and Anti-Militants, so for to evaluate the comprehensive treatment of both the dailies and analyze that how they treated the agenda of government and that of militants.

The basic aim of such categorization was to know that how the local newspapers had taken the issue of militancy while they were writing editorials in presence of both government and militants' agendas.

Table 1	Editorial coverage of d	- ':1 (') 1
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Pro	Pro	Anti	Anti	Balance	Total
Government	Militants	Government	Militants		Editorials
05	17	12		39	73
6.84%	23.3%	16.44%	0%	53.42%	100

Table 1 shows that during the time frame of the research daily Chand had published total 73 editorials on the issue of militancy, which reflected mostly balance coverage of the government and militants' agendas while the paper wrote 12 editorials against government but not a single editorial had been written against militants.

Daily Chand had given only 06.84 percent supportive coverage to government agenda and its view point about the law and order situation in the restive district Swat by publishing just five editorials in government' support. The paper had, however, given more supportive coverage to militants by publishing 17 editorials in favor of their agenda with 23.3 percent of its editorials, being published on the issue of militancy.

It is shown in the table that the local daily Chand carried out 12 editorials against the provincial government with percentage of 16.44 percent, but it did not publish even a single editorial to oppose militants' agenda or their militant activities in the district as there was comparatively strong hold of militants than that of government.

The daily Chand mainly focused to keep balance in its editorials, being written on the issue of militancy. It had published 39 editorials out of the total 73, which reflected the balance coverage of the issue of militancy. So the paper had given 53.4 percent balance coverage to the issue by urging upon both the provincial government and militants to own the peace agreements and resolve the differences through dialogue instead of use of power.

## 6.1. Qualitative Explanation of Daily Chand

All the five categories are here discussed separately so for to evaluate and analyse the qualitative treatment of editorials, published in daily Chand during the time frame of the study. Figure 1 below depicts the categories of content analysed from editorials of daily Chand.

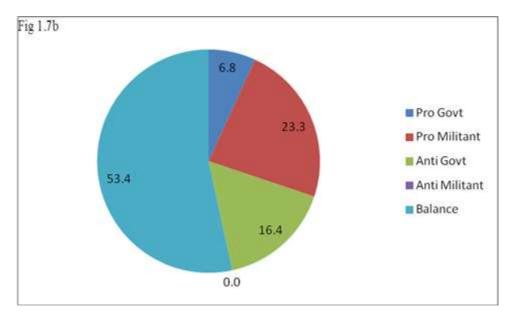


Figure 1: Categorization of the content of editorials of daily Chand

#### A. Pro-Government

As the above figure shows that daily Chand had written 6.8 percent editorials in provincial government support, the paper was of the opinion that due to peace agreement the law and order situation in district

Swat turned to normal. The daily supported the government decision about peace agreement in its editorial published on June 19, 2008 with these words: "people were given mandate to Awami National Party (ANP) for restoration of peace and it has successfully done for peace by signing a peace agreement, which is a great success in part of government"...... (Translation)

Similarly the daily in its editorials published on June 9, 2008, February 17, 2009, April 25,2009 and April 15. 2009 supported the government stance about peace in the region.

#### **B.** Pro-Militants

Daily Chand had published 23.3 percent of its editorials in support of militants (Swati Taliban), which reflected the positive treatment of militants' agenda. It was propagated that militants' basic demand was the implementation of Islamic laws and to achieve such goal they started challenging writ of government in Malakand division, particularly in district Swat.

The paper in its editorial published on September 2, 2009 in background of May' peace agreement, the paper had given opinion in these words: "people of Malakand division have been demanding for Islamic laws since long but unfortunately their demand was not fulfilled even the passage of 61 years.'.... (Translated)

in its editorial published on October 26, 2008, December 20, 2008, January 03, 2009, February 16, 2009, August 04, 2008, January 04,05,13, 19 and 21, 2009, February 25, March 05, 07and 28, April 07 and 11, 2009, were written in support of militants. The paper stressed on government to implement Islamic laws in Malakand division and own those promises it made with Swati Taliban during peace dialogue and act according to the peace agreements so for to pave the way for peaceful solution of the issue.

## C. Anti-Government

Daily Chand published 16.4 percent editorials against provincial government and it criticized ANP-led government for delaying in implementation of the Islamic laws in Malakand division, which subsequently led toward unwilling situation in the area.

An editorial of the paper published on October 28, 2008 stated that, "in spite of one year has been completed since the operation was started, but still peace could not restore. The people had rejected previous rulers and elected those who promised about restoration of peace during last general elections but today public issues are increasing and the law and order situation has become worst, so expectations relating to the new government did not fulfill."............. (Translated)

The paper in its editorial published on December 21, 2008, February 02, 2009, September 26, 2008, October 22, 2008, November 09 and 12, 2008, January 01, 17, 24 and 27, 2009 and May 11, 2009 was of the opinion that people' expectations from the newly elected provincial government did not fulfill and resultantly the problems of people increased, which compelled them to leave their homes in first week of May 2009 and spend life as Internally Displaced Persons (IDPs) in other district of the province.

#### D. Anti- Militants

Daily chand did not publish even a single editorial against militants during the period of militancy in district Swat, it reflects that local press preferred to write editorials that suggested and advice both government and militants to adopt the way of negotiations for resolving the issue of militancy.

#### E. Balance editorials

Daily Chand published 53.4 percent balance editorials out of 84 editorials, written on the issue of militancy during the time frame of the study. The paper mainly stressed on government as well as militants to avoid the use of power and resolve the issue of militancy or other differences through dialogue.

The paper stated in its editorial published on August 03, 2008 "the peace agreement signed on May 21, 2008 is now in danger; however Government ant Taliban did not announce the ending of the peace agreement so therefore government and militants restore the suspended dialogue and spoil the foreign conspiracy."....... (Translated)

The daily wrote balance editorials on August 23, 2008, September 11, 2008, October 20, 2008, January 15, 2009, February 15, 2009, February 22, 2009, March 12, 2009, June 7 and 24, 2008, July 01, 05 and 29, 2008, October 15, 2008, November 18 and 20, 2008, December 03, 08 and 14, 2008, January 11, 2009, February 16, 18, 19, 21, 23 and 26, 2009, March 01, 02, 03, 04, 10, 14, 18 and 26, 2009 and April 12, 20, 21, 26 and 29, 2009. In most of the aforementioned editorial daily Chand stressed on both the parties i.e. government and local militants to resolve the issue of militancy through peaceful means.

Pro	Pro	Anti-	Anti-	Balance	Total
Government	Militants	Government	Militants		Editorials
03	02	08		34	47
6.4%	4.3%	17%	0%	73.3%	100

Table2 shows that daily Shamal had been written only three editorials with percentage of 6.4 percent in support of government agenda and its view point about the law and order situation in district Swat. Unlike daily Chand the daily Shamal had given less editorial support to the militant agenda as it had published only two editorials in favor of militants' agenda, which reflect just 4.3 percent of the total editorials, being written on the issue of militancy.

The table shows that daily Shamalpublished08 editorials against the provincial government with percentage of 17 percent, but it did not write even a single editorial to oppose militants' agenda or their any kind of act, meant to challenge writ of the government in district Swat.

Like daily Chand the daily Shamal also focused to remain balance in its most of editorials. Daily Shamal had written 34 editorials out of the total 47, which reflected the balance coverage of the issue and hence the paper had given 73.3 percent balance coverage to both the provincial government and militants'

agenda by urging them to resolve the differences through dialogue instead of use of power and it stressed on implementation of all the decisions to whom both parties agreed upon in peace agreements.

## 6.2. Qualitative Coverage of Daily Shamal

To evaluate and analyse the editorial coverage of daily Shamal the researcher also conducted his research qualitatively and all the categories are thoroughly evaluated and analyzed to draw conclusion accordingly. Here all the five categories are discussed separately to analyze the qualitative treatment of editorials, published in daily Shamal during the time frame of the study.

## A. Pro-Government

The figure 1.7d. shows that daily Shamal published 6.4 percent editorials that supported government agenda regarding the issue of militancy and it appreciated the various steps, being given by government for resolving the law and order situation in Malakand division generally and in district swat particularly.

Daily Shamal also supported the government' efforts for making practical the peace agreements and urged the government insure implementation so that people could be benefited of its decisions in its editorials published on April 14 and 16, 2009.

#### **B.** Pro-Militants

Daily Shamal supported the demand of local militants by terming it as people' demand and urged government implement Islamic laws in Malakand division, it stated in its editorial published on January 14, 2009 (after the seconded peace agreement) "the residents of Malakand division including district swat are demanding the implementation of Islamic laws and if the government resolve the issue according to the wishes of public then people would be benefited of speedy justice." .............................. (Translated)

#### C. Anti-Government

Like daily Chand, the daily Shamal also wrote eight editorials against government with percentage of 17 percent. The paper, mainly, criticized provincial government for being delay in implementation of Islamic laws in Malakand division.

Daily Shamal stated in its editorial published on November 24, 2008 that "due to lack of legislation at government level, people in Swat and other tribal areas are compelling to make laws themselves and (it is reported) that so many times punishments had been awarded under Islamic laws in Swat and other parts of the area." ......................... (Translated)

The daily in its editorials published on February 01, 2009, April 21, 2009, November 28 and 30, 2008, December 02, 2008, January 28, 2009 and February 07, 2009 criticized government on ground that it was failed to functional government' departments in the restive district Swat.

#### D. Anti- Militants

The daily Shamal also did not publish even a single editorial against militants during the period of militancy in district Swat; it indicates that local press preferred to write editorials that based on suggestions and advice to both government and militants to adopt the way of negotiations for resolving the issue of law and order in district Swat.

#### E. Balanced Editorials

Daily Shamal had published34 balance editorials written on the issue of militancy. The daily put stress on government as well as militants to avoid the use of power and resolve the issue of militancy through dialogue while it also suggested both the sides to resolve their differences through peaceful means instead of use of power.

Daily urged both the government and local militants to act according to peace agreement signed between them in May 2008. It expressed its view in editorial published on June 19, 2008 in these words "if government and Taliban will not act according to the peace agreement then civil war would start in whole district and such a situation will bring dire consequences." ...... (Translated). Similarly the daily Shamal in its editorials published on December 25, 2008, February 11, 2009, March 02, 2009, June 03,16, 18, 25 and 26, 2008, November 05, 10, 17 and 23, 2008, December 01, 06, 07, 22, 27 and 30, 2008, January 13, 15 and 17, 2009, February 05, 10, 12, 14, 15,16, 17, 24 and 25, 2009 and April 23, 28 and 29, 2009 stressed on government and militants to take meaningful steps for resolving the issue of militancy in district Swat.

## 7. Conclusion

The study analyzed and evaluated the role of local press in Swat crisis and the results being derived from a thoroughly study of interplay of editorials, Government and Militants' Agenda reflect that local press was comparatively tended towards militants' agenda than that of government agenda. General findings confirmed that local press had given more support to militants' agenda and highlighted their activities both in editorials and news portion of newspapers, because of the hold of militants in the restive district Swat and other parts of Malakand division. So it has been derived from the study that local press was tended to project militants' agenda because of fear and threat.

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