

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

as well as in Open J-Gate, India [link of the same is duly available at infibnet of University Grants Commission (U.G.C.)]

Registered & Listed at: Index Copernicus Publishers Panel, Poland

Circulated all over the world & Google has verified that scholars of more than 1500 Cities in 141 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

www.ijrcm.org.in

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	ANALYSIS OF IPOs UNDERPRICING: EVIDENCE FROM BOMBAY STOCK EXCHANGE ROHIT BANSAL & DR. ASHU KHANNA	1
2.	BANKRUPTCY PREDICTION OF FIRMS USING THE DATA MINING METHOD ATIYE ASLANI KTULI & MANSOUR GARKAZ	8
3.	THE EFFECT OF BASEL III REQUIREMENTS ON IMPROVING RISK-MANAGEMENT CAPABILITIES IN JORDANIAN BANKS DR. MOHAMMED FAWZI ABU EL HAJJA	12
4.	CAPITAL STRUCTURE DETERMINANTS: CRITICAL REVIEW FOR SELECTED INDIAN COMPANIES DR. AVANISH KUMAR SHUKLA	18
5.	IMPACT OF INFLATION ON BANK LENDING RATE IN BANGLADESH EMON KALYAN CHOWDHURY	23
6.	THE PERCEPTION OF BANK EMPLOYEES TOWARDS COST OF ADOPTION, RISK OF INNOVATION, AND STAFF TRAINING'S INFLUENCE ON THE ADOPTION OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN THE RWANDAN COMMERCIAL BANKS MACHOGU MORONGE ABIUD & LYNET OKIKO	27
7.	ICT, ELECTION AND DEVELOPMENT IN AFRICA NDUONOFIT, LARRY-LOVE EFFIONG & ONWUKWE, VIVIAN CHIZOMA	32
8.	MODERATING ROLE OF EMOTIONAL INTELLIGENCE TOWARDS STRESS AND EMPLOYEE PERFORMANCE IN THE INDIAN BANKING SECTOR BEULAH VIJI CHRISTIANA.M & DR. V. MAHALAKSHMI	35
9.	FACTORS INFLUENCING CUSTOMER LOYALTY IN MOBILE PHONE SERVICE - A STUDY WITH REFERENCE TO COIMBATORE CITY DR. V.T.R. VIJAYAKUMAR & B.SUBHA	39
10.	A STUDY ON OCCUPATIONAL STRESS AMONG GRADE I POLICE CONSTABLES M.SHUNMUGA SUNDARAM & DR. M. JAYA KUMARAN	44
11.	A STUDY ON THE IMPACT OF SPIRITUALITY ON ORGANISATIONAL PERFORMANCE WITH SPECIAL REFERENCE TO ORGANISATIONS IN SALEM CITY DR. M. G.SARAVANA RAJ & R. FLORENCE BHARATHI	49
12.	A COMPARATIVE STUDY OF SELF- EFFICACY AND SUBJECTIVE WELL- BEING AMONG EMPLOYED WOMEN AND UNEMPLOYED WOMEN DR. K. JAYASHANKAR REDDY	54
13.	NETWORK SECURITY THREATS AND SOLUTIONS IN A VIRTUAL MARKETPLACE DR. PANKAJ KUMAR GUPTA & DR. AJAY KUMAR TIWARI	58
14.	A STUDY OF SUPPLIERS CERTIFICATION AT DIFFERENT LAYERS AND ITS IMPACT ON QUALITY IN AUTO COMPONENT INDUSTRY DR.DATTATRY RAMCHANDRA MANE	61
15.	GLOBAL LIFE INSURANCE PENETRATION AND DENSITY DR. GUDALA SYAMALA RAO	69
16.	AN ENHANCE SECURITY OF PLAYFAIR CIPHER SUBSTITUTION USING A SIMPLE COLUMNAR TRANSPOSITION TECHNIQUE WITH MULTIPLE ROUNDS (SCTTMR) GAURAV SHRIVASTAVA, MANOJ DHAWAN & MANOJ CHOUHAN	75
17.	CONSUMERS PERCEPTIONS OF CORPORATE SOCIAL RESPONSIBILITY: EMPIRICAL EVIDENCE AMIT B. PATEL, DR. VIMAL K. BHATT & JATIN K. MODI	79
18.	A STUDY ON FINANCIAL HEALTH OF KINGFISHER AIRLINES LTD: (Z- SCORE APPROACH) JIGNESH. B. TOGADIYA & UTKARSH. H. TRIVEDI	84
19.	STRATEGIES OF CUSTOMER RELATION MANAGEMENT IN MODERN MARKETING DR. T. PALANISAMY & K. AMUTHA	88
20.	CORPORATE GOVERNANCE IN OIL & GAS SECTOR: AN EMPIRICAL INVESTIGATION RASHESH PATEL & SWATI PATEL	92
21.	KNOWLEDGE MANAGEMENT & MOBILIZING KNOWLEDGE IN EDUCATION BY FOLLOWING CASE STUDY OF YU;GI-OH WORLD SMITA.SJAPE	101
22.	STUDY OF CRM THROUGH SOCIAL NETWORKING SITE: A FACEBOOK PERSPECTIVE TEENA BAGGA & APARAJITA BANERJEE	107
23.	ORDINARY LEAST SQUARES METHOD AND ITS VARIANTS R. SINGH	114
24.	IT INFRASTRUCTURE IN CREATING POTENTIAL MARKETING OPPORTUNITIES IN INDUSTRIES: AN EMPIRICAL STUDY OF SELECT INDUSTRIES IN KARNATAKA MANJUNATH K R & RAJENDRA M	120
25.	THE IMPACT OF KNOWLEDGE MANAGEMENT ON BUSINESS ORGANIZATION SUNITA S. PADMANNAVAR & SMITA B. HANJE	126
26.	LOCUS OF CONTROL AMONG HIGH SCHOOL TEACHERS DEEPA MARINA RASQUINHA	129
27.	KNOWLEDGE MANAGEMENT: A CONCEPTUAL UNDERSTANDING AINARY ARUN KUMAR	135
28.	A STUDY ON EFFECTIVENESS OF ORGANIZATIONAL HEALTH IN SMALL SCALE INDUSTRIES DR. J. S. V. GOPALA SARMA	142
29.	JOB SATISFACTION DURING RECESSION PERIOD: A CASE STUDY OF PUBLIC & PRIVATE INSURANCE IN PUNJAB HARDEEP KAUR	149
30.	BANKING SECTOR REFORMS IN INDIA DR. SANDEEP KAUR	156
	REQUEST FOR FEEDBACK	162

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

PATRON

SH. RAM BHAJAN AGGARWAL

Ex. State Minister for Home & Tourism, Government of Haryana
Vice-President, Dadri Education Society, Charkhi Dadri
President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

AMITA

Faculty, Government M. S., Mohali

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. BHAVET

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. A. SURYANARAYANA

Department of Business Management, Osmania University, Hyderabad

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

PROF. V. SELVAM

SSL, VIT University, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

SURJEET SINGH

Asst. Professor, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

TECHNICAL ADVISOR

AMITA

Faculty, Government H. S., Mohali

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email address: infoijrcm@gmail.com.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled ' _____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address, contact numbers & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers**, and **email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

ICT, ELECTION AND DEVELOPMENT IN AFRICA

NDUONOFIT, LARRY-LOVE EFFIONG
RESEARCH ASST.
DEPARTMENT OF SOCIOLOGY
UNIVERSITY OF PORT HARCOURT
CHOKA

ONWUKWE, VIVIAN CHIZOMA
RESEARCH ASST.
DEPARTMENT OF SOCIOLOGY
UNIVERSITY OF PORT HARCOURT
CHOKA


ABSTRACT

The new age is the age of globalization, driven by information and communication technologies (ICTs). Technologies are changing the way we live and even work, our thoughts as well as actions. The challenge of Africa is development and in many cases how to conduct a credible election to usher in good and stable governance. This paper assesses and reviews the role and possible interaction between ICT and election for development in Africa. The paper argues that governance is a panacea for development in Africa; as such ICT must play a key role in the electoral process. The paper recommends an ICT policy framework as well as ICT implementation task force to boost ICT development in Africa.

KEYWORDS

Development, Election, Governance, Globalization, ICT, Technology.

BACKGROUND

 During the early 1950's and 1960's, many African nations were liberated from the shackles of colonialism as they gained political independence. This was a moment of euphoria for everyone then, and the excitement that accompanied it was borne out of the hope of the future, a better Africa for Africans and by Africans. Thus, the task ahead was enormous, but it must work. Therefore nation building became the target cum goal of all the new African leaders. In the midst of jubilation and hope for the future, these new leaders were seen as saviours. They all embarked on ambitious and even gigantic programs of nation building to show their people that they were actually ready for progress, change and development. Thus, in the early years significant progress was made, as per capita GDP according to World Bank (1994) in Sub-Saharan Africa grew at 2.6 percent a year between 1965 and 1974, and striking advances were recorded in social indicators such as life expectancy, mortality rates and school enrolments. But this excitement was however transitory, as the dreams soon faded, and with a short period, multi-party states according to Adesida (2001:5) quickly became one party states. Hence, degeneration from here is that these nation States in quick succession began to fall as leaders became dictatorial and thus, military coups shepherded in tyrants. To crown all this, civil wars began to take shape and forms in Africa, and the attempt at developing Africa till date appears unlikely, if not impossible. This is so in that a steady and democratic system of governance, provided by a decent electoral process has been unfeasible. It is the age of globalization and the world has become a single village, where technology thrives and wrought wonders; yet Africa still lags behind in the scheme of things. Appropriate and constructive election process is difficult to put up, and access to information as regards the government is quite difficult. As such empowering people so as to extricate themselves from both natural and manmade obstacles for a better and more fulfilling life becomes quite a difficulty.

This paper therefore, will review the role and importance of information and communication technology (ICT) and election on development in Africa. The paper contends that good governance is the panacea to development. Hence the paper will discuss the interface and critical role of both information and communication technology (ICT) and election in improving governance for development in Africa.

AFRICA AND THE ROAD TO GOVERNANCE

The question is what is governance? The concept of governance is a keenly contested one. It's definition and application is however distraught. Ever since its introduction into the development discourse in the late 1980's, the concept has assumed a highly politicized nature. According to the 9th African Partnership Forum (2007), governance must be defined in a less prescriptive and technocratic manner. In other words, governance must be defined in terms of state-society relations and internal structures and processes within government as a principal organ of the state. Here we look at governance in a continuum, first, politically and second, in economic terms. Politically, governance is concerned with the way a nation is governed. It further *comprises how the citizens, institutions and business are able to express their interests and reconcile their differences* (Adesida, 2001:7). It expresses democratic principles of freedom and accountability. On the other hand, economic governance entails the management of the society's resources and the particular role the government plays in the process of socio-economic development. Therefore the economic dimension provides the framework in which corporate governance is practiced in any society. This understanding in many ways is lacking in Africa with regards to practicability.

Revolutionary pressures for change began to increase the demand for democratization in Africa in the 1980's. This demand was however given a boost with the collapse of the USSR, and of course since the early 1990's Africa has been experiencing a tremendous political change with the people of the continent taking definite steps in demanding political participation and democratic system of governance (Adesida, 2001:6). Good governance is central to development and constitutes the primary basis for social transformation. The understanding that good governance is quintessential to development in Africa has in many ways, provoked African leaders to make commitment on making a difference in the continent. Over the years, the continent has made concerted efforts to bring about transformation in variegated aspects of life, ranging from governance, human rights, etc. Thus, from the Lagos Plan of Action (LPA) of the 1980's, and now to NEPAD underscored by the transformation of the OAU to AU are clear instances. (Alence, 2002:12).

A quick glance at Africa today would definitely show that a great disparity exist between the Africa of the early 1960's and that of the 21st century. Improvements and changes have taken shape in various dimensions, especially in the area of governance. The military era has gone, democratic settings have taken shape, and elections are now prevalent in the continent. The political transition in Nigeria in May 1999 after years of military authoritarianism and the democratic changes of government in Benin, South Africa and Senegal, Sudan and even Cote d'Ivoire are all positive instances. Additionally, it is no longer business as usual, that is; disrespect for the constitution. Now, that is changing as the African Union (AU) and other African regional organizations move more systematically and firmly to uphold democratic values (Harsch, 2010:10). This translates further into the condemnation and rejection of unconstitutional changes in government by the African Union, as enshrined in article 3 (10) and article 5 of the African Charter on Democracy, Elections and Governance. This Charter however provides the framework to enhance the capacity of AU to respond to potential threats to governance, such as the resurgence of coups and unconstitutional violations of democratic principles.

Despite the gains ushered in via social transformations in Africa, many of the problems that led to the pressures of participatory democracy are still unresolved and proper development has not been attained in Africa. (World Bank, 2000; Adesida 2001:13; Harsch; 2010:11).

ICT, ELECTION AND GOVERNANCE

As earlier stated, for development to be achieved, a good system of governance must be in place to usher in both political and economic development. A good system of governance is achieved therefore if the duo of ICT and election are appropriately strengthened. In this section, we give an exposé on the interaction between ICT and election for good governance and by so doing strengthening development in Africa. ICTs have changed lives, and are still changing lives in many ways that are unspeakable. The convergence of computers, according to Adesida (2001:8), telephony and communications is changing the way we live and work, and it is transforming many aspects of social and economic organization. Indeed, not only are ICTs affecting the way we do business, they have equally led to the creation of entirely new industries such as software, e-commerce and even e-government. According to Jean-Francois (1995:11), though ICT make possible information exchange, yet they are deepening the process, creating new modes of sharing ideas and reducing the cost of collecting and analyzing information. Thus, as it stands ICTs does not only present the best opportunity for accelerated development, they offer a more serious window of opportunity for developing countries to catch up with the rest of the world and even leapfrog as it were.

Election simply refers to the formal process of selecting a person or people for public office or accepting or rejecting a political profession by voting. Historically, elections were used in ancient Athens, in Rome and in the selection of Popes and Holy Roman Emperors. (Encyclopedia Britannica, 2010:1). The origin of elections in contemporary world is traceable to Europe and North America beginning from the 17th century. Thus the holistic characteristics notion of the Middle Ages was transformed into a more individualistic conception, which emphasized the individual as the critical unit to be counted.

From 1990 to 2001, forty-two African countries had organized both presidential and parliamentary elections; whereas in 2011 alone more than 18 African countries were set for elections (The Economist, 2011). Most of these had ended up in confusion. Nigeria had just concluded her 2011 elections; the outcome ushered in a new president, but with post elections violence. A key feature of well-functioning States all over the world, Africa inclusive is democracy. Strong elements of democracy are people's participation in governance through regular elections and a vivacious civil society (Decalo, 1994). Democratic governance requires an open government and easy access by citizens to the government. In fact, 70% of rural dwellers in Africa cannot access government, Bhavya, et al (1999:) thus estranging government from the people.

ICTs, especially the internet and web can be used to develop a democratic culture in Africa through stimulating open and public debate, establishing open government, as such enhancing interactions between the governors and those being governed. According to Olise (2010:159), ICT can be used to influence Behavior Change Communication (BCC) in as much as the people can assess their rulers. This again can equally play out during voting. Historically, voting has always been through the utilization of the ballot box. But ever since the advent of the information revolution, the notion of election and voting has become quite dynamic in many parts of the world. ICT is now used to transform the election process in several ways, in political advocacy, in political debates, in conducting opinions polls, and in voting. Political parties in Africa can equally use the internet as a mechanism to access huge databases of likely voters and become dynamic with their political campaigns. Baran (2004:27) posits that ICT is a veritable instrument for political development. According to him, 'ICT impact on political campaigns and voting is instrumental to governance'.

A good number of developing countries, for example Mexico, Iran, Brazil and Chile have already started deploying ICT in monitoring their elections. Africa must not be left behind this time. For credible elections, it is important in this information age to employ ICT. Though some African countries have also started the deployment of ICT, but it is majorly for the registration of voters, as it is evident in Nigeria during the last voters registration exercise, but was not applicable during the election proper.

In many parts of Africa, elections have been very turbulent, especially after polls have ended. In many cases, people lost their lives and properties worth millions, if not billions are destroyed. This is owing to poor election monitoring processes. It is important at this juncture to say that the information age is not just here, but is here so that it can be accessed. African governments must make a sacrifice for progress and development, and this must come in the form of deploying ICT for election monitoring. This way, post-election violence can be curbed.

Abraham Lincoln defined democracy as the "government of the people, by the people and for the people". This means government is not at extreme from the people. Rather, the people are however the government as they are part and parcel of decision making. It is in this line that Essoungou (2010:3) posited that information must be democratized. This means that the people must be part of government, contributing to issues that affect their lives. Little wonder, Coates (1994:3) and Pitroda (1993:27) maintains that, ICTs are the most democratizing tool ever. The people, the electorates can use ICT to contribute to on-going debate about a bill in parliament. That is to say that citizens can be invited to send in comments via e-mail, Facebook, twitters etc., to government officials or parliamentarians. By so doing their view can be taken into consideration before laws are passed and policies made. This in turn, doubtless, makes the government more transparent, accessible, and accountable and even more responsible to its constituents and will likely reduce public suspicion, sentiments and in many cases, political apathy.

ICT IN AFRICA: A CHALLENGE

Okpaku (2002:7) identified various bold initiatives on-going in Africa to streamline the continent on the path of development. According to him, these initiatives are both continental and regional. For instance, the African Connection/Ministerial oversight Committee was created during the ITU African Regional Conference to serve as an institutional framework for the coordination of telecommunication development in Africa. There is the African Telecommunication Union, the African advisory group on ICT (AAG – ICT), as well as several regional infrastructure initiatives such as the RASCOM satellite project, the COMTEL Project – all to make affordable access to ICT resources for Africans anywhere in the continent. Though these initiatives are on ground, yet ICT are relatively new technologies in Africa, as such they require knowledge and expertise to use. More so, literacy rates are low in Africa, and this poses a grave challenge. This according to Adesida (2010:21) accounts for the low turnout of people for ICT training at the free ICT centers in various rural communities, where capacity building is supposed to establish the necessary skills to uplift men and women to engineer Africa to the next phase.

Again there is the low level of technology penetration in Africa. Danaan (2006:14) is of the view that "it will take Africa many decades to develop a systematic, efficient and reliable ICT enterprise that would promote the ideals of globalization and development". The certainty of this statement lies in the fact that Africa depends so much on technology transfer from the West. More so, per capita income is quite low in Africa and ICT technologies do not come cheap. Thus affordability becomes a challenge in many respects. For majority of Africans, Laptops constitute a luxury, and though there is a reduction or fall in prices, the cheapest computers still go for less than \$1000. This of course, frankly is the equivalent of per capita income in most Africa countries. The option for many users is but a fairly used system that is relatively cheaper with shorter life span. In spite of the One Laptop Per Child (OLPC) initiative for school children, as well as the Catalyzing Access to ICT in Africa (CATIA) programme, which were basically meant to enable poor people gain maximum benefit from information and communication technology, the idea of inexpensive laptops in Africa is still far from reality.

There is also the challenge of a workable policy framework. Policies are necessarily course of action adopted to achieve certain objectives. They are meant to act as guidelines for the implementation of development plans and strategies. But most African countries are deficient and lagging in this aspect. In situations where these ICT policies are not available or properly implemented, a whole lot of things could be wrong. Yet, in spite of all these challenges there is a ray of hope for Africa. The launching of the Nigerian Communication Satellites (NIGCOMSAT-1) in 2007 and (NIGCOMAST-2) in 2011, as well as the launching of DAARSAT Communications by DAAR Communications Plc in 2008 is a clear indication that there is hope for Africa.

CONCLUSION

Development for Africa is no longer a myth, if only what must be done can be done to put Africa on the same pedestal with others. The world is changing fast, voting and elections are no longer problematic in many countries as a result of the deployment of new technologies. Therefore the first step in the successful

deployment of ICT in elections in Africa is for African governments to strive to achieve e-government. E-government brings the government closer to the people. Indeed, when the people are closer to the government, it is easier to move to the next level of e-election. The creative deployment of ICT in the election process will definitely help curb rigging and get more people involved in the electoral process. Even Nigerians in Diaspora can equally participate in their electoral process.

Finally, though the interaction of ICT and election can effect development for Africa with a view to participatory governance. It is fundamental that a policy frame work must be on ground as to ICT operation and management. On the basis of this we strongly recommend that an ICT implementation committee/task force must equally be on ground in every country of Africa, as machinery to drive ICT into action in Africa. This must necessarily take the shape and form of existence in perhaps every ministry and parastatal of the government. Also, Government of African countries must strive to make computers (laptops, palmtops, PC's) cheaper and affordable for their citizens. We also recommend that African government should take advantage of ICT by creating functional websites, administered by specialists so that their citizens can reach them easily with their ideas/complaints, as well as them their citizens.

REFERENCES

1. **Adesida, O. L.** (2001). "Governance in Africa: The Role of Information and communication technologies". Economic Research Paper No. 65. Pp 5-8, 13, 21.
2. **Alence, Rod** (2002), "Notes on the International Relations of the New Partnership for Africa's Development (NEPAD)". Paper presented at Africa talks seminar series. Ghana, August 14. Pp 12.
3. **Baran, S. J.** (2004). "Introduction to mass communication: media literacy and culture". 3rd edition. California: McGraw Hill.
4. **Bhavya, L., Gaumer, G. and Manhica, S.** (1999) "Information and Communication Technologies for Improved Governance in Africa" Theme paper for African Development Forum. September, Pg 3.
5. Britannica.
6. **Coates, Joe** (1994). "The Deadening Power of Dilemmas". Futures, Volume 26, No. 10 London: Butterworth-Heinemann.
7. **Danaan, G.** (2006). "The Growth of Information and Communication Technologies (ICTs) in Less Developed Countries (LDCs): Issues and problems". International journal of Communication, vol 5, No 117. Pp 14.
8. **Decalo, Samuel** (1994). "The Future of Participatory Democracy in Africa". Futures, Vol. 26, No 9. London: Butterworth-Heinemann.
9. **Encyclopedia Britannica** (2010). Elections. Chicago: Encyclopedia
10. **Essoungou, A.** (2010). "Young Africans put Technology to new uses: Kenyan software a tool for political participation". African Renewal, vol. 24, No. 1 Pp 3.
11. **Harsch, Ernest** (2010). "Africa defends Democratic rule: Zero tolerance for coups, constitutional violence". Africa Renewal, Vol 26, No 9 pp 10-11.
12. **Jean-Francois, Rischard** (1995). "Forces Reshaping the World Economy, in National Research Council and the World Bank, Marshaling Technology for Development": Proceedings of a Symposium. Washington DC: National Academy Press.
13. **Okpaku, Joseph** (2002) "Regional workshop on Building e-governance capacity in African countries: Background paper on ICT-for-Development in Africa for the United Nations Task Force". Johannesburg. 28-31 October. Pp 7
14. **Olise, F. P.** (2010). "Information and Communication Technologies (ICTs) and Sustainable Development in Africa: mainstreaming the Millennium Development Goals (MDGs) into Nigeria's Development Agenda". Journal of social Sciences, Vol 24, No 3, pp 159.
15. **Pitroda, Sam** (1993) "Democracy and the Village Telephone," *Harvard Business Review*, December, pp 27.
16. **The 9th African Partnership Forum** (2007), "Governance in Africa's Development: Progress, Prospects and Challenges". Algiers, Algeria. 12 – 13 November, pp 5-7.
17. **The Economist** (2010) "Africa is in throes of election fever. But more voting does not necessarily mean Democracy". 22 July.
18. **World Bank** (1994) "Adjustment in Africa: Reforms, Results and the Road Ahead". Washington DC; The World Bank.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail i.e. **infoijrcm@gmail.com** for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

