

The Perceptions of Lubumbashi Higher and University Education Teachers on Problem Situations in the Banking of their Salaries

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Abstract: *The bankarization of the payroll of the salaries of higher education and university teachers in Lubumbashi generally poses problems. Several unfavorable situations are encountered during payroll. Delays in relation to the pay day, long queues, a craze in front of the bank, to the point of seeing teachers fighting to mess up the place to name a few. In such a context, what are the problematic situations in the bankarisation of the payroll of the salaries of teachers in higher and university education? This article therefore proposes, from a survey carried out, to make an analysis of the discourse of students, on the basis of a qualitative approach. The processing of the data resulting from this work makes it possible to produce a multi-varied portrait of the problematic situations, also highlighting their nuanced perceptions on the problem situations in the banking of the pay of teachers in higher and university education.*

Keywords: Bankarization

1. Introduction

The DRC is in a so-called wealth creation phase, which requires enormous capital; yet the scarcity of financial resources that the government faces to achieve its agenda requires creativity and innovation. Good governance thus becomes a key element in gaining the trust of all national and international partners¹. It faces a problem of low income and, by extension, a low banking rate, and therefore savings².

The banking of all sectors of the national economy, even progressive as it has already begun, is crucial and bears hope for a country which has since embarked on the process of eradicating corruption, clientelism, mediocrity, informal, etc. To thus promote good governance and improve the business climate and modernize the economy as provided for in its "revolution of modernity" action program. Hence, the government should rely on banking to acquire effective means of control and provide the judiciary with a reliable investigative tool so that nothing and then nothing escapes the public treasury, therefore the country (M.Bodi, 2016, 1).

Public finance is a key sector in the implementation of economic policies. They deserve special attention. Without good monitoring, slippages can lead to harmful situations for the economy of a country. The DRC paid the costs during the 1990, to name but one. Governments have understood this and have initiated several reforms in this context in order to make the sector efficient. Thus, several measures have been taken both in terms of revenue and expenditure. With regard to expenditure in particular, efforts are focused

on reducing the costs of public personnel (by which we mean all agents and civil servants of the State) starting with remuneration. One of the ways to achieve this, without lowering the level of salaries which is already minimal (if not derisory for the lowest-ranking and retired agents), is to play on the number of State employees whose statistics differ from one service to another, revealing a vagueness maintained for years. Hence, the challenge of counting state agents and civil servants in the DRC in order to control their numbers and, by extension, the payroll. (B. Kabangu and P. ntabugi, 2018, 70). The bankarisation of the payroll of State agents and civil servants in the DRC has made it possible to contribute to the control of the workforce and the wage bill in a country of continental dimensions, and devoid of financial institutions, except in certain large urban centers and districts. This is a change of first order, with an obvious impact on the national economic and social sphere, achieved without technical or financial assistance from traditional development partners.

This article therefore aims to make an analysis of the problem situations in the bankarization of the pay of the teachers of the Higher and University Education of Lubumbashi, by examining the following question: What are the problem situations in the bankarization of the pay of the salary of the teachers? Teachers of the Higher and University Education of Lubumbashi? By answering this question, we seek to describe the representations made by the teachers of Higher and University Education in Lubumbashi around the banking of their pay, as well as the problem situations related to the banking of the pay of their salary. In this article, we first present the inclusion of study in the object of criminology as well as the theoretical perspectives mobilized.

Then we present the methodology used to collect the data. We also consider strategies related analysis. Finally, we

¹Banking of the payroll of state officials and opportunities for economic growth for the DRC; Alexandre KAMBA NGUDI UNILU - Degree in Economics 2014.

²The effects of banking in teacher householdsthalita 2014.

present the main results of the study followed by a conclusion.

1.1 Banking and history of the payroll system in the DRC

1.1.1 Banking

Bankarization refers to the penetration of banking services in the population, a process consisting of banks opening bank accounts to the entire population³. It is also a measure of the importance of the population having a bank account⁴. For a central bank, banking is a permanent concern and its level is one of the parameters for judging the effectiveness of the banking system in its contribution to financing the economy. Banking reflects the degree of penetration of the banking system into the workings of the economy and provides information on the level of development of the supply of financial services. It is therefore a key element for the development of payment systems. Nevertheless, it remains dependent on structural factors such as the level of economic and educational development, the share of the working population employed and public confidence.

1.1.2. History of the payroll system in the DRC⁵

Historically our country the Democratic Republic of Congo did not have the same way of administering as today precisely with regard to the pay of its agents and civil servants.

The Congolese State had a classic system by which it proceeded to serve its personnel. This system consisted in having recourse to chartered accountants for the realization or the execution of the pay of its agents and civil servants who were on the various sectors of the Congolese State using listing.

The accounting profession we are talking about is intimately linked to these two terminologies: ethics and deontology. Ethics is taken as the set of moral values shared by a group of individuals, while deontology is the set of rules and duties imposed on the member of a profession. The notion of chartered accountant is similar to the service of an auditor, but it does not have the same purpose or the same origin.

The chartered accountant intervenes contractually with his clients whom he solicits for the establishment and monitoring of the accounts while the auditors carry out a mission (H. Tegbesa, 2014, 24).

1.1.3 Payroll Reform in DRC

The bankarization of remuneration has its origins since 2003, in the government's economic program (PEG) where one of the quantitative criteria to stop was the non-accumulation of salary arrears for agents and civil servants of the State.

This non-accumulation of salary arrears implied the prior harmonization of the payroll system for State personnel⁶.

The government's economic program (PEG2) includes the quantitative criteria for the non-accumulation of salary arrears in 2010. Under this government's economic program, the criteria were finally met by the government of Prime Minister MATATA PONYO, although the program himself was suspended in December 2012 for poor governance in the mining sector⁷.

Launched in August 2011, following shortcomings noted in the public services, banking began with the payroll of political institutions with a workforce of 244 units. Thus in July 2012 the reform was accelerated by the government, its author, and reached 141,785 units³. It was not until October 2012 that banking services took place for State agents and civil servants working in the provinces.

1.2 Salary (payroll)

The salary is the set of monetary means, a sum of money paid in cash or in kind to an agent in the bonds of an employment contract⁸. It is the type of income received by households that is the most widespread (this is largely due to the growth in the number of employees in the active population. A distinction is made between the gross salary, which is the amount before deduction of the salary share of social security contributions and the net salary which is the amount after deduction of this share. For classical economists, the salary is the equilibrium variable of the job market and varies according to the supply and demand for labour. For Marx and the Marxists, the wage is the selling price of labor power and in the long term corresponds to the level of subsistence allowing it to be reconstituted. And finally, Keynes emphasizes the dual nature of the wage: cost of labor for the company, it is also, at the macroeconomic level, the main source of income for a large majority of the population. This is why the assumption of perfect downward wage flexibility is an illusion⁹.

2. Registration of the Study in the Object of Criminology

Long conceived as a science that studies the characteristics, reasons and causes of the criminal phenomenon (Maurice Cusson, 1998, 17), criminology has undergone profound changes. Criminology allows the study and understanding of the social problems faced by human beings in their lives in society and in relation to their environment in various forms, thus bringing more in the improvement of social life. This study finds its place in the object of criminology, because the observations made allowed us to identify problem situations. According to Pires (1995, 25), "criminology is a complex activity of interdisciplinary knowledge, both scientific and ethical in nature, aiming to elucidate and

⁶Payroll monitoring committee, evolution of the payroll process for state agents and civil servants in the DRC, one year after launch, technical note, October 2012, p.3

⁷Banking of the pay of agents and civil servants of the State. In www. Beltrade-congo.be, consulted on May 05, 2022.

⁸KALUNGA, Practice of business management, ed. Résa PUL, 2007, P155

⁹KEYNES, J.M, General Theory, Employment, Interest and Money, 1936(PDF)

³MOSHETO, B, &ROUSSILLON, J, the bank and its functions, PUF, Paris, 2000, P

⁴SCIALOM, L, Banking Economics, ed. discovery; Paris, 1999

⁵Democratic Republic of Congo

understand the criminal question in the broad sense (i.e. problem situations and social control).

Note that for Maurice Cusson (1198, 19), the criminal phenomenon is shaped by the decisions and actions of offenders, victims and agents of social control.

3. Theoretical Perspectives

Quivy and Van Campenhout (2006,85) underline "that opting for a theory therefore amounts to saying by what the object is going to be explained, that is to say to determine to what, to what type of element the phenomenon studied will be bound to make it intelligible". In the same angle of ideas, Lupitshi (2013, 95, 96) adds that the same object of study can give rise to several theoretical apprehensions. It is the researcher who has the imperative responsibility of specifying, of justifying the theoretical presupposition that he intends to privilege in the approach and the reading of the facts. The grid of the social actor and symbolic interactionism made the phenomenon intelligible.

3.1 The social actor

According to Debuyst (1990, 25, 26), the social actor is a non-passive and non-determined subject, a subject who is not either an abstraction but bearer of a point of view that he claims. Digneffe (1990, 360) summarizes the behavior of the social actor in these terms: "the actor most of the time pursues objectives that are unclear, ambiguous, even contradictory (...). Its behavior is however active; even passivity is in a way a choice. The behavior of the actor always has a meaning to be discovered. It is rational in relation to opportunities and in relation to the behavior of actors. It is a behavior that always has two aspects. An offensive aspect in seizing opportunities to improve one's situation and a defensive aspect that empties in maintaining and expanding one's capacity for action. The use of the social actor in this study is justified insofar as it allows us to grasp the meaning that the actors give to the phenomenon that is the subject of our study.

3.2 Symbolic interactionism

According to Le Breton (2004, 46, 47), the individual is an actor interacting with social elements and not a passive agent bearing the full brunt of social structures because of his habitus or the strength of the system or his culture. Membership. He constructs his universe of meaning not from psychological attributes or external imposition, but through a deliberate activity of giving meaning. The aim of symbolic interactionism is therefore "to elucidate the meanings that the actors themselves implement to construct their social world" (Coulon, 1996, 108). From this point of view, the challenge of our research will be to understand the meaning that students give to the sanitary conditions of their facilities. In conclusion, thinks Coulon (1996b, 108), the actor becomes capable of reflexivity on his own behaviors or practices and he can act on those of others with whom he is involved in the relational game, as much as he can be. Influenced by them. Symbolic interactionism therefore aims to elucidate the meanings that the actors themselves implement to construct their social world.

4. Methodological devices

The type of study that gave rise to this article is exploratory. We are engaged in an inductive approach by favoring the data collected on the field, which we then interpreted and analyzed. According to Muchielli (1996, 58), the inductive approach aims to understand phenomena from the data rather than the collection of data to evaluate a preconceived theoretical model or a priori hypotheses "The study is part of a qualitative approach defined as being "a type of research that favors non-numerical data collected in the natural environment of people. The researcher attempts to establish an interaction with the study participants in order to generate a rich and credible understanding of the meaning that the participants give to the phenomenon under study" (Muchielli, 2004, 183). In this approach, the researcher is interested "in understanding the meanings that individuals or groups of individuals give to their own lives and experiences. Anadon (2006, 11) affirms that the point of view, the meaning that actors give to their behavior or to their life is a matter of observation and research.

4.1 Sample Construction

Sampling is the operation which consists in taking a certain number of elements (sample) from all the elements to be observed or treated (population) (D Hainaut, 1975: 32). According to Kantenga Mwamba (2015:29), the sample is a subset of a population that allows us to have a life together. He adds by saying that "it is a process in which we choose in which places and from whom we will seek the data".

We are working on a population containing forty interviewees. As a result, diversification takes place between the group of teaching actors from higher education and university establishments in Lubumbashi (Higher Institute of Applied Techniques of Lubumbashi, University of Lubumbashi, Higher Institute of Commerce, Higher Institute of Social Studies, Higher Institute of Statistics).

4.2 Data Collection Techniques

In the field, we proceeded to collect data by opting for two type's main instruments: semi-structured interviews and conversational interviews. The methodological instruments are selected depending on "the theoretical references of the research" (Ruquoy, 1995, 60) and on their capacity, in accordance with the theoretical presuppositions, to provide a maximum of information (Deslauriers and Kérisit, 1997, 97).

a) Direct observation

Direct observation is one in which the researcher proceeds directly to collect information, without addressing the subjects concerned. It appeals directly to his sense of observation (Quivy and Campenhout: 2006, p.151).

b) Semi-structured interviews

The interview is a means by which the researcher tries to obtain information, which is not found anywhere else, with the people who have most often been witnesses or event actors on which the research relates (MACE, G. and PETRY, F, 2000, 91). Blanchet and Gotman (2001, 41)

support this aspect of things by stating that: “the interview unfolds the course of things, proposes the elements contained in the phenomena studied, their components, (...) the rationalities specific to the actors”. Crozier and Friedberg (1997, 458) note that “the interviews make it possible to know the practices of each actor, the devices pursued, the resources that each actor has, the margin of freedom, under what conditions or limits he can use this margin of freedom”.

c) Conversational interviews

The formal interview (appointments, times and places) is not always possible for a category of actors who were very reluctant or reserved. The interview-based research method seems to us to be quite appropriate for our study, insofar as it allows us to complete the information that we would have escaped during the survey by questionnaire on the one hand and, on the other hand, understand and decode the data conveyed by the students in our sample. Blanchet confirms this when he says that the interview “allows us to study the facts of which speech is the main vector (...) or even to study the fact of speech itself” (Blanchet, 1985, 38).

d) The documentary technique in this study

Documentary analysis can be of some use, particularly in the possible verification of data collected not only by the interview technique (NkuluNgoy, 2015: 82). As a result, as part of our research, the data from the semi-directive interview will be supplemented by documents that contain state public administrations related to our object of study.

5. Data Analysis Devices

The data was analyzed using the hermeneutic method. Data analysis occupies a prominent place in all qualitative research (Deslauriers and Kérisit, 1997, 98, 99). Thus, “if a researcher conducts interviews, it is not for the sole pleasure of the conversation, he does so to extract knowledge from their analysis. To analyze is to grasp the internal consistency of each interview. (Schaut, 2014, 108). In From this perspective, as Albarello (2007, 174) points out, the quality of the analytical work depends on the creative capacity of the researcher, his strength of interpretation and his strength of writing. The content analysis does not have these as its object but rather what they contain”. In other words, discourse is a signifier that carries a signified (Mwenge, 2009, 104). “Collective hermeneutics is a method of collective interpretation of texts, particularly socio-biographical narratives, which aims to bring out the latent meaning contained in the speech of an individual and, thereby, to go back to his representations, his structures of consciousness” (Molitor, 1990, 19). “This method therefore postulates that the texts on which we work contain a manifest, clear, directly graspable meaning, and a latent meaning (Kantenga, 2014, 92). Hermeneutics therefore makes it possible to identify what an interlocutor says, what he means and the representation of what he means (Kantenga, 2014, 93). the hermeneutic method will allow us to analyze and interpret the meaning of what the actors want to say through their speeches collected during the interviews as well as the representations they have of it.

6. Analysis and Presentations of the Results of the Study

The results of this study show that several situations known to be problematic are targeted in the banking of the payroll of ESU civil servants. Thus, it emerges from our interviews that the insufficiency of banking networks (coverage) on the national territory (underbanking) still constitutes a major obstacle due to the fact that the banks are located in the capital and in large cities to the detriment of rural areas. . Rural areas are underserved. For the players, commercial banks do not cover all the provinces of the country with their branches. Unlike developed countries, there are banks and counters that cover the whole country. For many of them, the large number of teachers on payday is a point that should not be overlooked. This leads to long queues and a craze, to the point of seeing people fighting to confuse the place. This, with the fear of being attacked by bandits, when everyone is aware that they are going to hit. Those officials thus spend hours and hours waiting and once inside the bank, some banks are characterized by slowness in the payroll service (connection problem, lack of liquidity, etc.). Our interviews led actors to complain about some civil servants being omitted from payroll and sometimes their accounts not being credited. Many also complain and deplore the delay in pay. Some banks do not respect the pay date and lack of payroll programming. This lack of planning leads to the spectacle of crowds in front of crowded bank counters, fights between teachers. Moreover, from our surveys, it appears that agents sometimes find themselves with charges deducted from the account for which they do not know the cause. From the points of view of the various actors, it emerges that banking in itself is an asset but the measures of supervision, support or the way in which this is applied is deplorable and still poses a problem.

7. Conclusion

“How do the teachers of Higher and University Education in Lubumbashi imagine their bankarization? Was the question we tried to answer in this work? To answer this question, we used an inductive intellectual approach in a qualitative approach. Our research was part of an inductive approach, because it consisted of going to the actors concerned in order to build a theory relating to the object of research. Then, we approached our research in a qualitative approach, because, we would like to elucidate the sense that the actors make around the banking of the payroll of their salary. The objective of this work was to understand how teachers represent the fact of being paid in the bank. Thus, to grasp the phenomenon and therefore make it intelligible, we have mobilized the grid of the social actor and the perspective of symbolic interactionism. Teachers having turned out to be real social actors, the symbolic constructions that arise from them in relation to the payment of their salary make it possible to identify problem situations that are structured around the banking of civil servants in Higher and University Education at Lubumbashi.

The analysis of the data collected at the end of our field work was made possible thanks to the hermeneutic method according to the conceptualization of Michel MOLITOR.

This method consisted in bringing out the latent meaning contained in the speeches of the actors, and postulates that the texts on which we work contain a manifest, clear, directly graspable meaning and a latent meaning. In addition, this method allowed us to identify recurring and relevant data with regard to our initial question. Therefore, from the conceptualization of these data, it appears that the representations of each other on banking diverge. The knowledge that we build around the bankarisation of the payroll of teachers' salaries presents us with several problem situations (non-respect of the pay date, huge crowd of people waiting, insufficient number of counters, etc.) which make that the bankarization of the payroll of civil servants (teachers) of Higher and University Education still poses a problem and requires improvement.

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