II. МОДЕЛИ МОДЕРНИЗАЦИИ СТРАНЫ И ФОРМЫ ВЗАИМОДЕЙСТВИЯ ГОСУДАРСТВЕННОЙ ВЛАСТИ И РОССИЙСКИХ ЭЛИТ

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DISCOURSE AND PUBLIC POLITICAL COMMUNICATION — (A SEMIOTIC VIEW ON ISLAMIC BANKING COMMUNICATION IN NIGERIA)

Participation in a political dialogue is often a difficult task for those joining midway. There are often too many views, positions and side-takings. This often makes many to view the process of political communication as too complicated and therefore discouraged from participating. There are a few in the political community however who, rather than opt out, try to change ongoing conversation by suggesting new themes for dialogue, where they could easily find their feet. There are also another few who stay close in observation of the ongoing dialogue and keep listening until they could fathom the substance of the discourse and then join. The latter set is of those who are most likely to have a significant impact on their country's politics.

The common attraction on political thought is the power orientation, which tends to focus on the degree to which people see themselves as leaders, their worldview on the nature of power and their relationship with those who have power over them and over whom they have power. This orientation is apt to consider the one who dominates or who wields greater power as the all important subject, while the dominated (or lesser subject) is ignored in the negotiation. Within the framework of this orientation, other aspects of political relationships are often ignored.

An alternative way of looking at politics and understanding it would be to look at the dynamics of political exchanges between government representatives and the public and then attempt an analysis of the *textuality* to establish a relationship of cause and effect between the meaning ascribed to the signs that are dominant in the communication and public acceptance or otherwise of official or government proposals. Since there are many kinds of power such as economic power, physical power, power stemming from authority, rhetorical power, etc, it could be misleading to use the power orientation as the only basis for understanding politics in modern day democracies. The communication approach - the focus of this paper - to understanding politics would be adequately appreciated if one takes a look at the institutional framework of modern democracies, which incorporates three elements, namely:

- autonomy of citizens and their freedom to pursue a life of their own;
- inclusion of these free citizens in the democratic process of choosing their leaders and making other decisions of public significance;
- existence and independence of the public sphere that operates as an intermediary between state and society.

On these three elements lies the foundation of democratic processes. Ideally, this design is *institutionalised* to guarantee equal protection of individual members of civil society by establishing the rule of law, which provides a system of basic liberties for everyone at equal measure, provides access to and protection by independent courts, and provides for a separation of power between the three arms of government. Also the institutionalised design of modern democracy is meant to guarantee political participation of as many interested citizens as possible. This is done by providing equal opportunity for communication and participation, an inclusive suffrage, competition between parties, programmes and platforms and political decision making through representative bodies. Moreover, there should be the right of communication and association, existence of diverse and independent mass media and general access of the mass audience to the public sphere.

The institutionalised design then takes contributions from different political philosophies to give birth to different traditions of mod-

ern democracy. What now makes the difference between the various traditions is the degree of importance societies or countries attach to or accord citizens' freedom and rights, inclusion of citizens in the democratic election process, public deliberations and discussions aimed at problem solving. Emerging from this is the conclusion that public discussions or debates on political issues are a key aspect of functional democracies.

Politics is a process of solving public problems (Hahn, 2003), and the problem solving process begins with identifying the problem, most probably through conversation with those affected, arguing the importance of addressing this problem at this point in time, then moving on to propose a solution, and arguing for the merits of a particular solution compared to a host of other proposed solutions, adopting a specific solution and explaining the resolution to those affected both in the public and government. It is apparent that this problem solving process takes place through communication. It turns out that the communication approach even tends to qualitatively reveal the power relationship between participants in politics. While the power orientation stresses the dominant-subject element of the political game, the communication orientation stresses the inclusiveness element.

Institutions and Discourse

Although there is a power relationship in a discourse at every level of a problem solving process, the communication relationship existing through discussions is what usually leads to the kind of conclusion that is acceptable to all parties involved, at least in a democratic setting. One way of explaining why the communicative rather than the power approach to the political process of problem solving is more conclusive and thereby acceptable in democracies could be derived from a semiotic understanding of the concept of *discourse*.

It is imperative to understand that the structure and interrelation of social roles, reflected in social identities such as those of a politician and residents of his or her constituency, are determined by the institutional context of their relationship. The politician and his or her electors are made to relate within a set of relatively stable social arrangement, with a structure of roles and functions for the participants (Twaites, Davis and Mules, 2002). This "arrangement" is what is referred to as

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institutions and the various identities are played out within it according to rules of varying formalities.

In playing out their roles, human groups produce *texts* through talks that convey attitudes, feelings and power (this is reflected in the questions, cheering and commendations or the booing and other forms of expression of disapproval). The texts, which come in oral and written forms and carry information, requests, commands, etc, serve various purposes, including reinforcing or limiting people's positions and causes, clarifying processes and communicating to external *audiences*. This is what we often refer to as language.

Institutions are groups of people who interact formally and informally according to a set of rules and conventions. The interactions take place with the use of certain texts and genres with which the rules and conventions are also recorded or written. An institution takes on its own unique characteristics through the different texts and genres its uses for interaction among its rank and file. The different texts and genres of interaction used produce different power relations, where, for instance, the speech genres used in the banking institutions are different from those of educational institutions. Interactions, by using specific texts and genres, establish positions of addresser and addressee and this tends to place individuals in foreseeable power relations with one another, with the institution and the social world (Thwaites et al, 2002). All this produces a given mode of textuality for the specific institution. The textuality, or the adopted pattern of exchange and use of language, is called *discourse*. Put differently, a discourse is a set of textual arrangements, which work to organise and coordinate the actions, positions and identities of the people in an institution. An institution, over time, is known and recognised by its mode of textuality, or discourse. Suffice is to say that individuals can cross between institutions to interact as long as they are capable of adapting to the mode of textuality used in the institutions.

Twaites et al (2002) have identified four characteristics of discourse, namely: existence of specific sites within which discourse circulates (i.e. institutions), roles for those who participate in the discourse, the power relations existing in the roles, and the topics of discussion in the discourse (themes). It is through discourse that institutions reproduce themselves, through repeated production of texts in

speech, written and visual forms, within which people assume the roles of addresser and addressee and relate with one another. Most important-ly, unlike erroneously assumed, discourse does not suggest a process of spontaneous expression of the thinking of the individuals involved. Ra-ther, it is a process of discursive and institutional procedures where specific generic conventions are employed. Discourse therefore pro-vides a platform for a deliberative process, which is an acceptable way of making political decisions and this process helps institutions to gain legitimacy.

In a discourse, signs and signals are employed to convey mean-ings. These meanings take up very significant role in political discourse as they convey both direct and indirect or tactful messages from the sender to the receiver. Sign as a tool of conveying meaning is generally the concern of the field of semiotics, which is the general science of signs.

Semiotics as a study of the relationship between form and meaning, with reference to language, is the study of sign, which is composed of two parts: the signifier and the signified. The signifier could be a sound or image, i.e. the aural or written sign *tree*, for in-stance, and the signified - the concept or idea of tree. Together, the sig-nifier and the signified constitute the sign. This conception of sign fol-lows the dyadic approach of Saussure (cited in Petrilli and Ponzio, 2007). In the triadic conception, which seems to be more adequate, the sign has its meaning in another sign. Here the minimal relation allow-ing for something to act as a sign is three-fold and it involves:

(1) something objective (not necessarily a physical object), preex-istent, autonomous, "material" with respect to interpretation (the 'Object');

(2) the interpreted, that is, the object insofar as it has meaning ('Sign')

(3) the interpretant by virtue of which the object receives a given meaning ('Interpretant')

The triadic relationship is that of 'object-interpreted-interpretant', where the interpretant implies the object of interpretation. In other words, from the perspective of Charles S. Peirce (1914) as cit-ed in Petrilli and Ponzio (2007):

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Semiosis is a triadic process, whose components include sign (or representamen), object and interpretant. A sign, or representamen, is a first which stands in such a genuine triadic relation to a second, called its object, as to be capable of determining a third, called its interpretant. Therefore, the sign stands for something, its object, by which it is 'mediately determined' not in all respects, but in reference to a sort of idea'. However, a sign can only do this if it determines the interpretant that is 'mediately determined by that object. A sign mediates between the interpretant sign and its object insofar as the first is determined by its object under a certain respect or idea, or ground, and determines the interpretant in such a way as to bring the interpretant into a relation to the object, corresponding to its own relation to the object'.

Peirce (1902) himself, had put it this way:

A sign is something, A, which brings something, B, its interpretant sign determined or created by it, into the same sort of correspondence with something, C, its object, as that in which itself stands to C.

This relationship between the signified (the concept invoked by the sign) and the signifier (the sensory impression of the sign) or the object, interpreted and interpretant is what produces meanings on the general platform that we refer to as culture. Consequently, culture is the assembly of social practices by which meanings are produced, circulated and exchanged. Culture has been recognized as that aspect of the social which is concerned with meanings. Societies can be imagined without money, exploitation of people by people or government, but it is hard to imagine a society without meanings. In interactions between and among peoples in a culture meanings are generated and circulated. Since a sign, broadly speaking, is anything that produces meanings, it could be further said that meanings are located in signs. Also, signs are not simply comments about the world but are themselves things in the world, they do not just convey meanings, they produce meanings, and a sign can produce several meanings.

Signs are known to carry out certain functions as they produce meanings. The *referential* function of signs is the function, by which it represents, depicts, proposes things as real, stands for things and proposes something to be the case. In this function, signs refer to things in

the world as being what they are. This function gives signs the ability to call up or invoke content.

The *metalingual* function of signs provides that they also cue in codes for interpreting genres of texts and suggesting ways in which texts could be interpreted, thereby setting up expectations about what a text will say and how it will say it.

The *formal* function of signs involves the format it takes and its formal structure. This is closely linked with the material support of the sign or what the sign is made of in terms of whether or not it is printed on paper, comes as image on the television screen or with motion and sound or sound only.

Signs also have *addresser* and *sender*. The addresser is the position constructed as the source or where the sign says it is from while the sender is the actual source. The addressee is the position constructed as the destination while the receiver is the actual destination. It follows therefore that sender and receiver are actual people while addresser and addressee are mere constructions of signs. By constructing the positions of an addressee and an addresser, signs are displaying their *conative* and *expressive* functions respectively.

Signs also mark out the community within which an exchange is taking place. This is the *phatic* function of delineating a group for a particular exchange. As a result, a relationship is constructed between the addresser and addressee. The phatic function links addresser and addressee in all ways and manners and excludes those who are not part of the group. The conative, expressive and phatic functions are together the address function of signs. The social situation in which a sign is used can determine the right content, type of sign and coding, the person being addressed, by whom and how and the phatic community constructed by the sign. All the other functions of sign depend on the social situation or context in which a sign is used. The context in which a sign operates is indicated by its contextual functions. All the functions of sign are necessary for any sign activity to take place and they can be summed up as follows:

- a sign must work within a system of references and codes;
- it must have formal descriptions that distinguish it from other signs;
- it must establish relationships of address;

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- it must operate within and vary according to concrete situations.

Thwaites et al (2002) have pointed out that in any given sign, some of the stated functions may be more dominant than others, for instance the language of a scientific paper places high emphasis on the referential, while day to day work in the laboratory require an emphasis on the phatic. In addition, the functions are not independent of each other but are constantly interrelating. Moreover, certain functions may work together very closely, others may overlap to a degree, some may work against others and one may trigger off another.

It is imperative to point out that the relationship between the signified and signifier - that is the relationship of signification - is expressed in the system known as semiotics, making semiotics a model for understanding the process of signification.

Ideology and interpellation in politics

In politics, ideology plays the role of interpellation. That is, ideology literally hails people down in the sense of calling them to action without them being able to object to the call at that instance. This is because it allows the sender (of the ideological statement) to take on the role of addresser who has a very potent power to call the receivers to perform an action. This is because interpellation confers on the addresser the role of the law, power, community or nation with some kind of superiority over the subject. The interpellating voice is the voice of the nation, country or law, which at the moment of interpellation envelops the assumer of the role of interpellator as and therefore hides his/her identity and then turn him/her into a Subject (emphasis intended). The politician who calls on the people to vote for him/her (or his/her political party) takes on the role of the nation. A role that is stronger than when he/she speaks as a citizen of the nation. Here he/she speaks as the nation itself rather than as a subject under the control of the nation. The gesture made here is particularly strong when made in the name of independent or populist politics (Thwaites et al, 2002). The politician becomes the nation that has come to avenge the people and rescue them from neglect and poverty and punish the political task masters and jailers who have held them captive. The "nation" in this political interpellation has a number of characteristics: i.e. it is selective in its representation of the vast and diverse things that make up a country; it

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is mythic in that it simplifies a complex set of social and cultural relationships to one particular relationship, i.e. the degree to which something is or not part of the nation; it is ideological in that it attempts to reconcile complex social relationship in terms of simple discursive relations [2]. It follows therefore that political statements about policy formulation and implementations have ideological intonations that often suggest that politicians are proposing a change that has the potential of removing all the pains currently being experienced by the masses without leaving the masses with much alternative, especially when the media are involved in the interpellation.

"Islamic" or "non interest" Banking?

The introduction of a new kind of banking system in Nigeria by the Central Bank (CBN) to supplement the existing one has generated a lot of heated debate in recent times. Seen by critics as a religious project by the apex bank of a secular state, the CBN has been trying to convince Christian organizations, civil rights bodies and other sceptics that the banking system is not meant to Islamize the country, more so with the level of disfavour that the idea of introducing Sharia law in some northern states has received from non Muslim residents of those states.

Just like conventional banking, the purpose of setting up Islamic banks is to make money for the banking institute by lending out capital. Because Islam forbids collecting interests on money lent out, Islamic rules on transactions were set up to remove the issue of interest rates and instead establish the relationship of profit and loss sharing, joint venture, leasing and others between the bank and the lender.

The Christian Association of Nigeria in a press release on current issues of national significance pointed out that:

Our members have never argued against the introduction of Non-Interest banking by the Central Bank of Nigeria, but [that] the CBN must create and ensure a level playing field for all interested parties.

Our members are against the introduction by CBN of two types of guidelines, i.e. "Special" Guidelines for Islamic Banking and another set of guidelines for "Other Forms" of Non-interest Banking in Nigeria. If there is sincerity of purpose by the CBN governor, there should be one uniform guideline for all types of Non-interest banking,

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*whether floated by Christians or Muslims as is done in the education,
aviation and petroleum sectors.*

*Our members are against the establishment of a body called the
"CBN Advisory Council of Experts" within the CBN. We know fully
well that the composition, qualification and responsibilities of this body
[are] a camouflage to promote Islamic Banking.*

(The Punch, October 20, 2011).

The idea of Islamic banking is associated with conflict not only
in Nigeria but also in countries that are officially Islamic such as Paki-
stan. Some Islamic banks are said to charge for the time value of mon-
ey, the common economic definition of Interest. These institutions are
criticized in some Muslim communities for their lack of strict adher-
ence to Sharia. Also, the concept of *Ijarah* (lease, rent or wage) is used
by some Islamic banks to apply to the use of money instead of the more
accepted application of supplying goods or services using money as a
vehicle. A fixed charge is added to the sum of the loan that must be
paid to the bank regardless of whether of not the loan generates a return
on investment. The reasoning is that if the amount owed does not
change over time, it is profit and not interest and therefore acceptable
under Sharia.

Most of the clients of Islamic banks are found in the Gulf states
and in developed countries. The majority of financial institutions that
offer Islamic banking services are also majority owned by Non-
Muslims while the Muslims working within in them are employed in
the marketing of these services, while having little input into the actual
day to day management of the organizations. A Malaysian bank offer-
ing Islamic based investment funds service was found to have invested
most of the funds in the gambling industry; the managers administering
these funds were non Muslim. Stories like these contribute to the gen-
eral impression within the Muslim populace that Islamic banking is
simply another means for banks to increase profits through growth of
deposits and that only the rich derive benefits from implementation of
Islamic Banking principles. Hence, the controversy that surrounds Is-
lamic Banking continues. The question of whether or not Islamic bank-
ing really is Islamic is still a matter of debate among the Muslim aca-
demia. Meanwhile, the CBN has introduced the idea into the Nigerian
money market.

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The conflict generated by the idea of Islamic banking can be analysed on a discursive level by looking at the signs used in the discourse. It has been established that during discourse, signs and signals are employed to convey meanings. In the institutional debate over the proposed licensing of non-interest banks, the word "Islamic banking" has been used in speeches by high ranking officials of the CBN. The discourse therefore has been characterised by the signs *non-interest banking*, *Islamic banking* among other signs. These signs have played the leading role in the discourse on the new banking system. The idea has generated some controversy mainly because of the role played by the prominent signs of the discourse. The sign *non-interest banking* may not attract any resentment from Non-Muslims and secularists. The sign *Islamic banking* may however do so.

While working within its system of reference, the sign *Islamic banking* in a country like Nigeria, with its diverse religious groups and at a time when a radical fundamentalist group is on a rampage, will be read or interpreted as negative. The use of *non-interest* banking would not singlehandedly attract such negativism. Also, in its function of address (that is expressive, conative and phatic functions) the sign *Islamic* in its construction of an addresser poses a problem for the advocates of the new banking system in that the head of the apex bank is from the north and probably a Muslim or perceived to be. Consequently, the construction of an addresser here is such that suggests that a northern Muslim is trying to sell the idea of an Islamic banking system. In its construction of an addressee, the sign *Islamic* banking came to us in texts and the addressees can only understand it in textual ways without recourse to what the CBN governor, the nation in this instance, actually intended it to mean. The discourse on non-interest banking produced the problem of scepticism partly due to the prominence of the sign *Islamic* in its textuality.

Conclusion

Politics is not only about power relationships but also about the way the relationship is played out among those who interact on the political platform. Ability to stay on in a political debate and make an impact is highly dependent on an individual's understanding of the issues under debate and how other participants can be made to understand the issues from his or her own perspective. Discourse as a mode of textuali-

ty used in communication within an institution becomes a tool for identifying the institution.

Discourse should not be seen as a synonym to discussion, rather the former is a genre that helps to recognise an institution by the kind of texts it uses in its communication. Consequently the roles played by a sign or signs that dominate the discourse of an institution on any matter cannot be easily separated from the idea of what the institution stands for. This probably explains why the use of the word Islamic banking, the CBN governor being a northerner and Muslim have made the proposed introduction of non-interest banking a controversial one in Nigeria because it was perceived as a religious project rather than a purely monetary or fiscal one.

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