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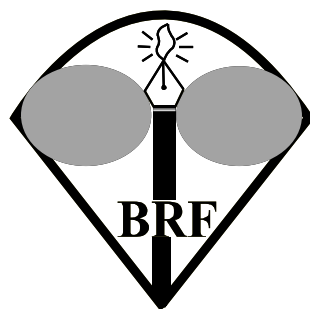
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BANGLADESH RESEARCH FOUNDATION
Email : researchfoundbd@gmail.com
Hotline : +966537566499
+966534171372
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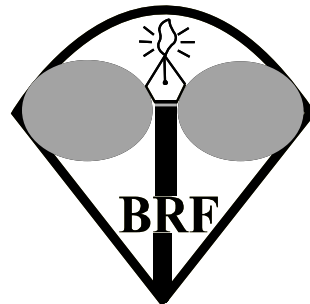
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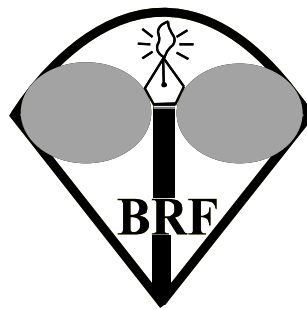
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The Extent of E-learning Effectiveness in Teaching English: A Case Study

Dr. Mahmoud A. T. Al-Maqtri¹

Abstract

The study aims to assess the current state of E-learning in teaching English in the English departments in King Khalid University. The case study technique is used in to gather the required data. To achieve the objectives of the study eight questions are asked. The answer to each of these questions summarizes the results of the study as follows: male and female teachers both consider E-learning (Bb) effective. Students show contradiction between what they say and practice. Generally speaking, both male and female students do not consider E-learning effective though females are more positive than their male counterparts. The data from the different tools show that students are not motivated to work with E-learning. Data also show that students misuse Blackboard in large scale plagiarism. Giving students online quizzes is found to be more effective than giving them assignments though some students do not favor that. Except for checking attendance and to some extent checking emails, all other Blackboard related activities are never approached by the students. A considerable number of students and girls in particular, say they do not have access to Internet. As a result, E-learning is found not to make the English learning any better. The paper concludes by offering some recommendations.

Key Words: E-learning (Blackboard), effectiveness, students of English, teachers of English, plagiarism, motivation.

Background of the Study

Internationally E-learning is one of the hottest topics of research in higher education (James 2008). Regionally, in the Middle East, E-learning is no exception. Locally, E-learning in Saudi Arabian Higher Institutions in general and in King Khalid University (KKU) in particular is making substantial strides. As in the rest of many other universities in the kingdom, there are three levels of E-learning that are being adopted by King Khalid University namely: supportive, blended and full levels. Teachers are strongly required to implement the first level: supportive level and are encouraged to use the remaining two. The implementation of each of these levels varies from one college to another depending on capacity and age of the college and

¹Associate Professor, Department of English, College of Sciences and Arts, King Khalid University (KSA) and Ibb University (Yemen).

the reach of the Internet connectivity. To what extent this quite recent mode of teaching and learning is considered to be effective, and how the different parties in the Departments of English in the colleges of King Khalid University in Al-Namas town (males and females) view this mode of learning is what this paper is trying to uncover; In other words, with the help of the data gathered by the different tools: observation, questionnaire and interviews, it is hoped to offer some kind of assessment to E-learning in the English Departments which is often said to be difficult to measure (Jenkinson, Introduction, 2009).

Rationale for the Study

Different institutions take the advantages and positive aspects of E-learning for granted. Many of these institutions, however, do not consider the different context in which E-learning takes place or intends to take place. For example, the assessment does not take into account the targeted population whether they are motivated to use it or not. In other words, assessment often overlooks students' motivation to study let alone to make use of E-learning. This study therefore is an attempt to assess the use of E-learning at the English departments at the two colleges of boys and girls in Al-Namas, KSA. Undertaking this study was motivated by the researcher's observation of the students' unwillingness to interact with different online activities such as assignments, quizzes, forum discussion and so on and by the large scale of students' mal practicing by copying from each other (plagiarism) in doing assignments or taking quizzes and other E-learning-related activities. This was confirmed by frequent complaint from teachers and students equally that the latter are not involved actively on online (Bb) activities.

Literature Review

Literature and E-learning Advantages

Though the benefits of E-learning have become apparent in different phases of our modern life particularly in higher education, yet, the debate over its advantages and disadvantages between proponents and exponents still has not been resolved (Kamal & Eid, 2004).

The benefits of E-learning are undeniable and several studies have been done on the topic and many other papers have been written on its various aspects. Carl, (in Kamal & Eid, 2004) has given a detailed list of the positive aspects of the E-learning. Some of these aspects are that e-courses can be monitored more easily than the traditional classrooms. He further states that on-line learners can make use of the electronic mail to establish communication with faculty members. He reiterates that E-learning may result in cost savings.

Datuk and Ali (2008) and Hassan and Al-Rify (n.d.) mention a number of benefits of E-learning like flexibility, accessibility, and convenience that can enable learners to access material at any place and study at their own pace and place. Content is inexpensive to access. E-learning promotes collaborative learning and therefore it results in more engaging and enriching experiences of learning.

Hjeltnes and et al. (2004) list a number of advantages of E-learning among which are cost efficiency and cost effectiveness, long life education and easiness of learning, teacher and student time saving, greater flexibility, less geographical barriers, and better administration.

In a study by González (2010) he indicates that four qualitatively different ways of conceiving of E-learning were discovered: (a) to provide information to students; (b) to provide for occasional communication among unit participants; (c) to engage students in online discussions; and (d) to support knowledge-building tasks.

Some educational experts observed that online courses were more interactive in nature than the traditional ones (Mangan, 2001; Rosenbaum, 2001). The reason offered by these researchers was that online education made it easier for slow learners, who may need more response time to participate (Smith, 2001).

Westberry (2009) indicates that E-learning's benefits include supporting higher levels of student cognition, fostering learner reflection and information processing, and leveling the playing field between participants.

The following are some of the reasons why many universities round the world make use of E-learning: First, online technologies offer a consumer-centric approach to delivery that gives students greater control over the learning experience. Second, digital learning and online technologies can create highly simulative and rich interactive experiences for students. Third, online dissemination can broaden and can increase student audiences. Moreover, this mode is seen as one viable way to meet the needs of a changing and complex world (McCombs & Vakili, 2005; George-Palilonis, and Filak, 2009).

Hartnett, George and Dron (2011) believe that online learning has a number of potential benefits, not least of which is the ability to overcome the temporal and spatial restrictions of traditional educational settings. Freedom from constraint may also be seen as a defining feature of distance learning, for example freedom of content, space, medium, access, and relationship development.

In the Arab world, literature is abounding with ideas advocating the advantages of E-learning. Mirza (2007) lists a number of advantages that are particularly relevant to those interested in E-learning in a country like Saudi Arabia. The paper stresses on those advantages for those seeking higher education. For such people E-learning is suitable as they do not have to make great sacrifices to their natural way of earning a living, and should not have to greatly disrupt their social and family obligations.

Literature and E-learning Disadvantages

In spite of these advantages, E-learning is not free of criticism. For example, Oppenheimer, (1997), Kraut *et al.*, (1998) have been dubious about the advantages of computers and online learning over traditional classroom teaching methodology. For the former, computer education does not help learners to think and it kills creativity.

Phipps and Merisotis (1999) state that though the E-learning had many advantages, the dropout rates have been very high when compared with traditional class-room. The reference here is to distance type of E-learning. This goes in line with what our study is trying to uncover.

While addressing the various issues faced by the student community in virtual E-learning, Larsen et al (in Elango, 2008) observed that online students may not be able to determine their academic needs, concerns, and other pedagogical attributes of education.

It was also observed by Jana, and Ramos that those who thrived in the traditional classroom or who enjoyed face-to-face lectures may find it difficult with online learning and vice versa (in Elango 2008).

Hildebrandt and Teschler (2006) even go far away to say that the “e” in E-learning doesn’t necessarily make leaning easier, simpler, more effective or more cost effective than traditional pedagogical methods. Again, this seems to be in agreement with what my case study has unveiled.

Ghaffari and Emami (2011) list a number of disadvantages among which are that there is no face to face interaction between teachers and students in classroom. Online materials are not as available compared to traditional materials. There are no labs for practicing and there is no substitute for traditional labs. And finally, there are problems with self-discipline like procrastination and failure to fulfill requirements. This last one has been observed extensively in my case study.

E-learning and Motivation

According to Maggie, George and Dron (2011) little research is done on motivation as one of the crucial factors to the success of online learning. Just as motivation is a key factor in learning and achievement in face-to-face educational contexts, so it is in online learning environments. Motivation is one such factor. For the authors attention should be paid to person in context view of motivation.

The need that learners should be motivated for E-learning to be effective is emphasized in *Oxford Dictionary* that *successful e-learning depends on the self-motivation of individuals to study effectively* (2014).

Regionally, a study conducted by Albirini (2006) to find out about the attitudes of teachers of English as a foreign language at secondary schools in Syria. The findings show a positive attitude of the study group toward technology use in education.

Locally, in Saudi Arabia, Al-Shehri (2010) in the study "*E-learning in Saudi Arabia: To be E or not to be E that is the Question*", the author examines current and future developments and challenges of E-learning in KSA. The results of the study show that the participants see that E-learning has emerged to stay. However, the participants do not deny that some challenges and difficulties do exist in respect of

resources, organization, management, and information technology. They emphasized the need of a clear vision and strategic planning so that E-learning can be productive and cost effective. Al-Shehri's study also tries to explore the reasons behind what motivates students to participate in the E-learning programs and here he touches on our topic of investigation, namely motivation and lack of motivation.

Definition of Terms

E-learning, or electronic learning, has been defined in a number of different ways in literature. In general, E-learning is the expression broadly used to describe “instructional content or learning experience delivered or enabled by electronic technologies (Wagner, Hassanein & Head 2008).

According to Steeples and others (2002) E-learning covers a wide set of applications and processes, such as Web-based learning, computer-based learning, virtual classrooms, and digital collaboration. It includes the delivery of content via Internet, intranet/extranet (LAN/WAN), audio- and videotape, satellite.

Motivation

According to *Oxford Dictionary* motivation is a reason or reasons for acting or behaving in a particular way. (oxforddictionaries.com)

The act or process of giving someone a reason for doing something: the act or process of motivating someone. (Merriam-Webster.com)

Working Definitions

E-learning is taken to mean the use of the Bb online system by the teachers to deliver content, assess students and take attendance and by the students to respond and interact with all these areas.

Motivation can be defined as what makes the students involve or avoid using the different e-learning activities namely Bb activities.

Methodology and Sampling

The study in hand is a case study; it took place in the Departments of English at Colleges of Sciences and Arts (Boys and Girls) of King Khalid University (KKU), Al-Namas Campuses in Saudi Arabia. It spanned over a three- year period starting from the academic year 2011-12 and expanding to 2013- 2014 (1432/33-1434/1435 H).

The Study Subjects: The subjects of the study are male and female students and teachers of English in both departments. The main focus is the students, however. All the available levels and courses are included except for those that are not taught by the researcher teacher. This means the study covers six levels of students of English (from level one to level six). As for the courses, the researcher-teacher taught the following courses during the study: Writing 1, Writing 2, Writing 3 and Writing 4; Reading 1 and Reading 2, Study Skills, Vocabulary Building 1 and Vocabulary

Building 2, Phonetics and Translation. Therefore, the study is limited to these levels and courses.

Tools of Data Collection

As indicated above, three different tools were utilized: Observations, questionnaires, and interviews.

The observations are of an unstructured nature. This type allows itself to collect data across a longer period. While it is at the same time easy to note down observations even after classes. Here all the levels that are available (up to level six, year three of the college) are included. The observations have covered all three year-period time since the establishment of the Boys' college and thus the Department of English in the same year (2011) at King Khalid University.

The data that lent themselves to be recorded through observation are as follows: students' behavior in interacting with the different Blackboard online activities such as assignments, quizzes, and other online activities like information about instructors, attendance list, announcements, course plans, emails and the like.

These data are collected mostly after classes while teacher checks the students' participation in doing assignments and/or taking quizzes. It has to be indicated that the observation is confined only to male subjects; females were only given a questionnaire to complete because of the difficulty of accessing girls' college and due to the fact that the researcher-teacher is not teaching in the girls' college.

The questionnaire is used to find out the subjects' opinions and attitudes to E-learning (Blackboard) regarding its effectiveness as a teaching or learning mode and how they evaluate their experience with it. Two versions of the questionnaire with some differences were administered to teachers and the other one to students of both genders.

Each version of the questionnaire addressed to the teachers and the students consists of a list of twenty closed questions. There is also a space given at the end of the sheet so that the subjects can add any ideas that they feel are not included in the closed list. The items in the students' list are somewhat modified to suit them.

As for the questionnaire samples, the study consists of four samples: male teachers, male students, female teachers and female students. The male teachers sample consists of ten teachers, the male students consists of twenty subjects; the female teachers sample is six participants while female students participants sample is twenty. The selection of both male and female teachers was purposive; that is to say, teachers were selected according to their availability in the campus. Female teachers were not too easy to have so those who participated are fewer than their male counterparts. As for the students the random selection technique was used. Each sample essentially consists of 30 participants, but because male students were of level six and were fewer than girls only twenty subjects were considered to be representative of the samples.

Interviews: Interviews have been undertaken with some random subjects (male teachers and students). The interviews are informal. The major question that is asked is "What do you think of online (Blackboard) learning?" The purpose of using interviews is to confirm what has been obtained from the questionnaires and observations. Again, like the case is with observation, interviews are only confined to male subjects. Girls were not included for difficulty to have access to their college. The interviews include teachers of English Department and also others who use English as the medium of teaching and learning. Here the interviewees were selected randomly. The teachers were fifteen and the students were thirty.

Objectives of the Study: This study aims at—

1. finding out what students and teachers think of E-learning , namely Blackboard.
2. assessing the current state of e-teaching / learning in the English departments.
3. identifying the areas of strengths and weaknesses of Blackboard.
4. making known to the concerned of these strengths and weaknesses .
5. suggesting a road plan of action for future.

The Study Questions

1. What do teachers and students think of online learning they are exposed to?
2. Do the students look positively to E-learning mode?
 - a. Are there any differences between male and female teachers and students' samples?
3. Are the students motivated to learn through E-learning?
4. Do students involve in any malpracticing in doing online activities?
5. What type of assessment is recommended to use through Blackboard?
6. Do all students have access to Internet connection at their homes?
7. How effective is E-learning in teaching English?

Results and Results Discussion

Results

Results of the Observations

It has to be clear that by observation here means that we follow not only the students' behavior but also their records on the teacher's web page and their day to day contacts with the teacher. Due the overloaded data of the three years experiences, the paper is confined to only one term cross-sectional sections of the different levels that the researcher-teacher is teaching. The sections are level one, three, four, and five all of which are taught by the researcher in the first semester of the academic year 2013-14(1413-15). The results given below in Tables 1 and 2 show the frequencies of students' performance in doing assignments (tasks) and taking quizzes. The specification of assignments and quizzes in particular is because they are used frequently more than any other online activity.

Online Assignments

Table 1 below presents the data obtained through observations. As shown in the table the following categories are given: number of courses, names of courses, level in which each course is taught, number of students, successful attempts, similar attempts (students copying

from each other) acceptable responses and finally the unsuccessful attempts (students did not do the task) given also in percentage.

Table 1 Students Performance in Doing Online Assignments

Task Attempts	Course Name	Level	No. of Students	Successful Responses	Similar Answers	Acceptable	Failed	%
1	Reading 1	1	25	5	4	1	20	80%
	Writing 1	1	47	7	6	1	40	92%
	V.B.1	3	37	3	3	0	34	92%
	Writing 4	4	15	-	-	0	15	100%
	Phonetics	5	22	1	-	0	21	96%
2	Reading 1	1	20	11	8	3	9	45%
	Writing 1	1	40	14	11	3	26	65%
	V.B. 1	3	34	14	10	4	20	59%
	Writing 4	4	15	6	5	1	9	50%
	Phonetics	5	21	6	5	1	15	71%
3	Reading 1	1	9	4	2	2	5	56%
	Writing 1	1	26	16	13	3	14	54%
	V.B. 1	3	20	13	10	3	11	55%
	Writing 4	4	9	7	7	0	2	22%
	Phonetics	5	15	7	6	1	8	53%

The data obtained from the observations in Table 1 above show that for one single online assignment there are three attempts that the students are given chance to do for the same assignment. In other words, there are three attempts because the students do not do the given assignment on the first assigned time. As the first given date expired, only some students did it. Those who did not they asked the teacher to make it available again. Still, even after the teacher made it available, a considerable number of students in all the courses given did not do it. They asked the teacher to make it available online again for the third time.

This is what we can see in the Table 1 above; out of the total number of students enrolled in the reading course (25), only 5 (10%) of students did the assignment. Among these five only one student did it by himself. This student can easily be identified as the most regular and involved student compared with others. The remaining four (80%) copied it probably from that student. So what about those who did not do it? They kept requesting the teacher to make it available for them again. So those who did not do it in the first chance (20 students) they were given another chance. But even this time only eleven students did it (55%). Among them only three responses (27 %) were acceptable and appeared to be done by the students themselves. The other eight (73%) were found as exact copies from other students who happened to have done it earlier. Now nine students still did not do it. Again they requested the teacher to make it available for the third time. Even now, only four out of nine did it among which two were self done where the other two were a kind of cheating. As you can see still there remained five who have not done it. The same can be said about the remaining four courses.

Online Quizzes

Below is Table 2 in which data obtained from observation pertaining to students' performance in taking quizzes online.

Quizzes	Course Name	Level	No. of students	Successful Attempts		Similar answers	Failed Attempt	
1	Reading 1	1	25	22	88%	0	3	12%
	Writing 1	1	47	38	81%	0	9	19.2%
	V.B.1	3	37	36	97%	0	1	2.7%
	Writing 4	4	15	11	73%	0	4	26.7%
	Phonetics	5	22	14	64%	0	8	36.4%
2	Reading 1	1	25	23	92%	0	2	8%
	Writing 1	1	47	37	79%	0	10	21.3%
	V.B.1	3	37	36	97%	0	1	2.7%
	Writing 4	4	15	13	87%	0	2	13.3%
	Phonetics	5	22	15	68%	0	7	31.8%

Table 2 Students' Performance in Quizzes

Table 2 above shows the students' performance in taking quizzes. The table shows the performance in two quizzes in respect of the number of students who took the quizzes and those who failed to take them. For the Reading 1 Course, out of total number of the students of that level (level1), 88% of them attended and took quiz 1. Only three students failed to sit for the quiz. For the Writing 1 Course, 81% took the quiz and the remaining 19% did not. For the Vocabulary Building 1(V.B.), out of the total number (37) only one student was absent; those who took it make up to 96.4%. Moving to the course Writing 4, those who successfully took the quiz are 73%,. The final course in this group is Phonetics; here the percentage of those who took the quiz is 64%. Moving to Quiz 2, almost similar data are yielded.

Results of observations of other online related activities

Table 3 shows those common categories of subject areas on Bb that are supposed to be frequented by students.

Other Activities	Course Name	Level	No. of students	About Instructor	C. Description	Course plan	Email	Attendance	Other
Courses	Reading 1	1	25	00	00	00	22	98%	0%
	Writing 1	1	47	00	00	00	40	98%	00%
	V. B 1	3	37	00	00	00	35	99%	00%
	Writing 4	4	15	00	00	00	10	100%	00%
	Phonetics	5	22	1	1	1	12	100%	1%

Table 3 Results of Observation of Online Activities

Table 3 above gives us some idea about the students' performance in other Bb related activities the most of important of which are information about the course instructor, course description, course plan, electronic mail (including announcements), attendance and forum discussions. As can be seen for all courses, the students' performance is almost negative except for attendance and email categories access. Except one single student, the rest of students never bother to read or even take a look at the information about the course instructor, course description, course plan, or any

other activities like forum discussions. However, they are too much concerned about attendance. For this latter activity, they take it seriously to the degree that they annoy teachers not to record them absent or to remove the absent marks and so on. This is why this category shows the highest percentage of access that researches almost 100% as can be seen with level 3, 4 and 5. The same can be said about email category; it comes just next to attendance. The reason could be due to the fact that the students have their own mobile phone with Internet connection and they receive messages as the Bb system offers this service.

Results of Questionnaire

Tables 4, 5, 6 and 7 (See attachments) show the questionnaires and the data obtained from the four versions of the questionnaires that were addressed to the different subjects; male teachers, female teachers, male students, and female students.

Male Teachers' Responses

The most relevant responses of the male teachers sample are generally positive towards E-learning. For the group E-learning is enjoyable to teach (80%), and they prefer to teach using e- mode (60%). This is in agreement with what Al-Furaydi, (2013) has found that teachers of EFL have a positive attitudes to E-learning. In their response to the statement that e-mode is a waste of time, they disagree with 90% majority. Eighty percent say that E-learning is useless if there is no Internet connection, or if Internet connection fails. A majority of 60% say that their students are not motivated to learn through this mode. They unanimously agree that this mode of learning is helpful only if the students are serious and motivated to learn through Bb. As for dealing with attendance, 100% of the male- teacher respondents say that taking attendance through Bb is easier than the traditional method. This went against the researcher's expectation, however. The participants are sharply divided over the idea that E-learning mode is useful to learn English. All the participants (100%) share the idea that students copy (cheat) from each other with Bb more than they do otherwise. Those who predict the E-learning mode will be dominant in future make 70%. About 60% of the participants see that those students who are in favor of E-learning mode do that because they do not want to attend classes. In their reaction to the statement if the e-mode is easier to handle compared to traditional one, a majority of 80% think so.

Female Teachers' Responses

Again the most relevant responses of the female sample are generally positive to teach using E-learning. For the group E-learning is enjoyable and interesting to teach (100%), and they prefer to teach using e-mode (100%). A majority of 67% see that there is a difference between the e-mode and the traditional mode in favor of the former. Those who see E-learning a waste of time makes only 20%. A majority of 83% say that students are not motivated to learn through this mode. Unanimously they think that this type of learning is helpful only if the students have Internet connection. All agree that students are not motivated to learn. Again all of them (100%) agree that online learning can be useful only if students are serious to learn. However, 100% of the respondents say that online mode is easier to take attendance. Unanimously the respondents believe that the Bb mode is useful to teach English.

Half of the participants (50%) believe that students copy from each other in Bb more than they do otherwise. As for using the e-mode to teach English all the respondents agree that it is a useful mode to teach English. About 60% of the participants see that those students who are in favor of E-learning mode do that because they do not want to attend classes. About 67% agree that students prefer E-learning because they do not want to attend classes. All the female teachers predict the E-learning mode will be dominant in future. A majority of 80% say that it is easier to handle teaching using E-learning than using the traditional mode.

Male Students' Results of Questionnaire

In their responses to whether E-learning is useful or not, more than half of the male students (55%) see that it is useful. Half of the participants (50%) do not want all courses be taught through the E-mode. Those who see that E-learning is a waste of time make 35%. To the question whether learning through E-learning is faster than the traditional mode, more than half of the participants (55%) disagree with the idea. About 65% of the participants consider that their performance in learning English would be better through Bb mode. The response to the statement if it matters whether E-learning applied or not 65% say it does not matter. However, 70% say they enjoy being taught through E-mode. The same percentage (70%) says that they prefer E-learning because they are not willing to attend regular classes. A high majority (80%) agree that E-learning is suitable to them as they are unwilling to attend classes. Those who believe that doing assignments through Bb is useless make about 65%. Only (20%) agree that the students exchange assignments with each other. The remaining 80% think otherwise. They disagree that the students are not serious as only 20% show agreement. About 40% say they do not have Internet connection. A quarter of the sample (25%) say handling E-learning is difficult. About 65% do see a difference in learning through face to face and the online mode in favor of the latter. Three thirds of the subjects do not want E-learning to be applied in full scale. However, 80% of them do not mind to learn through the e-mode.

Female Students Responses to the Questionnaire

Coming to the female students' response to the questionnaire Table 4 shows the entire group (100%) agree that the E-learning mode (Bb) is useful. But they do not think that all the courses should be taught through e-mode. Only 15% see that this is possible. A vast majority of 85% do not agree. The same percentage (85%) sees that E-learning is not a waste of time. Exactly half of the respondents (50%) think that learning through E-learning mode is faster to learn than the face to face mode. Three-quarters (75%) of the sample do not think that their performance in learning English through e-mode would be better. A majority of 65% says it makes no difference for them whether E-learning mode applied or not. But, on the other hand, 70% feel enjoyment learning through this mode. Only 15% say they prefer E-learning mode because they do not like to attend college. Again about 20% prefer it because they are busy to attend regular classes. Regarding the statement that doing assignments on Bb is not helpful, only 25% of the respondents agree that it is useless. The remaining majority do not agree with the statement. As for the statement about the students exchanging answers online assignments 30% agree and acknowledge the case. In response to the statement that E-learning is useful but students are not serious, 65%

agree that they are not taking the matter seriously. As for the availability of Internet connection, to the surprise of the research, 75% say they do not have. Slightly more than half of the participants (55%) say that handling online tasks is difficult. A big majority 80% prefer that E-learning be applied partially. Almost all see that there is a difference between the face to face mode and the E-mode. Half of the sample says they do not have the will to study through the e-mode.

Results of Interviews

Table 8 below shows the result of interviewing samples of teachers and students

Table 8 Results of interview

Respondents	Responses	No	%
Teachers	Useful but students are not interested or serious	15	100%
	We need training	5	33.33
	Students copy from each other or do not do	15	100%
Students	Useless	16	53.33
	Useful	14	46.67
	Not good because of connection problems	12	40
	Do not have Internet Connection	14	46.67

Table 8 above presents the results of the single question interview of what the respondents think of online learning through Bb. The frequent responses of all teachers are that it is a useful new mode of teaching. However, all see that students are not interested or serious to learn and make use of it. Some of them however, say that they need some training. Unanimously all teachers say that students copy from each other when doing assignments or other activities online. The students, on the other hand, are divided over the usefulness of E-learning. More than half of the sample (53.33%) thinks that it is useless. The remaining (46.67%) on the other hand consider it useful. The students add that there are problems in having Internet connection and other related problems.

Discussion: Result

Casting a look at the teachers' reaction, both males and females, to the questionnaire about the E-learning mode one can see that both genders are in favor of E-learning and consider it as effective. Females, however, have a more positive view to this mode than males do. Thus both genders are found to consider Bb effective. Accordingly, the first question of the study is answered as the teachers whether males or females are found to have a positive attitude to Bb.

As for students, they have given contradictory viewpoints in the questionnaire. While they say E-learning is effective and good, they are not happy if it is applied to all courses. On the one hand, they say they enjoy it but on the other hand, they say it a waste of time. Contradiction is even found in relation to genders, males do not agree that E-learning is a waste of time; females, on the other hand, say it is a waste of time. For the reason of unreliable responses, we turn to observations and interviews to give us a clearer and less contradictory picture. From the observations and interviews we can discern that the majority of students are not in favor of E-learning. Therefore, we can say that the majority do not prefer E-learning and do not consider it as effective.

In other words, the second question is answered that the students show a negative attitude to E-learning.

From what the students have shown, it has been found that though both genders have an almost negative attitude to E-learning, yet females (teachers and students) are more positive to E-learning than their male counterparts. Therefore, the question (3) that asks whether there exists gender difference is answered with the affirmative.

Both male and female teachers agree that students are not motivated and are not serious about learning through this mode, and that this type of learning can only be useful to learners who are motivated. This is in agreement with what we have found in the observations and in experience in doing assignments and taking quizzes. Also it is in agreement with what some students say about themselves that they are not serious in taking advantage of this new mode of learning. In addition, interviews with the different parties have confirmed the students' lack of motivation. Consequently, question (4) that asks whether students are motivated to learn through the E-mode is answered with negative. That is to say students are not motivated to learn through this mode.

From the observation outcomes, one can easily identify the students' practice of copying from each other. This is particularly true of online assignments. This is confirmed by the teachers through the questionnaire and informal interviews, and to some degree by the students themselves through questionnaire. When asked about the matter, some of them confirmed by saying that it is so easy to copy another student's work and paste then send it in a minute. They even found it easier than assignments done by hand. This is a major weakness of the E-learning system. What the students are doing here goes contrary to what Flango (2008) indicates about his study group that the students do not indulge in any unfair means. While for Flango it is strength, it is a weakness in our case. For him it is healthy trend but for us it is not.

All this invites us to positively respond to the fifth question about the students' malpracticing in using E-learning activities. In addition, this in turn, confirms what just mentioned in the previous point in answering question (4) that students are not motivated to use this mode of learning due to malpracticing of plagiarism.

Online assignments have proved to be useless for the reason that the students keep procrastinating. This problem has been pointed out by Azam, and Emami (2011) that online learning encourages procrastination. Moreover, the students involve in cheating by copying from each other. However, it can be quite good to give them online quizzes provided that the teacher makes use of the rules that limit the chance for cheating. These rules are of course provided in the Bb system. Moreover, the teacher should ensure that the quizzes are taken in lab. Observations show that this is the case; though doing assignments was disappointing, yet quiz taking was promising for the reasons referred to. This leads us to respond to question (6) about what type of online assessment is best recommended. The answer is that quizzes are the most suitable one. Assignments are not recommended due to students' misuse of them.

Moving to question (7) about whether all the students have access to Internet, an unexpected number of students say that they do not have it. While 40% of the male respondents say they do not have Internet connection, it is 75% for females. Therefore, the answer to this question is that there is a considerable number of students who do not have Internet connection at home, which means online activities are to be rethought.

The last study question (8) is about the effectiveness of E-learning in teaching English. This question is answered as follows that due to lack of motivation on the part of the students as observed in the observation and as indicated by teachers and partly by some students, and due to malpracticing (cheating) and procrastinating, E-learning does not make the English language teaching/learning process any better. This can be confirmed by the general performance of students in examinations and other related activities in classroom situations.

Conclusions

1. Generally speaking, male and female teachers are in favor of E-learning mode.
2. Female teachers and female students are both more positive to E-learning than their male counterparts.
3. Apparently students seem to welcome E-learning mode. But contradictions in their statements make appearance here and there, which imply that they are not really ready to deal positively with this mode of learning. However, as far as it fulfills their biased needs and whims it is welcome.
4. Giving students online assignments is not recommended for their bad performance, cheating and procrastinating. As for quizzes, the students seem to do better, but this is not necessarily reflected in their performance. However, quizzes can be recommended.
5. Concerning other online related activities, the students are not motivated to do any except for checking attendance and e-mails.
6. Due to students' bad performance in the different E-learning activities, and according to teachers' evaluation in the questionnaires, students lack motivation to work with Bb as a mode of learning.
7. A big number of students do not have Internet connection and therefore the students are unable to fulfill the online requirements.
8. English learning does seem to improve as a result of using this Bb online system.

Recommendations

It is recommended that—

1. a more comprehensive and at a larger scale study to be conducted to evaluate the effectiveness of E-learning at different levels in these two colleges in particular and other colleges and departments at King Khalid University and at other universities.
2. another study should be undertaken to find out students' learning motivation in general.

3. students' lack of motivation is to be given a considerable attention to find out its causes and effects.

Suggestions

1. Teachers should avoid giving assignments online. Quizzes could be a better alternative.
2. Authorities should pay attention that Internet connection reaches all students. Otherwise adequate E-learning labs should be provided and used effectively and should accommodate the increasing number of students.
4. Teachers should not overlook the fact that not all students have access to Internet at home.
5. All concerned should consider that even in the availability of Internet, it sometimes fails and at other times it becomes slower.
6. Those who are proposing to implement the full level of E-learning should not be over enthusiastic about that and should be cautious when taking such a step. Before taking such a decision, the target group should be tested if they are really motivated and up to the task.
7. If E-learning is to be prescribed fully, then it can be for distant learning and for those who are studying for higher degrees.

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A Porous Structured Titanium Composite Counter Electrode for Dye-sensitized Solar Cells

Dr. Mohammad Maksudur Rahman¹

Abstract

It is important to develop a novel counter electrode with low resistance at the electrolyte/counter electrode interface and low sheet resistance for the dye-sensitized solar cells (DSC). In this regard, the researcher fabricated and characterized the porous titanium (Ti) composite counter electrode. The porous composite counter electrode was prepared with a composition of the thin Pt/porous Ti/dense Ti/aluminum (Al) on a glass substrate. Here, porous Ti film with rough surfaces was prepared by a DC magnetron sputtering and a solution etching process and it was applied to a counter electrode of a DSC to reduce the series resistance. A dense and a porous Ti film were fabricated by a DC magnetron sputtering process respectively. The dense Ti film was used as a protective layer against corrosion of an aluminum layer which reduced a sheet resistance of a counter electrode. The porous Ti/dense Ti/Al/glass counter electrode increased a fill factor and a short circuit current to improve the conversion efficiency of a DSC.

1.0. Introduction

Dye-sensitized solar cell (DSC) is known as one of the third generation solar cells^{1,2)} and so called a photoelectrochemical cell. The cell is composed of two electrodes, one is photoactive working electrode made by semiconductor and the other is counter electrode made of metal. Both electrodes are immersed in an electrolyte containing suitable redox couples. In the DSC when the semiconductor/electrolyte interface is illuminated with a light having energy greater than the band gap of the semiconductor, electrons and holes are generated. The photogenerated minority carriers reach at the interface of the semiconductor/electrolyte. Photogenerated majority carriers accumulate at the backside of the semiconductor. With the help of a charge-collecting substrate, photogenerated majority carriers are transported via a load to the counter electrode where these carriers electrochemically react with the redox electrolyte.

In order to achieve a higher photovoltaic performance from a DSC, the counter electrode requires good stability, larger surface area and low sheet resistance so that a reduction of triiodide ions with a low resistance can be occurred at the electrolyte/counter electrode interface. Generally, a transparent conductive oxide (TCO) glass substrate, on which a platinum (Pt) layer of several hundred nm thick is deposited, is widely used as a counter electrode. This conventional Pt/TCO counter electrode generally has a large resistance. The series resistance is one of the most

¹Assistant Professor, Institute of Fluid Science, Tohoku University, Japan.

important factors of the DSC and a large series resistance causes a decrease in the fill factor (FF) leading to the deterioration of the energy conversion efficiency η .³⁻⁸⁾ The series resistance mainly consists of three factors.⁹⁾ One is the resistance of the charge transfer process in an electrolyte, another is the resistance at the TiO_2 /electrolyte and electrolyte/counter electrode interfaces, and the third is the sheet resistance of TCO. Therefore, it is important to develop a novel counter electrode with a low resistance at the electrolyte/counter electrode interface to reduce the series resistance. Han *et al.* demonstrated that the rough surface of the Pt counter electrode on a TCO substrate decreases the resistance at the electrolyte/counter electrode interface.⁹⁾ On the other hand, a high corrosion resistance is required of the counter electrode in a DSC, because triiodine ions are reduced to iodine ions at the electrolyte/counter electrode interface. It has been reported that a DSC using aluminum (Al), which has a low resistivity, as a counter electrode quickly deteriorated even when the surface of Al was covered with a thin Pt layer, because Al is easily dissolved into the electrolyte.¹⁰⁾ The use of a soluble material as a counter electrode requires to be perfectly covered with a corrosion-resistant layer.¹¹⁾ Titanium (Ti) is a well-known highly corrosion-resistant material. Wang *et al.* have demonstrated the stability of a counter electrode comprising a Ti plate.⁷⁾ Therefore, porous titanium (Ti) is a promising material for the counter electrode because the large surface of the porous material reduces the interface resistance and because Ti is a highly corrosion-resistant metal that is inexpensive compared with Pt. Here, in this study, the researcher developed a porous Ti/dense Ti/Al/glass counter electrode. The surface of porous Ti is coated with a very thin Pt layer. The Al layer was used instead of a TCO layer, and the dense Ti layer prevented the corrosion of the Al layer. Finally, the performance of a DSC with the porous Ti/dense Ti/Al/glass counter electrode was compared with that of a DSC with a conventional Pt/TCO counter electrode.

2.0. Experimental

2.1. Fabrication method of the counter electrode of DSCs

An Al film of about 200 nm in thickness was deposited on a glass substrate (Asahi Glass Co. Ltd, Japan) by the vacuum evaporation method. The Ti layers were deposited on the Al layer using the DC magnetron sputtering method. The structure of the Ti layer was controlled by an argon (Ar) pressure. The dense (not porous) Ti layer was deposited on the Al-deposited glass substrate at an Ar pressure of 0.08 Pa to prevent the Al layer from dissolving to an electrolyte. After depositing the dense Ti layer, a porous Ti layer was deposited on it at an Ar pressure of 1 Pa. The porosity of the Ti film were controlled by etching technique by a hydrofluoric acid solution (HF) (Stella Chemica Corporation, Japan) of 1.36 % and a mixture of TiW-I (mixture of hydrogen peroxide and boric acid, chelating agent) and TiW-II (ammonia water) (Wako Pure Chemical Industries, Ltd., Japan). Finally, Pt was deposited on the porous Ti surface by thermal decomposition of H_2PtCl_6 . In order to form a conventional Pt/TCO counter electrode an RF magnetron sputtering process was applied to deposit Pt on TCO (Asahi Glass Co. Ltd, Japan). Hitachi SU8000 FE-SEM (field emission scanning electron microscope) was used to observe the structures of the counter electrode.

2.2. Preparation of the TiO₂ electrode and Fabrication of DSC

TiO₂ paste was prepared using the ratio of TiO₂ nano-particle: poly-ethylene glycol (PEG): acetyl acetone: triton x100: H₂O = 300:150:30:15:1000 and was milled for 6 hours. The TiO₂ paste was applied to a TCO glass surface in the area of 5×5 mm². Fig. 1 (a) shows the cross-sectional FESEM image of the TiO₂ photoelectrode's structural morphology. This sample (TiO₂/TCO) was annealed at 400°C for 1 hour followed by at 500°C for half an hour. N719 dye molecules that chemical structure was shown in Fig. 1(b) were used to absorb it by the mesoporous TiO₂ layer for 24 hours. Finally the TiO₂ electrode and counter electrode were assembled. To prevent the short circuiting, these electrodes were kept isolated from each other by a polymer spacer and an iodide/triiodide ion redox couple electrolyte was filled in the interface between the two electrodes. To compare the photovoltaic performances of the porous Ti composite counter electrode the researcher fabricated two DSCs: one with porous Ti composite and the other with conventional Pt/TCO counter electrodes, respectively as shown in Fig. 2. The DSCs were characterized under the illumination of AM 1.5 (100mW) using a solar simulator.

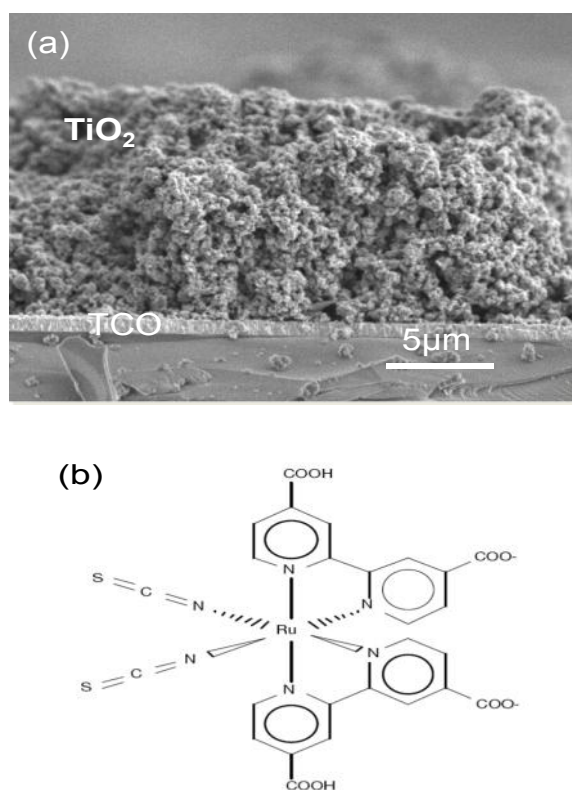


Fig. 1. Schematic view of (a) cross-sectional FE-SEM image of a TiO₂ photoelectrode on a TCO substrate, and (b) chemical structure of the N719 ruthenium complex.

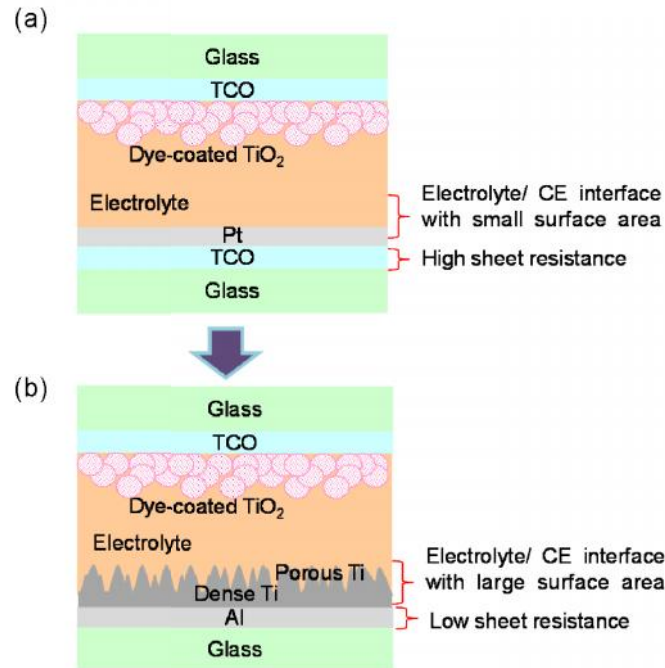


Fig. 2. Illustration of the DSCs with (a) conventional Pt/TCO and (b) Porous Ti composite counter electrode.

3.0. Results and Discussions

3.1 Highly conductive Al film for the counter electrode of a DSC

Figure 3 shows a cross-sectional FE-SEM image of the dense Ti/Al layers deposited on the glass substrate. Here it is clearly seen that the Al film was completely covered with the dense Ti layer to protect it from dissolving in the electrolyte of the DSC. After deposition of the Pt layer on the dense Ti layer, the sheet resistances of the counter electrodes were measured by the four-probe method as shown in Fig. 4. The slope of the I - V characteristics in Fig. 4 indicates the sheet resistance. The sheet resistance of the conventional Pt/TCO counter electrode was much larger than Pt/dense Ti/Al counter electrode. This indicates that the conventional Pt/TCO counter electrode is not suitable for large cells and that the use of it in large solar cells or solar modules causes the reduction of the DSC performance. The drastic decrease in the sheet resistance by the Al layer indicates that the introduction of the Al layer to the counter electrode is an essential technique to apply the DSCs to practical solar modules.

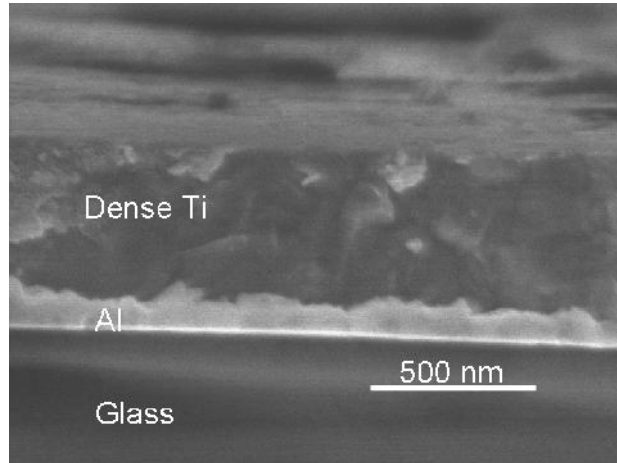


Fig. 3. Cross-sectional FE-SEM image of the dense Ti/Al/glass counter electrode.

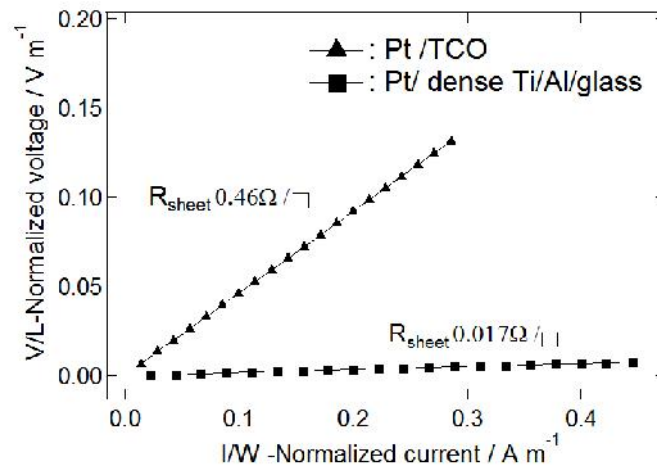


Fig. 4. The I - V characteristics of the counter electrodes by using the four-probe method. The slope of the I - V characteristics indicates the sheet resistance.

3.2. Fabrication of a porous Ti composite counter electrode for a DSC

In the earlier section the researcher investigated that Al has a low resistivity and is a useful material for reducing a sheet resistance of a counter electrode although it is easily dissolved in an electrolyte. The researcher can control the structure of the Ti film which has high corrosion resistance through the DC magnetron sputtering method and solution processes that has been explained elsewhere¹². In this section it is the goal of the researcher to study a porous Ti structure with Al film. Here, an Al film deposited on a glass substrate was covered with the dense Ti film which was deposited at an Ar pressure of 0.08 Pa to prevent the Al film from dissolving in the electrolyte, and then the porous Ti

film was deposited on it. The porous Ti film was treated with the dilute HF solution and the TiW-I-II solution, respectively. From Fig. 5, we can clearly see that the porous Ti/dense Ti/Al/glass multilayer structure was formed and that the Al film was completely covered with the dense Ti film. The insertion in Fig. 5 shows the top view of a FE-SEM image of the porous Ti layer and exhibits that a porous Ti film with the wide gap between each dendrite was formed. Pt was deposited by thermal decomposition of H_2PtCl_6 because it is difficult to homogeneously deposit material on highly porous material through dry process such as a sputtering method. Figure 6 shows (a) a cross-sectional FE-SEM image and (b) energy dispersive X-ray (EDX) spectra of the top and bottom of the porous Ti layer after deposition of Pt. As shown in Fig. 6 (a), Pt was deposited as aggregate of nanodots without filling the gaps between dendrites. A peak due to Pt was clearly observed in the EDX spectra of the porous Ti layer independently of the position, indicating that the Pt was homogeneously deposited on the porous Ti surfaces through the solution process as shown in Fig. 6 (b).

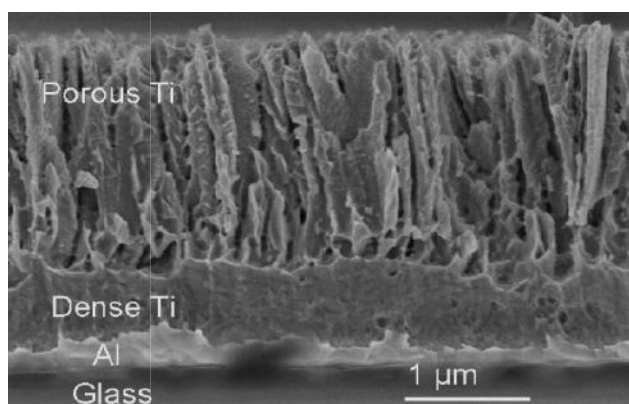


Fig. 5. A cross-sectional FE-SEM image of the porous Ti counter electrode on Al coated glass substrate. The insertion shows the top view of a FE-SEM image of the porous Ti counter electrode.

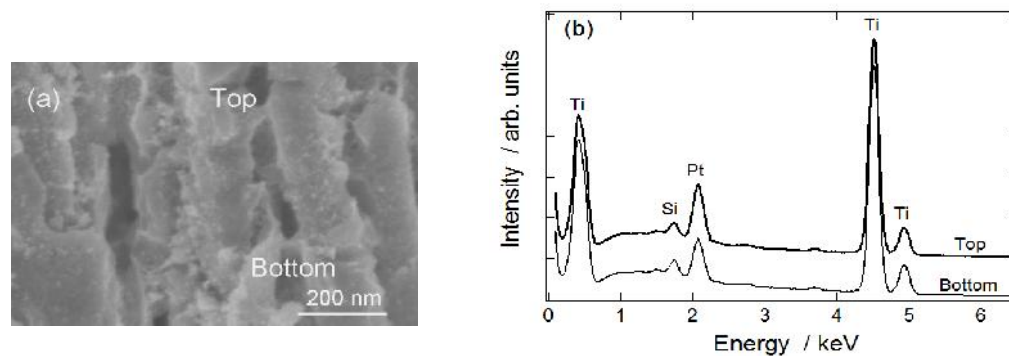


Fig. 6. (a) A cross-sectional FE-SEM image and (b) energy dispersive X-ray (EDX) spectra of the porous Ti layer after deposition of Pt.

3.3 Photovoltaic characteristic of DSC using porous Ti composite counter electrode

Figure 7 shows a comparison of the photovoltaic characteristic of DSCs using the porous Ti/dense Ti/Al/glass counter electrode and using a conventional Pt/TCO counter electrode. From Fig. 7 and Table 1, we can see that the porous Ti/dense Ti/Al/glass counter electrode was stably worked as a counter electrode without dissolution of Al in an electrolyte, which indicates that the dense Ti layer completely protected the Al layer against the electrolyte, and that a DSC using the porous Ti/dense Ti/Al/glass counter electrode showed slightly higher open circuit voltage ($V_{oc} = 0.65$ V), larger short circuit current density ($J_{sc} = 6.1$ mA/cm²), higher fill factor ($FF = 0.65$), and a better conversion efficiency ($\eta = 2.6$ %) than those of a DSC using a conventional Pt/TCO counter electrode, respectively ($V_{oc} = 0.60$ V, $J_{sc} = 5.9$ mA/cm², $FF = 0.50$, $\eta = 1.77$ %). The improvement of the conversion efficiency was mainly associated with a larger fill factor and a larger short circuit current. The large surface area of the porous Ti counter electrode decreased the resistance of the reduction process at the electrolyte/counter electrode interface and the Al layer instead of a TCO layer also decreased a sheet resistance. It is well-known that the decrease of the series resistance leads to the improvement of the fill factor.³⁻⁸⁾ However, the improvement of the short circuit current by the decrease in a series resistance cannot be explained according to the single diode model although it has been reported by a lot of literatures.^{9, 10)} This indicates that it is necessary to elucidate the detail of the photovoltaic mechanism of DSCs.

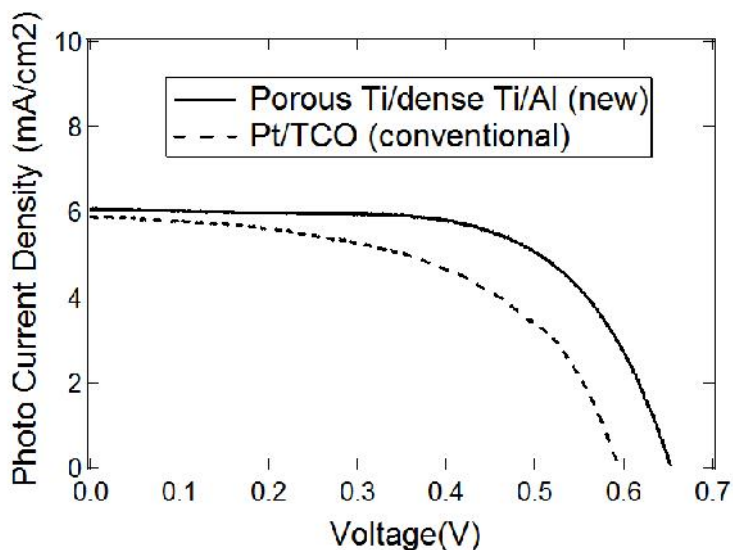


Fig. 7. Current voltage characteristics of DSCs using porous Ti counter electrodes (solid line) and using Pt/TCO counter electrode (broken line).

Table 1: Solar cell parameters

Parameters	Porous Ti/ dense Ti/ Al counter electrode	Pt/ TCO counter electrode
I_{sc} (mA/cm ²)	6.1	5.9
V_{oc} (V)	0.65	0.60
FF	0.65	0.50
η (%)	2.6	1.77

4.0. Conclusion

The researcher investigated the effect of the porous structured Ti layer on the performance of a DSC. A comparison between the photovoltaic characteristics of the DSCs with Pt/porous Ti/dense Ti/Al/glass, and conventional Pt/TCO/glass counter electrodes revealed that porous Ti composite counter electrodes showed a better performance which was mainly associated with the large short circuit current J_{sc} and fill factor FF . This is because large electrochemical surface area formed by the porous Ti layer in the electrolyte/counter electrode interface played a key role to increase the J_{sc} and FF by reducing its series resistance to improve the conversion efficiency. The improvement of the conversion efficiency by the Pt/porous Ti/dense Ti/Al/glass composite counter electrode indicates that it is very important to introduce the porous and high-conductive materials to the counter electrode of a DSC and that the porous Ti and the Al layer with the protective layer were promising materials for the counter electrode.

5.0. Acknowledgment

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Influence of Reading English Newspapers on Arab EFL Learners' Vocabulary Knowledge

Dr. Ghazwan M. Saeed¹

Abstract

Reading materials plays a crucial role in building up vocabulary which is important in communication and writing skills. Reading English newspapers can be a source of vocabulary for Arab EFL learners. As the title of this paper suggests, the paper investigates the influence of reading English newspapers on the Arab EFL learners' vocabulary knowledge. This study is limited to the Yemeni EFL learners. Eighty EFL learners from the Department of English, Faculty of Arts at Thamar University participated in this study. The data of the study were collected by the means of two components; a questionnaire and a test. This study shows that there is a significant difference between the EFL learners who read English newspapers and those who do not read English newspapers which indicates that reading English newspapers can enhance the vocabulary development in the process of EFL learning.

Key Words: Reading, newspapers, vocabulary knowledge.

Review of Literature

Reading is one of the important language skills which is a primary source of language learning. As a receptive skill, reading enhances the other language skills. Nation (2001) states that "reading is important because comparison of many studies shows that written texts are richer in lexis than spoken ones". (qtd. In Pazhakh & Soltani: 2010: p. 389)

Reading in English, nonetheless, remains the only skill that can effortlessly be practiced by the EFL learners anytime, anywhere and at any age. The huge bulk of knowledge in the globe can easily be accessed through the printed materials that are available for reading in different fields. Even at the linguistic and socio-cultural level of language, the pragmatic use of English can be gained, to some extent, through reading. Dialogues and conversations presented in certain texts, definitely, carry some cultural values and some pragmatic tactics of English.

¹Assistant Professor at the Department of English, Faculty of Arts, Thamar University, Yemen.

Reading can be academic or non-academic. Non-academic reading is of two types; (a) reading for pleasure; and (b) reading for information. As quoted in Rahman (2007: 13-14), Strong (1995: 41) comments that the only reason for reading is pleasure. One reads what s/he likes and s/he expects range of pleasure. Reading is one of the most effective learning techniques to improve learners' vocabulary knowledge. The learners feel that the traditional ways of learning vocabulary are boring. Learners "usually only acquire new vocabulary through contextualized new words in their textbooks or when given by teachers during classroom lessons" (Pazhakh & Soltani: 2010: 37). Vocabulary plays a significant role in comprehension. Vocabulary knowledge builds a bridge for future reference. Through reading, learners build a bridge of vocabulary knowledge to be used for future reference in communication or writing. Reading is used to develop vocabulary knowledge. Learners with an adequate amount of vocabulary have an ability to produce rich texts. Pazhakh & Soltani (2010), Gatabnton & Segalowitz (2005), Read (2000) and others emphasize the effective contribution of reading in vocabulary knowledge development.

Nation (2001) claimed that when learners read, they learn new words and enrich their known ones. Pazhakh and Soltani (2010) found that EFL learners agreed that extensive reading enhanced their vocabulary knowledge and it also changed their attitudes toward reading in a positive way. Gatabnton & Segalowitz (2005), Pigada and Schmitt (2006) found that extensive reading has a significant contribution to vocabulary learning. Hafiz and Tudor (1989), and Raemer (1996) concluded that extensive reading helps in recognizing the meaning of vocabulary.

As one of the printed mass media, newspapers can bring readers a massive amount of information. By the use of newspapers and some other mass media Arab EFL learners can taught English as "a means of international communication, not as a school subject or a university required course to be passed and forgotten after graduation" (Al-Sulaimani, 2007: 61). Newspapers have some advantages when compared with other mass media. Newspapers do not need maintenance as some other mass media. Moreover, they are easy to be exploited in terms of cost and electricity and the readers do not require any technical knowledge of how to use them. Al-Sulaimani (2007) concluded that:

learning media language through reading English-language newspapers is a modern innovative method of learning English as a foreign or a second language. Compared to other modern instructional media such as computer programs and the Internet, ELN is user-friendly, cost effective, varied, current, informative and cultural. This is why one can safely argue that teaching Arab learners of English how to read and understand ELN is an indispensable skill for them at all levels. (77)

Some recent researches have been conducted on the usefulness of reading English newspapers and many of them suggested using newspapers in classroom. As mentioned in Al-Sulaimani (2007: 64), Olivares (1993: 2) and Grundy (2001: 7) point out that "a newspaper is a non-technical, authentic, simple and inexpensive instructional media that language teachers can purchase and use for many levels,

whenever and wherever they wish to do so", adding that newspapers "can be cut, colored, posted, and finally discarded or recycled. . . . The wide range of text types and the massive amount of information in newspapers . . . enrich the vocabulary of the EFL learners in various social activities that are usually not discussed in textbooks." (p.64). As reading English newspapers can be a voluntary reading task, it can be more useful in vocabulary building than reading syllabus textbooks. To support this idea, Krashen (2004) points out that learners who do free voluntary reading make better progress in reading comprehension and vocabulary development. He strongly believes that learners who read for pleasure are better learners, better writers and have more grammatical competence. Jordan (1997) refers to authentic texts as "texts that are not written for language teaching purposes". Peacock (1997) describes authentic materials as materials that have been produced to fulfill some social purpose in the language community. Bringing authentic materials into the classroom can be motivating for the students, as it adds a real-life element to the student's learning experience. Authentic materials are significant since they increase students' motivation for learning, make the learner be exposed to the "real" language.

Reading newspapers has some advantages like:

- Students are exposed to real language.
- It increases the learners' motivation of learning.
- It is a source of information about what is happening in the world.
- It contains a wide variety of text types.
- It can encourage reading for pleasure because they are likely to contain topics of interest to learners.

Al-Sulaimani (2007) referred to the texts of newspapers as "living texts" because of their nature. They have an 'immediate' and 'interactive nature'; they discuss current events and provide the reader with important information about all aspects of life on daily basis; and they are represented as "thriving" entities.

During the process of reading English newspapers, the EFL learners or readers get involved in many activities and skills such as skimming, scanning, summarizing, classifying, abstracting, making judgements about a topic, etc. Newspapers provide a readily available and interesting source of materials for learners of English. However, learners face difficulties in reading them and a major source of difficulty is the vocabulary load. Laufer (1986) showed that in order to achieve successful comprehension, learners need 95% lexical coverage of a text. That is, they need know sufficient different words (types) to account for 95% of the running words (tokens) in a text. Recent studies suggest that the number of words necessary to cover 95% of an unsimplified text is about 5000. According to Deville et al (1985), Ostyn and Godin (1985) and Hindmarsh (1980), a lexicon of 5000 words would give a coverage of 90-95% of the lexis in authentic texts.

So many words in English newspapers are repeated. Readers can infer the meaning of the new words when they reread it many times. Pazhakh & Soltani (2010) pointed out that "repetition of words in the reading material helps the readers . . .

develop a deeper and more accurate understanding of word meaning and foster vocabulary learning" (p.395). They supported Richards, Platt, and Platt (1999) when they report that reading is "intended to . . . build up knowledge of vocabulary." (As cited in Pazhakh & Soltani, 2010, p.396). When reading newspapers, the learners can master a wide range of vocabulary in the target language. The newspapers enable the learners to interact with the real language and its use. The learners feel better with authentic materials helping them get involved in the "real" language. The newspapers encourage learners to read more for pleasure especially certain topics of their interest. Up-to-date researches support the use of authentic materials as they provide exposure to "real language and real life". However, there are studies which have examined readers' knowledge of a word gained while reading in relation to its frequency of occurrence. These studies provide information on the approximate number of repetitions necessary for a word to be learned. Kachroo's study (1962) showed that words occurring seven times or more in a text book were known to most learners. More recently Saragi, Nation and Meister (1978) suggest that the minimum repetitions for a word to be learned in a reader should be about 10. Hwang Kyongho and Paul Nation (1989) regarded between seven and ten as the necessary repetitions for learning to occur. They concluded that reading running stories reduces the vocabulary load to a greater extent than reading unrelated stories . . . and thus [running stories] provide more favourable conditions for learning vocabulary than unrelated stories.

To comprehend a text in a newspaper, the readers (learners) have to look up some new words in a dictionary and this will enable them to learn the meanings of new words. Alternatively they can try to guess the meanings of new words from the context and this will provide the learners with a partial or an approximate understanding of the meanings of the new words. When they read another text in the same or another newspaper, they may encounter words that occurred in the first text. When reading a third text, some of the words occurred in either the first or second texts or in both texts are in the third text. In this way, reading many texts in newspapers will reduce the number of the words unfamiliar to the learners and will help the learners with limited vocabulary knowledge to read more efficiently without being interrupted by unknown words. This also encourages the learners to read more texts in newspapers and facilitates the process of comprehending the texts of newspapers. When there are no repetitions of words in the texts read by learners because the topics of the texts are not related, the learners will have to cope with the meanings of many unknown words to comprehend the text. Therefore, the newspaper texts which have related topics may encourage the learners (readers) to read more and they can build up a massive amount of vocabulary in a long time, and the newspaper texts which have unrelated topics may enhance the learners to build up some amount of vocabulary in a shorter time with some difficulty to the readers.

Objectives of the Study

This paper has a general objective and some specific objectives. As the title of the paper suggests, it aims at investigating the influence of reading English

newspapers on the Arab EFL learners' vocabulary knowledge. Furthermore, this paper aims to achieve the following specific objectives:

1. Exploring how the learners feel towards reading English newspapers.
2. Examining whether reading English newspapers by Arab EFL learners can influence their vocabulary knowledge.
3. Examining to what extent reading English newspapers can enhance Arab EFL learners' vocabulary development.
4. Finding the differences between the EFL learners who read English newspapers and those who do not read English newspapers in using vocabulary.
5. Exploring whether English newspapers can be used in teaching vocabulary building in the EFL classroom.

Hypotheses of the Study

This study hypothesizes the following:

1. Reading English newspapers enhances the Arab EFL learners' vocabulary development and helps them use their known words correctly when writing in English.
2. Reading English newspapers can help the Arab EFL learners understand the content of other texts, which, in turn, helps them produce rich texts.
3. There is a significant difference between the EFL learners who read English newspapers and those who do not read English newspapers in understanding the content of an English text.
4. There is a significant difference between the learners who read English newspapers and those who do not read English newspapers in using the vocabulary correctly when writing in English.
5. There is a possibility of using English newspapers in the process of EFL learning and teaching vocabulary.

Methodology

Participants and their Selection

The subjects of the study were eighty EFL undergraduate learners at the Department of English, Faculty of Arts, Thamar University, Yemen. The selected eighty subjects were of two groups; the first group is the learners who read English newspapers and the second group is the learners who do not read English newspapers. In each group, forty participants were selected. The subjects were distributed equally against the variable of level, i.e. the same number from each level of the four undergraduate levels as shown in the following table.

Table 1 shows the distribution of the subjects on the groups and against level variable

	1 st Level	2 nd Level	3 rd Level	4 th Level	Total
Group I	10	10	10	10	40
Group II	10	10	10	10	40
Total	20	20	20	20	80

Furthermore, there were some criteria for selecting the subjects of the study such as age, the age when the subjects started learning English, etc.

Data Collection and Elicitation Process

The data of this paper were collected by the means of two components; a questionnaire and a test. The questionnaire was given to the EFL learners at Faculty of Arts at Tamar University to fill up. The same learners who received a copy of the questionnaire sat for a test. After collecting the questionnaires with the test sheets, only eighty subjects were selected, i.e. eighty questionnaires and test sheets were considered for this study because some of the questionnaires and the test sheets were not valid and some of the participants did not fulfill the criteria of selecting the subjects. For more information about the questionnaire and the test, see Appendices (1 & 2).

The questionnaire included some items that aimed to elicit some information about the learners' attitudes towards reading English newspapers and their motivation to read English newspapers. The questionnaire also aimed to collect some information about the learners' attitudes towards the usefulness of reading English newspapers, particularly in developing their vocabulary knowledge. The data collected by the means of the questionnaire were coded and analyzed. The process of analysis was done by using SPSS (Version 0.16). The learners also sat for a test. The test was divided into three parts. Part I was dedicated to explore the learners' ability to use some specific words in sentences correctly and whether they know the meanings of some words and how they are used, Part II was a free composition test in which the students were given four topics and they were asked to write a composition on any one of the four topics in 100-150 words. In Part II, the topics selected were some of the topics that are commonly discussed in English newspapers. Part III aimed to examine the learners' ability to understand the content of newspapers texts. To achieve this, the learners were given a text to read and write a summary of the text given. The text was selected from one of the popular Yemeni English newspapers, *Yemen Times*. The participants were asked to use their own words where possible.

Data Analysis, Results Interpretation and Discussions

All the eighty participants/learners of both groups show their positive attitudes towards reading English newspapers and both groups' participants are in favour of reading English newspapers, particularly for the purpose of improving their language skills with the total mean of 4.1 that is positioned in the line of agreement.

Although the Group II's participants were with the opinion that reading English newspapers, they reported that they do not read English newspapers for one or some of the following reasons:

- they do not have sufficient time for reading English newspapers;
- they cannot purchase English newspapers for some financial matters;
- they are unable to understand the contents of the texts of English newspapers; and/or
- the English newspapers are not available in their residence areas or in their neighbourhood.

The answers of the students in the tests were corrected. These data collected through the test were coded and analyzed. The results gained showed that there is a significance of reading English newspapers. The performance of the learners who read English newspapers was better than that of the learners who do not read English newspapers. The three parts of the test were corrected out of hundred. In the first part of the test, the results showed that the Group I's participants could do a better job than the Group II's participants in all levels of study. The following table shows a comparison between the performance of the two groups on the first part of the test in all levels along with the P-Value to determine whether there is a significant difference between the two groups.

Table 1 shows a comparison between the performance of the two groups in the first part of the test with the P-value (Sig.).

	Group	N	Mean	Sig. (P-Value)
Marks	Group I	40	67.6750	.000
	Group II	40	57.6750	

As shown in the table above, the mean of the marks earned by Group I's learners (the learners who read English newspapers) on the first part of the test is 67.68 and the mean of the marks earned by Group II's learners (the learners who do not read English newspapers) on the first part of the test is 57.68. This indicates that there is a gap or a difference between the performance of the two groups in the first part of the test. Using ANOVA test to show the statistical difference between the two groups and the results show that there is a significant difference between the two groups' performance in the first part of the test ($P < .05 = .00$). So, in this regard, it can be concluded that reading English newspaper enhances the learners' ability to use vocabulary appropriately.

To show a comparison between the performance of the two groups in the first part of the test and the statistical difference between them, the following table was designed for the purpose.

Table 2 shows a comparison between the performance of the two groups in each level on the first part of the test with the Sig. (P-value).

	Group I	Group II	Sig. (2-tailed)
Level I	54.10	49.00	.231
Level II	63.40	52.80	.001
Level III	71.20	56.90	.000
Level IV	82.00	72.00	.001
Total	67.6750	57.6750	.000

As shown in Table 2, there was a difference between the performance of the two groups of Level I on the first part of the test but the difference is not statistically significant ($P = .231 > .05$). The significant differences were clearly seen between the performances of the two groups of Level II, Level III and Level IV because the P-values were .001, .000 and .001 respectively, i.e. $< .05$. These significant differences clearly indicate that there is a positively significant influence of reading English newspapers on these learners' ability of using vocabulary appropriately and it enhances their vocabulary knowledge. The insignificant difference between performance of the two groups of Level I does not indicate that reading English newspapers does not have a positive impact on the learners' ability to use vocabulary because most of Group I's participants in Level I reported that they read English newspapers 'sometimes'.

The compositions of the students in the second part of the test were corrected and evaluated. In the process of evaluating the learners' produced compositions, number of the words, usage of the words, spelling of the words, etc were considered. Then the results were categorized into five levels or standards; poor level, medium level, good level, very good level and excellent level. Then the process of analysis was conducted. The results gained were put in the following table.

Table 3 shows a comparison between the standards of the two groups in each level and in all the levels with the Sig. (P-Value) in the second part of the test

Learners' Level	Group I	Group II	Asymp. Sig. (2-tailed) P-Value
	Mean	Mean	
Level I	2.00	1.70	.177
Level II	3.00	2.10	.015
Level III	3.5	2.70	.013
Level IV	3.70	2.90	.006
Total	3.05	2.35	.000

As shown in Table 3, there is a difference between the standards of the two groups of Level I on the free composition test (the second part of the test) but the

difference is not statistically significant ($P = .177 > .05$). Significant differences were clearly seen between the performances of the two groups of Level II, Level III and Level IV because the P-values were .015, .013 and .006 respectively, i.e. $< .05$. These significant differences clearly indicate that there is a significantly positive influence of reading English newspapers on the learners' ability to produce rich texts using vocabulary appropriately and it enhances their vocabulary knowledge and their future reference in writing. The insignificant difference between the standards of the two groups of Level I in producing rich texts with appropriate vocabulary does not indicate that reading English newspapers does not have a positive impact on these learners' ability to produce rich texts with appropriate vocabulary because most of Group I's participants in Level I reported that they read English newspapers 'sometimes'.

The summaries of the text produced by the learners in the third part of the test are corrected and evaluated. The evaluation process considered the number of words in the learners' produced summaries, the spelling of the words used, the usage of the words, the use of new words appropriately, suggesting a title for the passage, etc. Accordingly, the results were categorized into five levels or standards; poor level, medium level, good level, very good level and excellent level. Then the process of analysis was conducted. The results gained are shown in the following table.

Table 4 shows a comparison between the standards of the two groups in each level and in all the levels with the Sig. (P-Value) in the third part of the test.

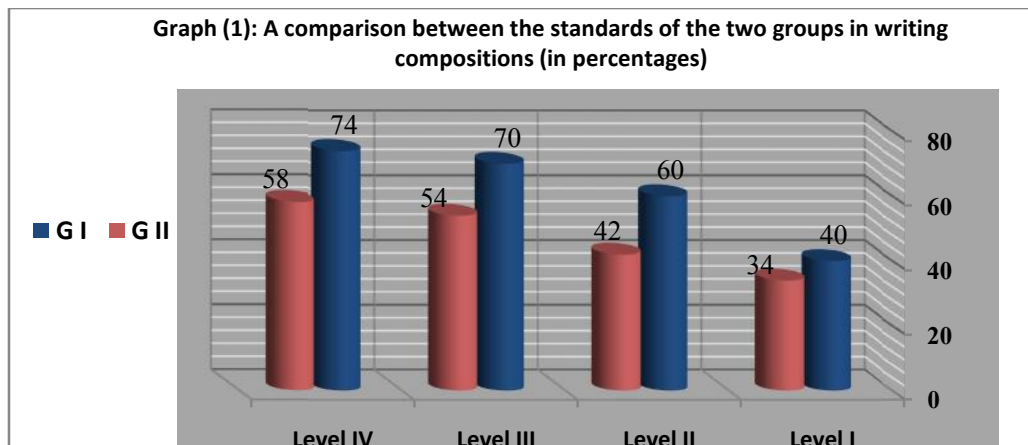
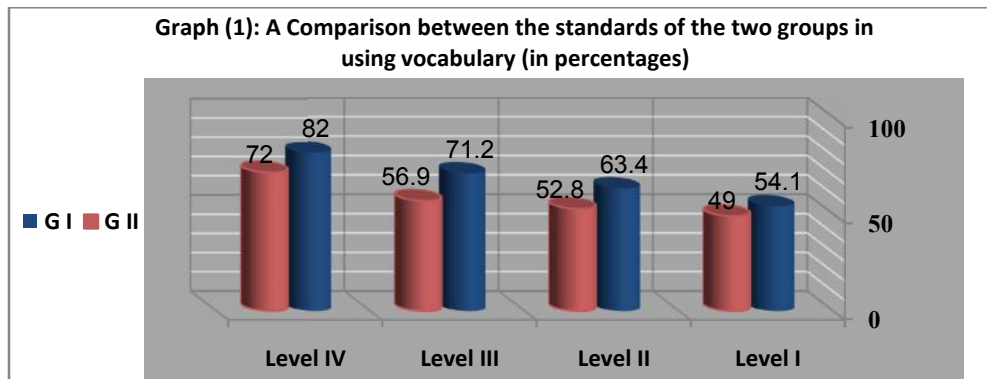
Learners' Level	Group I Mean	Group II Mean	Asymp. Sig. (2-tailed) P-Value
Level I	2.10	1.60	.060
Level II	3.50	2.70	.013
Level III	3.90	3.30	.024
Level IV	4.20	3.40	.003
Total	3.43	2.75	.002

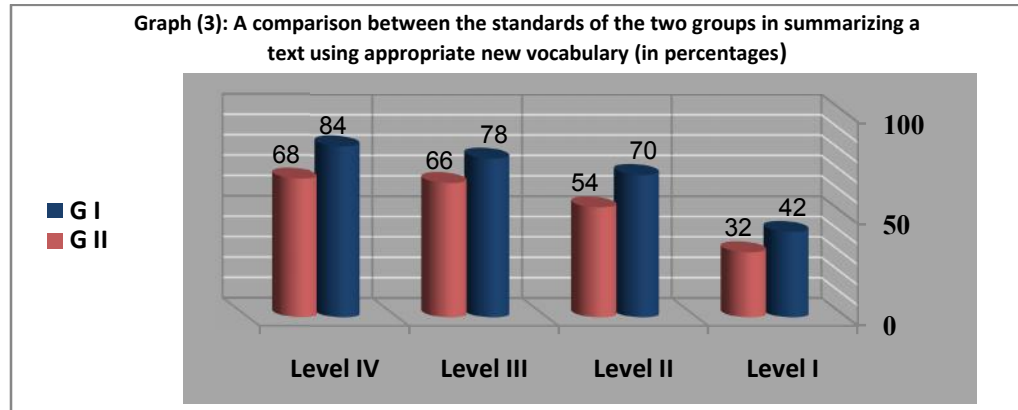
As shown in Table 4, there is a difference between the standards of the two groups of Level I in the ability to summarize passages derived from English newspapers (the third part of the test) but the difference is not statistically significant ($P = .060 > .05$). Significant differences are clearly seen between the standards of the two groups of Level II, Level III and Level IV in the ability to understand the content of a text and ability to summarize it using some new words appropriately. The differences are statistically significant as the p-values are .013, .024 and .003 ($< .05$). These significant differences clearly indicate that there is a significantly positive influence of reading English newspapers on the learners' ability to understand the content of the texts of English newspapers and to summarize the texts using new words appropriately, etc. Again, the insignificant difference between the standards of

the two groups of Level I in this part of the test does not indicate that reading English newspapers does not have a positive impact on these learners' ability to summarize a text using new words appropriately because most of Group I's participants in Level I reported that they read English newspapers 'sometimes'.

As a whole, it can be concluded that reading English newspapers has a positive impact on developing the learners' vocabulary knowledge, which will, in turn, enable the learners to understand the content of the texts written in mass media or in other sources of information, enhance their ability to produce rich texts, improve their ability to use new words in communication and writing, etc.

To make it clearer, the following charts which summarize the results gained from the test were designed for the purpose of clarity and emphasis on the positive influence of reading English newspapers on the Arab EFL learners' vocabulary knowledge, particularly the Yemeni EFL learners.





Examining the Hypotheses

Hypotheses No. 1, 2 and 3 were accepted as reading English newspapers enhances the Arab EFL learners' vocabulary development and helps them use their known words correctly when writing in English, it can help the Arab EFL learners understand the content of other texts, which, in turn, helps them produce rich texts, and so there is a possibility of using English newspapers in the process of EFL learning and teaching vocabulary. Hypotheses no. 3 & 4 are also accepted because it was found that there is a significant difference between the EFL learners who read English newspapers and those who do not read English newspapers in understanding the content of an English text and there is a significant difference between the learners who read English newspapers and those who do not read English newspapers in using the vocabulary correctly when writing in English.

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Appendices

Appendix 1 (Questionnaire)

Dear students;

You are kindly requested to fill up in this questionnaire with real honesty. The information will be used for a research purpose. Your data will be kept confidential. Your cooperation will be appreciated.

Name: (optional)

Sex: Male Female

Age:

Age when you started learning English:

Level of study: 1st Level 2nd Level 3rd Level Level

Place of residence: City Village

Do you read English newspapers: Yes No

If yes, how often do you read English newspapers?

always usually sometimes rarely If no, why?

.....

Please tick the box that is best suitable to you. (Don't tick more than one box)

Statements	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1. My teachers recommend me to read English					
2. I feel that the surrounding environment encourages me to read English newspapers.					
3. My family appreciates it when I read English					
4. My peers encourage me to read English newspapers.					
5. Learning environment helps me read English					

6. I feel that reading English newspapers is interesting.					
7. I feel that reading English newspapers can improve the social knowledge.					
8. I feel that reading English newspapers can improve the cultural knowledge.					
9. I think that reading English newspapers is a source of up-to-date news.					
10. I think that reading English newspapers is used for pleasure.					
11. I think that reading English newspapers improves the students' knowledge of English.					
12. I think that reading English newspapers is a primary source of information about English language.					
13. I think that reading English newspapers is important for English language students.					
14. I think that reading English newspapers should be a routine activity for English language students					
15. I think that reading English newspapers can improve reading skills.					
16. I think that reading English newspapers can help the students understand what they read.					
17. I think that reading English newspapers can enhance the English vocabulary.					
18. When writing, I try to use the words I read earlier.					

Thank you for your cooperation.

(This questionnaire was taken from Al-Washali's 2014 with some modifications)

Appendix 2 (The Test)

PART ONE: Underline the best alternative to fill in the blanks: (Don't underline more than one option for each blank)

1. Different diseases live with us. Almost all of us are ill and can't to go to the hospital.
a) bear b) afford c) carry
2. The Yemeni foundations be laid for new investment frameworks that increase benefits to Yemenis.
a) must b) has to c) shall
3. A soldier is
a) a person who works in journalism
b) a person engaged in military service
c) a person who works in farms
d) a person who killed other people

1. The department of natural science that treats of constitution and structure of the earth is
a) geology b) zoology c) chemistry d) psychology
2. Easily led or controlled means
a) grandiloquent b) tractable c) promissory d) furtherance
3. Well-bred or refined means
a) formidable b) boll c) genteel d) sarcophagus
4. Assassinate means
a) to divorce b) to rape c) to inoculate with vaccine virus or virus of cowpox d) to kill, as by surprise or secret assault, especially the killing of some eminent person
5. The word 'strike' in the sentence "School teachers strike for a reduction in the working week" means
a) stop work b) fight with each other c) work hard d) suffer
6. The word 'refugees' in the sentence "Thousand of Somali refugees fled across the border" means
a) persons who escaped from their countries for political or economic reasons, etc
b) politicians c) killers d) policemen
7. In the sentence "Food stock are already low" the phrase *food stock* means
a) a supply of food for sale b) food at a party
c) vegetable food d) food price

PART TWO: Write a composition of 100-150 words on one of the following topics:

- Human Rights in Yemen
- Traditions of Yemen
- Tourism in Yemen
- Arab Spring

PART THREE: Read the following passage and write a title for it and summarize it using your own words (in around 50 words).

SANA'A — Sana'a University will decrease tuition costs for parallel system students and widen the enrollment capacity for students who study at their own expense starting in the 2012-2013 academic year.

President Abdu Rabu Mansour Hadi announced the changes Saturday. "Tuition fees have been cut for parallel system students; 50 percent for seniors, 40 percent for freshmen and 20 percent for those taking night classes," Rector Ahmed Basarda said.

He said University of Sana'a students expressed pleasure about the change, as it was in response to student requests for lower tuition fees. "The university is not pleased with the parallel system; however, it will use it to develop university laboratories and a source of income, particularly during this year, as the finance ministry has taken YR 2 billion out of this year's university budget," Basarda said.

The president's decree increased enrollment, adding 80 slots at the College of Medicine, 30 at the College of Dentistry, 60 at the College of Pharmacy, 250 at the College of Engineering and 50 at the College of Computer Sciences. Months ago, university students staged protests demanding the end of tuition fees and the election of new Students' Union leadership.

Mohammed Al-Hawsali, a parallel system student at the College of Mass Communication, said he did not approve of the decision because he was expecting the complete abolition of fees.

"Students sparked a revolution calling for free education," Al-Hawsali said. "I was surprised to read the president only ordered a 20 percent cut in tuition." Student Wafeek Al-Shrabee agreed.

"We thought the decrease would be more substantial," he said. "More like a two-thirds reduction. A twenty percent discount is small and unsatisfactory."

Deconstruction of *The Tempest* & Reconstruction of the Caribbean Identity in *The Pleasures of Exile*

Md. Abdul Karim Ruman¹

Abstract

The Pleasures of Exile is a postcolonialist, postrealist and postnationalist counter-discourse because it gives us George Lamming's glimpse of the complex issues of identity contained within the Caribbean island-states that were largely shaped by European colonial practice from the late-fifteenth century upto the late twentieth century. Here, the research questions are—"How are the nations of the Caribbean and/or the West Indies represented by canonical discourses and how is their identity constructed? What about its impact throughout different times and spaces? Is it possible to deconstruct and reconstruct their identity through counter-discourse?"—with a view to exploring George Lamming's endeavour in *The Pleasures of Exile* to answer these questions with fact and fiction. In fact, the colonization process led to the creation of hybrid Caribbean communities of immigrants or exiled people, all with broken cultures and history. The researcher would like to establish that as the canonical discourses like *The Tempest* construct the Caribbean's mythologized identities negatively with biased perspectives for their colonial 'civilizing mission', Lamming has tried to deconstruct or decentralize their canonical position counter-discursively to reconstruct his national identity. Reviewing Shakespeare's *The Tempest* from historical context, here Lamming symbolizes the master Prospero as the colonizer European and the slave Caliban as the colonized Caribbean nations. At the end of the article, the researcher has tried to establish that—by reviewing colonial history, dismantling the textual unconscious of *The Tempest* as a poststructuralist critic and rejecting the stereotype identities created by other legitimizing Western discourses, Lamming's essays function as a counter-discursive signifier of the post-colonial Caribbean's metamorphosis into some cross-cultural identities, identities that are experienced between the Caribbean and the West.

Key Words: Prospero, Caliban, colonizer, colonized, Caribbean identity.

Introduction

Since the time of the Great Discoveries and the globalization of our planet, identities are more than ever flying, shifting, changing places and forms, moving around numerous locations. The colonial circumstances complicated the racial, socio-political and cultural relations and constituted an indisputable turning point in the development of the countries involved. The research hypothesis concerning the Caribbean scenario is that—*The Pleasures of Exile* is a postcolonialist, postrealist and postnationalist counter-discourse because it gives us George Lamming's glimpse of

¹Lecturer in English, Faculty of Languages & Translation, King Khalid University, Kingdom of Saudi Arabia.

the complex issues of identity contained within the Caribbean island-states that were largely shaped by the European colonial discourses and practice from the late fifteenth century until the late twentieth century. For instance, the Caliban-Prospero encounter in Shakespeare's *The Tempest* has evolved as a metaphor for the Caribbean colonial experience. In fact, the ugly incident of colonialism in the Caribbean islands has effects on language, education, religion, artistic sensibilities, popular culture and the like. Regarding education, Lamming makes explicit in "The Occasion for Speaking" his perception of the colonial education system as a means of ideological control which suffocated any expression of a Caribbean consciousness. Post-colonial critical writings in the region have, therefore, become veritable weapons used to dismantle the hegemonic boundaries/forces and the determinants that create unequal relations of power, based on binary oppositions. Therefore, it is true to say that the primary concern of most post-colonial Caribbean literature is to salvage the history of their people that colonialism has taken off or manipulated. Lamming responds to the urgency and inevitability of this historic mission. He has selected a canonical drama as his counter-discursive resistance or intervention. Some essays in *The Pleasures of Exile* draw parallelism and shows paradox between the characters in *The Tempest* and the Caribbean slave situations, figure out racial binaries and the threat of miscegenation, represent the New World 'other' as opposed to the European 'self', troped as a form of the nature/culture dichotomy, and interest in power relationship involving dominance, subservience, and rebellion. In this article, the researcher would like to express that what is primary on Lamming's mind and central to his subversion and allegorical deconstruction of this English canon—is the urge to put the record straight and illuminate the threshold between past and present, thought and action, self and other, and the Caribbean and the world. In other words, his essays provide the answers to the questions of how the British colonizers became successful to fall apart the things related to the Caribbean identity.

Research Objective

The researcher would try to explore that as the canonical discourses like *The Tempest* allegorize and construct the Caribbean's mythologized identities negatively with biased perspectives for their own benefits, Lamming has tried to deconstruct or decentralize their canonical position counter-discursively. The paper would also try to prove that as a part of his counter-discursive quest, Lamming attempts a postcolonial allegorical reading of Shakespeare's *The Tempest* to dismantle or expose the British colonial ideology and reconstruct the Caribbean identity before the world.

Research Methodology

The methodology adopted in this research consists of a close intertextual and comparative analysis, which will draw from interdisciplinary theoretical framework, taking a critical exploration mainly towards the Caribbean postcolonial identity. The researcher would focus on how Lamming reworks the European 'classics' to invest them with more local relevance and to divest them of their assumed 'authority and authenticity'. Helen Tiffin terms such a project as 'canonical counter-discourse', a process whereby a post-colonial writer unveils and dismantles the basic assumptions of a specific canonical text by developing a 'counter' text that preserves many of the identifying signifiers of the original while altering, often allegorically, its structure of

power. Many of the approaches used here have been borrowed from the concepts of several postcolonial and cultural critics, such as Stuart Hall, Bill Ashcroft, Helen Tiffin, Michel Foucault, Edward Said, Salman Rushdie, Louise Althusser, Frantz Fanon, W.E.B. Du Boise, N’gugi, Walcott and others—that will throw light on important debates which have featured in post-colonial and cultural theories in recent times, and some other textual references involved directly or indirectly with the Caribbean identity. In order to prove the hypothesis, the researcher would also use some extracts from historical sources; because the extracts serve to remind us that the determining condition of postcolonial cultures is the historical phenomena of colonialism, with its range of material practices and effects mentioned above. As regards the mode of argument, the researcher has tried to relate Shakespeare’s discourse *The Tempest* and Lamming’s counter-discourse *The Pleasures of Exile* to the Caribbean historical circumstances which produced them and in which they have been read. So they have been placed in postcolonial critical context, concentrating on Lamming’s reinterpretation of a colonial canon by breaking fresh ground of Western outlook/argument. That is, the researcher has made cultural and political reading of them.

Literature Review

According to Alejandro Carpio, the name Caliban is an anagram of "cannibal" that was created by English playwright William Shakespeare. In Shakespeare's *The Tempest*, Caliban is a kind of foolish and aggressive monster who must be ruled by the wise and kind Prospero. Because the word "cannibal" itself comes from the word "Caribbean," the name Caliban has, over the years, simultaneously incorporated the idea of the Caribbean with notions of brutality, barbarism, and cannibalism. Now, the Caribbean thinkers and artists have reflected on the controversial name in two ways: first, in the measure to which it implies various European prejudices; and second, in the possibility that it presents an alternative for political and cultural liberation by pointing to a sense of identity among the Caribbean people. In Alejandro Carpio's words,

In the second half of the 20th century, however, Caliban was converted into a hero who represented the struggles by Caribbean and Latin American peoples. The first to recognize this identity was writer George Lamming, a native of Barbados, in his book *The Pleasures of Exile*, from 1960. Lamming, however, saw Caliban as a slave to the language he inherited from the European.

(Caribbean Literature, 2012)

To Harold Pollins, George Lamming's views on the cultural effects of colonialism, on both the colonisers and colonised, are worthy of serious consideration. In his *The Pleasures of Exile*, Prospero and Caliban are his symbols: Prospero the colonist and Caliban the slave.

In Carpio's review, the poem *Caliban*, by Barbados writer Edward Kamau Brathwaite, uses the Cuban Revolution as a starting point for understanding Caliban's liberation. Clearly, over time, Caliban has become an anti-establishment emblem that personifies the rebellious aspects of the Caribbean subjects. Thus, what was once a

prejudiced distortion of a Caribbean native has been transformed into a valued representation of the Caribbean identity.

Discussion

Shakespeare: A Legacy of Colonization

In “The Occasion for Speaking”, Lamming makes explicit his perception of the colonial education system as a means of ideological control which suffocated any expression of a Caribbean consciousness. The objection points to the Eurocentric saturation of literary consciousness. Again, the cultural politics of the canon and the way in which the now familiar notion of the English literature was constructed in line with the colonial project to educate the natives, have generated interesting debates within the Caribbean literature as a foreshadow of their counter-discourse. For instance, the circulation of “Shakespeare’s Books” within [the Caribbean] educational and cultural spheres has been a powerful hegemonic force throughout the history of the British Empire.¹ It can be called an ‘epistemic violence’ in Foucault’s term. Nevertheless, *The Tempest* remains the text most widely chosen for counter-discursive interrogations of the Shakespearean canon. Paul Brown points out that it can be reread as not simply a reflection of colonialist practices but an intervention in an ambivalent and even contradictory discourse. Lamming’s re-reading of the drama provides a critical insight into the political relationship between the Caribbean and the European. A rebellious island native Caliban is enslaved by a colonizing Milanese Duke Prospero in *The Tempest*, and has become a favourite symbol of revolutionary, anti-imperialist culture for the Caribbean writers, especially since 1950s. Lamming himself clarifies his intention “to make use of *The Tempest* as a way of presenting a certain state of feeling which is the heritage of the exiled and colonial writer from the British Caribbean” (9). He also sees “*The Tempest* against the background of England’s experimentation in colonization ... *The Tempest* was also prophetic of a political future which is our present. Moreover, the circumstances of my life, both as a colonial and exiled descendant of Caliban in the twentieth century, is an example of that prophecy” (13).

Now, in our awareness of the destructiveness of Western colonialism, we should return to ideas that were commonplace in the sixteenth century. Reports from the New World differed widely in their descriptions of the Indians; to some they were demons or savage beasts, to others they were unfallen men. As post-colonial critics often imply, the name *Caliban* is an anagram of *Cannibal*, a word introduced to England shortly after Columbus dubbed the natives to the West Indies *canibales*, mishearing the name *Caribs*, and saddled them with a reputation for eating human flesh. In *The Tempest* Caliban is similarly characterized as a half-human, half-monster. In opposition, Prospero casts the role of imperial and civilizing force. And both have been a metaphor in postcolonial literature for many years. That is why, Lamming metonymies the Caribbean with Caliban and the British Empire with Prospero. Hence, the conflict between Prospero as the colonizer and Caliban as the colonized becomes paradigmatic of the major historical opposition and the overarching dialectic of the Caribbean colonies.

It is on the basis of the foregoing background that in this section, the researcher proposes to examine how Lamming uses his essays to facilitate the transgression of boundaries and subversion of hegemonic rigidities previously mapped out in precursor canonical literary texts about the Caribbean island and her people. A canon is a set of reading practices. And the subversion of a canon involves not simply the bringing to consciousness of these practices, or the deployment of some hierarchy of value within them; but equally crucially the reconstruction of the so-called canonical texts through alternative reading practices. Since Shakespeare is representative enough in the canon of colonialist discourse, Lamming has re-written his play *The Tempest* allegorically long before Derrida's theory of Deconstruction, and from a postcolonial perspective. By allegory, the researcher refers not only to an extended metaphor or symbolic reference observed by a critic from outside the work, but also the structural principle of the work itself. In *The Pleasures of Exile* Lamming attempts to engage in dialectical intertextuality with this long existing canonical work that metaphorically presents the negative stereotypes of the Caribbean, e.g., by attributing bestiality, deformity, lust, ugliness and degeneracy with Caliban. The chapter also seeks to consider how counter-canonical literature provides an avenue for the Caribbean writers to represent not only 'Self' but also their European 'Other'.

Re-reading *The Tempest* and Re-visioning the History

Lamming's *The Pleasures of Exile* is an elaborate recasting of William Shakespeare's *The Tempest*, not only employing the island worlds of that work as symbols for aspects of the Caribbean experience but also commenting upon its role as a text that had contributed to the British colonial mindset. Here he examines the Caribbean colonial past, decolonization, and his own identity. According to his postcolonial reading, the crew's suffering in the sea due to the tempest created by Prospero allegorically refers to the horrible situation of the slaves transported from Africa through the middle Passage to the Caribbean plantation. Lamming identifies himself with Caliban, Prospero's slave on a remote island where Caliban is tortured for servitude, like the Caribbean slaves who would be tortured savagely by their colonial masters. He parallels Prospero's imprisonment of Caliban in the rock with the colonizer's emergency regulations against the native sons who were not allowed to travel certain Caribbean orbit "marked out and even made legal by a foreign visitor" (102). His slave imagery can largely be justified with a New Historicist reading of even an English discourse *Oroonoko* set in that New World. However, he reflects the Caribbean slaves' asserting rebellious and courageous spirit against their masters, which upholds their individuality and identity.

Again, in Lamming's deconstructive reading, Ariel, Prospero's source of information, represents the unspeakable secret police or spy in the context of the Caribbean colonies. To make Ariel aware of his inferiority, the 'benevolent' Prospero constantly reminds him how he saved him from Sycorax's torture. Similarly, the Caribbean slaves were constantly reminded what a great 'saviour' the European were, who saved these deformed savages from further sin by Christening or baptizing them, though they have to suffer in this world for expiation. They were conditioned to believe that God was punishing them because they were 'ignorant'; at the same time,

God's most 'favourite' children on earth. Thus the colonizers in this domain also politicized religion.

Meanwhile, Prospero had originally behaved towards Caliban with a show of 'human care' and 'nurture', but with the same assumption of superiority which had been rationalized as benevolence by the colonists in the New World, who, calling the native Africans 'savages'—because their religion was not Christianity, their civilization unlike European civilization, their language not English or Spanish, their countenance and cultures outlandish—denied them full humanity and any freedom even to their own lands, and exported them firstly to England, dead or alive, to be exhibited at fairs; and later to the Caribbean plantations as slaves. The possibility was debated that they might not be human at all, but humanoid monsters created as slaves for humanity.

Again, Lamming dismantles the hierarchy of Prospero, Ariel and Caliban. Caliban is no longer seen as the creature outside civilization "on whose nature/Nurture can never stick" (*Tempest* IV. i. 188-9), but as a human being (specifically a West Indian) whose human status is denied by the European claims to an exclusive human condition. In traditional reading, Caliban is seen not simply as an American Indian. He is also very much in the tradition of the *wodwo*, or wild man of the woods, so familiar in English art and folklore of the thirteenth and fourteenth centuries. But in his 'Introduction to 1984 Edition', Lamming counters that if Prospero could be seen as the symbol of the European imperial enterprise, then Caliban should be embraced as the continuing possibility of a profound revolutionary change initiated by Toussaint L'Ouverture in the Haitian war of independence. He also states metaphorically that the Cuban revolution was a Caribbean response to that imperial menace which Prospero conceived as a 'civilising mission'. Thus he re-reads this canonical and colonial discourse from the perspective of Caliban or the Caribbean. Supriya Nair in *Caliban's Curse* argues that Lamming's work expands the protest of Shakespeare's Caliban to articulate a reinvention of the Caribbean cultures.

Regarding Prospero's gaze and Caliban's identity, Lamming's essay "In the Beginning" discovers Caliban as only a languageless and inarticulate savage in *The Tempest*. Again, Stephano recognizes Caliban, as we go through the essay "A Monster, A Child, A Slave": "This is some monster of the isle with four legs ... If I can recover him, and keep him tame, and get to Naples with him, he's a present for any emperor..." (108). As we know, the colonial explorers' hegemonic ideology led them to interpellate the African's identity as an exotic other, fascinating enough for exhibition in European markets, is apparent here. In Miranda's subconscious view as well, Caliban is seen "as the descendant of a Devil" (111).

From Foucault's perspective, Prospero takes control over Caliban and his Island through the "absolute wisdom" (22) and magical power. As a result, Caliban becomes an 'other' in his own island and is treated brutally like the Caribbean slaves by Prospero's magic rod. But he does not kill this beast. The reason behind this may be that if he kills Caliban, he will lose "his source of food" (99), and his authority

because there will be no one upon whom he can exert his authority and power. Here, Hegel's master/slave dialectical idea is explicit in Lamming's reading.

In his re-reading of this English classic as a political allegory, Lamming concentrates on the issue of 'good government' in the island and extends it to encompass his sense of the injustice of Prospero's dispossession of Caliban's inheritance—

I must eat my dinner.
This island's mine, by Sycorax my mother,
Which thou tak'st from me When thou cam'st first,
Thou strok'st me ...
... keep from me
The rest o' th' island. (*Tempest*, I.i.)

We can sense that Prospero's trick to give Caliban his supper sometimes only to ensure that he would not revolt, has a metaphorical resemblance with the relationship between the European colonial masters and the Caribbean colonized slaves. Lamming also identifies Ariel and Caliban as "the two agents of labour and public relations without whom he would be helpless" (114), as Hegel observes. What Lamming implies but does not say is that the allegory manifests the strategy learned by Shakespeare's Empire to apply on the Caribbean.

To repeat Foucault, our identity is constructed by the way we are seen through the dominant gaze. In *The Tempest* Prospero's gaze fixes the identity and status of Caliban but not vice versa, as Lamming looks back in anger to discover that—

Caliban is never accorded the power *to see*. He is always the measure of the condition which his physical appearance has already defined. Caliban is ... eternally below possibility ... He is seen as ... a state of existence [as though ordained by 'original Law', as Lamming says at page 110], which can be appropriated and exploited for the purposes of another's own development. Caliban is a reminder of ... the evil vigour of the Beast that is always there ... his skin is black ... the colour of his loss and the absence of any soul.

(107-8)

In reality, construction of such an identity perpetuated the slave exploitation in the Caribbean sugar plantations throughout the colonial era.

Now, mistress-slave dialectical relationship in the Caribbean context is expanded as a central part in Lamming's metaphorical interpretation. Caliban and the child Miranda are assumed by Lamming to have grown closer by the necessary contact of servant and mistress. Caliban might have had to carry Miranda on his back and play with her, the way the Caribbean have seen African servants showing their affection to the European (masters') children. In return, she "taught thee each hour/One thing or other ... I endow'd thy purposes/With words that made them

known” (*Exile*, 109). It is as if her Eurocentric knowledge were the standard and any African lacking were identified as ignorant, uncivilized etc.

Religious discourse also has a major bearing on the Caribbean colonization and identity formation. As Lamming finds, “Education, meaning the possession of the Word—which was in the beginning or not at all—is the tool which Prospero has tried on the irredeemable nature of his savage and deformed slave ... Only the application of the Word to the darkness of Caliban’s world could harness the beast which resides within this cannibal. This is the most important achievement of the colonizing process.” (*Exile* 109)

To the researcher’s view, firstly the emphasis on Word conforms to the structuralist linguist Claude Levi Strauss’s and the psychoanalytic critic Jacques Lacan’s views in the sense that words constitute our world [with ideas]. As we find here, Prospero’s words constitute Caliban’s and Miranda’s world and identity, the way the colonizer’s words/ideas constituted that of the Caribbean. That is why, Lamming comes forward to deconstruct them. Secondly, there is a wise saying that—to name something with words is to give it identity and possess it. The example is apparent in Lamming’s citing Caliban’s protest against Prospero—“When thou cam’st first, thou ... teach me how to name the bigger light...” (Lamming 101). Thirdly, Lamming’s use of the capitalized form of the ‘Word’ may refer to the Bible or manipulation of Christianity over the Caribbean religion.

The colonizers thus mutually exploited race and religion, as Lamming remarks ironically about a Christian vision: “The African [many of the Caribbean’s ancestors] did not achieve the Word because he acquired a phenomenal aptitude for wickedness. God separated him from the Word so that he might sojourn in a state of illiteracy ... be punished by the greed, the deception, the cruelties of literate men [i.e. colonizers]” (86). That is why, according to colonial discourse, Lord has sent the European to ‘enlighten’ the African from sin and darkness. Lamming ironically calls it England’s “divine right to organize the native’s reading” (27) and metaphorically dismantles the issue when he ironically comments that it is some original “Law which has ordained the state of existence we call Caliban” and he is superfluous “until Prospero arrives with the aid of the Word which might help him to clarify the chaos which shows its true colours all over his skin.” (110-111)

Lamming’s counter-canonical-discourse continues as he announces—“This [Caribbean] island belongs to Caliban whom he [Prospero] found there; yet some privilege allows Prospero [signifying British Empire] to assert—with an authority that is divine—that he is lord of the island” (113). Next we come across Prospero’s “divine hierarchy of which he is the most privileged on earth!” (116). Lamming ends the chapter with the question: “Will the Lie upon which Prospero’s confident authority was built be discovered?” (117). In reality, it is Lamming’s commitment as a spokesman of the Caribbean to decolonize their (Blakean) ‘mind-forged manacles’ and convey the Truth.

Lamming's counter-discourse further suggests that the people of the colonized country like the Caribbean are exiled from their root, by the uprooting process of the colonizers; from their history, as history was first written by the colonizers; from their native language, as they had to use the masters' languages for communication; from their native culture and religion, as they had felt a sense of inferiority for their own culture and rituals. To him, Caliban is colonized by language and excluded by language. He is exiled from his gods, his nature and his own name—all related to his identity. Thus, the colonized people all over the world are exiled whether living in their own country or in the metropolitan culture for being the refugee; and for the Caribbean, it creates a sense of identity crisis. Reading Lamming's re-reading the textual conscious and unconscious of *The Tempest*, the researcher would like to assert his hypothesis that Shakespeare is a legacy of the British Empire in the Caribbean context.

English Language as a Colonizing and Decolonizing Weapon

To some postcolonial critics, the politics of language is integrated with the issue of identity. Towards the end, Lamming's subversion of the English canon shows the duplicity and hypocrisy by which Prospero's dispossession is effected and stress is laid on the eagerness and willingness with which Caliban initially offers to share the fruits of the island with the shipwrecked Prospero and his child. Prospero's assertion that in exchange he has given Caliban the gift of language—is undercut in Lamming's reading by this fact of material dispossession, and thus Lamming asserts the injustice through Caliban's response: "and my profit on't/Is, I know how to curse" (*The Tempest*, I.ii.425-6). Lamming goes on to suggest that language is not simply a gift and a curse to be used—in the dialogue between Prospero and Caliban, besides "not to curse our meeting-but to push it further, reminding the descendants of both sides that what's done is done, and can only be seen as a soil from which other gifts, or the same gift endowed with different meanings, may grow towards a future which is colonized by our acts in this moment, but which must always remain open". This dialectic of domination and resistance is central to Lamming's approaches to language. He allows the voices of Caliban and the noises of Prospero's isle to articulate the promises of decolonization.

Again, language is a part and parcel of the Caribbean identity. As Firdous Azim says, "Identity of a postcolonial writer is established by the colonizer's language; and this relationship has the bearing on the emerging sense of nationhood". In elaboration, the kind of language used by a writer may reflect what kind of community s/he is from, what kind of community s/he wants to identify with, even what kind of audience s/he wants to speak to or write for. After Lamming's exile to the metropolis of London, he claims: "I am a direct descendant of slaves, too near to the actual enterprise to believe that its echoes are over with the reign of emancipation. Moreover, I am a direct descendant of Prospero worshipping in the same temple of endeavour, using his legacy of language...."

On the one hand, Lamming is a descendant of Caliban who has lost his motherland and mother tongue. In his view, language is the speech, concept, method and of course, the way of creating self identity. In that sense, language is the prison

for Caliban because he can only think of going to a certain point, but not beyond. To look back through *The Empire Writes Back*, slaves for the Caribbean plantations were isolated [where possible] from their common language group and transported and sold in “mixed lots”, as a deliberate means of limiting the possibilities of rebellion. Further, Lamming has related the colonizers’ imposition of language with that of Law and believes that “it is language in this sense which enables Prospero to climb to his throne” (157) and abuse his power. The result was that within one to three generations the only available tongue to the Africans for communication either among themselves or with the master was the European language of that master. This loss of their own ‘voice’ created a sense of their alienation and identity crisis.

On the other hand, Lamming is a descendant of Prospero by manipulating the language of the British because now he can disclose the politics of the colonizers more widely and effectively in English, like Achebe. In other words, by using, wielding, bending and abrogating the English language, he conveys and upholds the Caribbean realities and experiences. He even goes to the extent of saying that “what the West Indians do with it [English language] is their own business” (36). He celebrates the West Indian novelists’ identity by reasserting that they have “contributed to English reading” (44) by writing in English. Ultimately, he has been able to contribute to the elaboration of his national consciousness before the international readers and thus reconstruct the Caribbean identity.

Again, language, for Fanon, is weighted with historical and dialectical tensions that are grounded in the contingencies of power relations and in the existential, material, and psychological underpinnings of racism and colonialism. Speech, for Fanon, implies the relational nature of utterance—“to speak is to exist absolutely for the other ... To speak means to be in a position to use certain syntax, to grasp the morphology of this or that language, but it means above all to assume a culture, to support the weight of a civilization”. Language is thus a metonym for culture, and Fanon repeats this proposition in a series of rhetorical gestures that position utterance, culture, and colonization within the orbit of subject formation and colonial identity. In “A Monster, A Child, A Slave” too, Lamming asserts—

This [decolonizing] gift of language is the deepest and most delicate bond of involvement ... Prospero has given Caliban language; and with it an unstated history of consequences, an unknown history of future [Lamming’s present] intentions ... as a way, a method, a necessary avenue towards areas of the self [Caribbean identity] which could not be reached in any other way ... which makes Caliban [Caribbean writers] aware of possibilities.

(109)

Again, in “A Way of Seeing”, when Lamming is asserting his West Indian literary caliber in the Institute of Contemporary Arts in England in 1950, he proves that “Caliban had got hold of Prospero’s weapons and decided that he would never again seek his master’s permission” (63). Lamming as a creator of counter-discourse further claims—

Caliban is no longer nervous ... His wish [is] to change the shape of the throne ... He tells himself that Prospero doesn't really want the change to come about ... He is a child of the backward glance with recollection of a time when he was not even accorded the right to be angry. He has known what it means to have one's past appropriated, then languageless as his aboriginal neighbours.

(84-85)

He concludes the chapter with visionary statement that "Prospero's role is now completely reversed" (85) and Caliban is empowered against the extraterrestrial masters. Thus, the binary power-play between the British colonizers and the colonized West Indian has been deconstructed and reconstructed by Lamming's counter-discursive allegory. From racial perspective, the white literature that has been significant since the colonial exploration—is echoed, reinterpreted and appropriated as part of a growing assertion of a black-Caribbean-critical identity.

Interpolation is a crucial phenomenon in Lamming's counter-discursive mission. For instance, by interposing, intervening, and interjecting the 'dominant discourse' and giving a voice of protest to the subaltern Caliban, Lamming has 'interpolated' the influential English discourse—which Ashcroft calls "the initial and essential movement in the process of post-colonial transformation"². Again, Edward Said has an evocative term for this process which he calls "the voyage in"; that is, the conscious effort of peoples from colonized countries to "enter into the discourse of Europe and the West, to mix with it, transform it, to make it acknowledge marginalized or suppressed or forgotten histories" (*Culture and Imperialism*, 261). Actually, claiming that "English is a West Indian language", Lamming takes the language as a decolonizing weapon. He resembles Caliban who is at liberty to interpret and use Prospero's language in his way of resistance.

Selwyn Cudjoe also gives a very clear account of the adaption of the master's language as an acquisition of cultural capital: "The ability to 'speak properly' and to manipulate language has always been of enormous importance to Trinidadians and Tobagonians". Lamming uses English as a cultural vehicle of resisting colonialism, a medium through which a world audience could be introduced to the features of culturally diverse Caribbean communities. But ironically, when Lamming asserts that "English is a West Indian language", he seems to acknowledge a legacy of the British Empire.

Prospero's enslavement of Caliban was established as a key paradigm in colonialist discourse. Hence, the paradigmatic importance of Lamming's revisionist reading of *The Tempest* derives from the self-conscious exploration of the filial relationship between European canonical discourses and the construction of the Caribbean subjects as well as the subversive potential of the reading. He has explored the dialectical nature of their master/slave relationship, arguing for a more interactive model of colonial power structures.

By politicized reading and rewriting the characters, the narrative and the context of *The Tempest* as a counter-discourse, Lamming also anticipates the post-

colonial critic's preoccupation with place and displacement, racism, stereotype representation, hegemony, language, abrogation and appropriation as strategies of cultural decolonization and national reconstruction. He tends to suggest that subversion lies in Caliban's abrogation and appropriation of Prospero's language, and the destruction of a binary system of logic in which black is defined by white. He uses the postcolonial interpretation of the play also as the frame within which the themes like colonization, politics of religion, hypocrisy of the whites, capitalism, hybridity, and the Caribbean identity crisis—are injected. He himself says, "it contains and crystallizes all the conflicts which have gone before" (95). This provides him not only an archetypal metaphor for colonialism and slavery, but also an allegorical way of reversing the roles and restructuring—rather than simply rejecting—the 'realities' shared by the colonizer and colonized: "The world from which our reciprocal ways of seeing have sprung was once Prospero's world. It is no longer his. Moreover, it will never be his. It is ours, the legacy of many centuries, demanding of us a new kind of effort, a new kind of sight for viewing the possible horizons of our own century" (203). Thus, it provides a means of interrogating the cultural legacy of imperialism, and offers renewed opportunities for performative intervention. Supriya Nair argues that Lamming's subversion, as a political struggle, expands the protest of Shakespeare's Caliban to articulate a reinvention of the Caribbean cultures and identity. Indeed, his deconstruction provides impetus in the resistance to Prospero or colonizer's fraudulent power and regenerates the Caribbean identity.

Conclusion

Lamming concludes his "Introduction" with—"this book is a report on one man's way of seeing" (13). From Foucault's idea of 'gaze', we can deduce that *The Pleasures of Exile* is about Lamming's way of perceiving the Caribbean identities—how the world sees them and they see or should see themselves, how their identity is constructed by canonical discourses and how they are affected by that in the world etc. But since his report is based on a single vision or perspective, his innovation of the Caribbean identity is subjective and relative to particular times and spaces. So he cannot demand absolute authenticity or universality. Yet he deserves authority to assert it for being a Caribbean eyewitness. In fact, the history of the Caribbean has been perpetually marked by the annihilation of natives, diaspora, after-effects of conquest, slavery, repression, colonialism and resistance; thus hindering their historical and cultural continuity. Subsequently it resulted in what is commonly referred to as the 'melting pot' situation that brought people of myriad cultural and linguistic backgrounds together without the real cohesion what could unify them. Therefore, they suffer from identity crisis. Still, the memory of alienation, dislocation, indignity, loss and dispossession of cultural base create a kind of self-awareness—which might have inspired Lamming to exile for re(dis)covering the Caribbean identity, for "learning to be a [dignified] Caribbean person" (*Personal Interview*). In *The Pleasures of Exile*, he explores new visions and meanings of the Caribbean experiences, and attempts his historical sketch of the nation's identity. He writes from a point of view inside a historical process, and awareness is all. He also dismantles the facts of—how people born in this Third World are frequently victimized as the descendants of sub-human species by the First world ideology, discourses, and the

politics of racial myths; being filled with a sense of fear, insecurity, inferiority and so on—leading to identity crisis. His stance is that—by relooking, upholding and celebrating the Caribbean history and by counter-discursive writings against canonical discourses like *The Tempest*, they can fight back the alienation and racial antagonism, and reconstruct the sense of their nationalistic identity.

In this article, the researcher has tried to prove that the colonial discourses have constructed the Caribbean identity with lots of negative myths throughout centuries to sustain their colonial ‘civilizing mission’. So Lamming’s ever creative instinct drives him to “choose a way to change the meaning and perspective of this ancient tyranny” (229). Thus, *The Pleasures of Exile* seeks to deconstruct significations of authority and power exercised in a canonical text *The Tempest*, to release its stranglehold on allegorical representation of the Caribbean and, by implication, to intervene in hegemonic conditioning of their identity. His message is for those Caribbean who suffer from identity crises in different contexts. His quest is to stimulate the Caribbean consciousness to assess their history, culture and identity not through the gaze of others, as W.E.B. Du Boise’s “Double-Consciousness” alerts, but to justify from the Caribbean perspectives. He emphasizes counter-discourse’s potential to define national culture, and the need for a distinguished Caribbean literature against canonical discourse. Furthermore, in order to create nationalism among the Caribbean, he enables the Caribbean to transcend their history of humiliation, and recreates the Caribbean history of resistance by revisioning it from pre-colonial state to the emergence of decolonization in 1960s. It is remarkable that on the way to discover the identity of the black Caribbean, he has uncovered the camouflaged identity of the white Europeans and Americans. Finally he clarifies his objective that “this book ... is directed to my generation throughout the Caribbean, irrespective of language, race or political status” (225). Since he has assessed the Caribbean from both inside and outside the region, born in West Indies and exiled in London, like Rushdie’s “Imaginary Homelands”, he is privileged to represent the Caribbean identity. Finally, the researcher would like to put forward that—by dismantling the textual unconscious of *The Tempest* as a poststructuralist critic and rejecting the stereotype identities created by other legitimizing imperial discourses, *The Pleasures of Exile* functions as a counter-discursive signifier of the post-colonial Caribbean’s metamorphosis into some cross-cultural identities, identities that are experienced between the Caribbean and the West.

Notes

¹ Mead and Campbell. Eds, *Shakespeare’s Books: Contemporary Cultural Politics and the Persistence of Empire* (1993).

² Bill Ashcroft’s *Post-colonial Transformation: Interpolation*.

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A Socio-Psycholinguistic Investigation into the Correlation between English Language Learner Motivation and the Present Status of EFL Learning in Bangladesh

Saleh Ahmad¹

Abstract

Language is a social phenomenon and language learning is related to some socio-economic factors. There are also some psychological factors like attitude and motivation which are shaped by those social factors. That is why, the effects of the social factors on foreign language learning should be taken into account if the success of the teaching and learning activities needs to be analyzed. This study explores the effects of some particular socio-economic factors, such as, location, gender difference, economic and educational background of the learner's family on the psychological factor of motivation for learning English as a Foreign Language (EFL) in Bangladesh. The findings show two overlooked factors – the socio-economic gap between the rural and urban EFL learning contexts and the motivation of English teachers to go to meet that demand. This study was done in eight colleges of rural and urban areas. The result demands an adoption for a flexible method and curriculum and special care for the learners from rural areas to meet the gap between rural and urban learners.

Key Words: Social factor, economic factor, psychological factor of motivation, educational background, gender, rural, urban, classroom anxiety.

Introduction

Some influential linguists, such as, Dörnyei (1994, 2001a, 2001b), Ellis (1994, 1997), Oxford and Sherin (1994, 1997), Schuman (1978, 1986), Gardner and Lambert (1985) consider foreign language learning as a socio-psychological phenomenon and 'motivation' as a key to the learning process. These linguists suggest that there are some social factors that have strong correlation with the psychological factors like attitude and motivation and these factors have strong effects on learning English as a Foreign Language (EFL). The factors include location of the educational institution, educational background of the family members of the EFL learner, his or her economic background, gender, etc.

Not a small number of experiments have been done on English language teaching (ELT) methodology in Bangladesh without adequate research on the

¹Lecturer in English, Faculty of Languages and Translation, King Khalid University, Kingdom of Saudi Arabia.

teaching-learning contexts of rural areas of the country. Mere changes in textbooks and labeling the teaching methodology as Communicative Language Teaching Approach instead of Grammar Translation Method could not bring changes in the diminishing scenario of teaching and learning EFL in the country. That is why, the present study was undertaken to investigate the socio-economic factors that have effects on EFL learner-motivation in Bangladeshi context. The correlations between the psychological factor of motivation and the socio-economic factors like gender, location, economic and educational background of the learners were explored in three different districts of Bangladesh in the study.

Literature Review

A particular region, urban or rural, is expected to have its own socio-cultural and economic conditions. Both the attitude to a foreign language (FL) and the motivation to learn that language can be influenced not only by the socio-cultural setting of the native speakers' community of a particular FL learner but also by his/her own socio-economic background. It is also suggested by some linguists that fostering learners' attitude and enhancing their motivation for language learning may ensure language achievement and motivation is one of the key factors that determine why, how and to what extent an FL learner learns a language (Ahmad, 2011).

Being a psychological term, 'motivation' is a complex concept. Gardner (1985), the leading figure in this area, defines the term 'motivation' as 'the extent to which the individual works or strives to learn the language because of a desire to do so and the satisfaction experienced in this activity'. Microsoft Encarta Encyclopedia 2008 defines it more elaborately: 'the biological, emotional, cognitive, or social forces that activate and direct behavior' or, as 'a feeling of interest or enthusiasm that makes somebody want to do something, or something that causes such a feeling'.

According to Brown (2000), "motivation is probably the most often used catch-all term for explaining the success or failure of virtually any complex task". Ellis (1997) puts another way: "Motivation is dynamic in nature; it is not something that a learner has or does not have but rather something that varies from one moment to the next depending on the learning context or task".

Dörnyei (1994) unequivocally claims motivation to be one of the main determinants of second/ foreign language learning and both of these factors are affected by each other. Qashoa (2006) analyzes –

Interestingly, motivation is perceived by Dörnyei (2001) as cyclic, going up and down, affecting language achievement and being affected by it. He also claimed that a demotivated person is someone who initially has had motivation to fulfill a goal or to engage in an activity and has lost the motivation to do so because of negative external factors which related it to the environment ... (p. 2)

The profession of teaching requires both intrinsic and extrinsic motivation. Dörnyei (2001b) defines intrinsic motivation as "performing a behavior for its own sake in order to experience pleasure and satisfaction such as the joy of doing a

particular activity or satisfying one's curiosity" (p. 47). On the other hand, extrinsic motivation is defined by Ryan and Deci (2000) as "concerned with the performance of an activity to succeed in getting separable outcomes, which contrasts sharply with intrinsic motivation" (p. 71).

Again, the Socio-educational Model suggested by Gardner (1985) points out that "the learners' social and cultural milieu determine the extent to which they wish to identify with the target-language culture (their integrative motivation) and also the extent to which they hold positive attitudes towards the learning situation". Preston (1989) states it straightforward: "there is a clear parallel between socio-linguistic phenomena and inter-language development" (as cited in Ellis, 1994, pp. 204-5). Skehan (1990) also finds moderate correlation between the family background and achievement in foreign language learning (as cited in Ellis, 1994).

The other important factors are the motivation of the language teachers and classroom anxiety. The first explicit attention to teachers' role regarding learners' motivational orientations is given by Dörnyei (1994) as he suggests that "how to motivate the students" is related to the motivation of teachers and it is "an area on which second language motivation research has not placed sufficient emphasis in the past". Teachers' input in student's motivational orientations has been considered implicitly since teachers are a part of the "classroom" and the "syllabus" level. Johnson (1986) states that there are three theories of motivation and productivity that teacher motivation is based on three theories. The first theory is the Expectancy Theory: it is probable for a person to struggle for work if there is an expected reward such as a bonus or a promotion that is worth working. The second theory is the Equity Theory: unfair treatment for their efforts and achievements makes individuals displeased. Thirdly, the Job Enrichment Theory: the more varied and challenging their work is, the more productive employees become. While merit pay and career ladders are dealt with in the first two theories, the third one studies distinguished staffing and "reform-oriented staff development" (as cited in NAEN, 1999). According to Hawley (1985), in order to increase teacher competence career ladder plans should be done.

If the teachers are demotivated, the learners are also expected to be affected by poor performance of the teachers which contributes to the classroom anxiety. Horwitz, Horwitz, and Scope (1986) developed a French Class Anxiety Scale, on the basis of questionnaires to identify three general sources of anxiety: communication apprehension, test, and fear of negative evaluation (as cited in Ellis, 1994, p. 481). The collection of papers, on anxiety in classroom settings, by Horwitz and Young (1991) shows that "(L2) learners frequently experience 'language anxiety' - a type of situation-specific anxiety - associated with attempts to learn a second language and communicate in it" (as cited in Ellis, 1994, p. 480).

Learning EFL in the Context of Bangladesh

Bangladesh, which is predominantly a monolingual developing country, has a long history of language politics. It has passed three periods of Bilingualism as a part

of the Indian subcontinent (Kachru, 1983). The country was a colony of the British empire from the mid-eighteenth to the mid-twentieth century. After that it came under Pakistani regime when only around 3% of total population had some command of English (Musa, 1996, pp.66-67). In these two periods English had been used by the rulers as a tool of dominance. The liberation war of Bangladesh in 1971 was followed by a 'shift from the Islamic image of Bengali identity to one based on language and culture' (Rahman, 1996 as cited in Rahman & Sareen, 2005). After independence in 1971, Bangladeshi government tried to implement Bangla language in every sphere of national and social lives as a uniting force.

But English continues to show its dominance due to its growing importance in all sectors including international geo-political and economic spheres. There were at least seven Education Commissions since independence, none of which were effective to improve the status of teaching and learning of EFL in Bangladesh.

English is a compulsory subject from class one up to class twelve and used as the medium of instruction in many of the universities in Bangladesh. But the EFL scenario is diminishing in the country. Now the situation of English here is that it is neither an ESL nor an EFL one. Though the learners here are well aware of the importance of learning English and show high motivational intensity, a significantly larger number of them fail to achieve a minimum level of competence of English.

Importance of Teacher-Motivation in Bangladeshi Context

The factor of teacher-motivation was not included at the beginning of the study. But when it was found to be a very crucial one that came in between the socio-economic factors and the EFL learner-motivation, then the study was restarted after inclusion of the factors of teacher-motivation and classroom anxiety. The studies by Rahman (1999) and Sultana (2003) have observed that students are afraid of English teachers in classroom because of their authoritative role (as cited in Rahman, 2006, p. 230). Studies show that matched teaching methods to learners' needs, expectations, and learning styles can significantly enhance achievement and student attitudes and motivation (Oxford et al. cited in Begum 1999, p. 216). Moreover, good English teachers do not want to go to rural areas though most of the EFL learners in Bangladesh come from rural background. These factors, which determine even the type and strength of motivation of the learners, are even more evident in Bangladeshi context.

Methodology

4.a Procedure of Data Collection and Analysis

Both qualitative and quantitative data were collected in the study. Informal discussion with teachers and learners and classroom observation were the tools used to collect qualitative data. The modified Attitude-Motivation Testing Battery (AMTB) of Gardner (1985) and the Likert scale of Rahman (2006) were used in the questionnaire. SPSS 11.5 and Microsoft Excel were used to calculate quantitative data collected on the basis of five research questions.

4.b Participants and Their Sampling

The participants of the study, 120 students of Higher Secondary (HSC) level and 10 teachers, were selected through random sampling. The Higher Secondary level was selected as the ideal sample of the three levels of education system in the country – secondary school, higher secondary and university levels – as it is in the middle of the system at which stage the learners have already taken at least ten years of formal teaching. Out of the total learners, sixty students were selected from rural areas while the other sixty from some selected colleges in urban areas. All of the students were from Bangla medium background at school level who received at least eleven years of formal teaching of English courses up to higher secondary level. Four teachers completed MA courses from different colleges under National University while six others passed from other public universities of Bangladesh.

4.c Variables

Eight variables were selected for the pilot study. The six independent variables were location of the college (urban/ rural area), classroom anxiety, English teacher's quality, English course, and educational qualification and economic condition of the learner's family members the effects of which were explored on the two dependent variables - high level of motivation and low level of motivation.

4.d Questionnaire

The questionnaire was divided into three parts. The first part was designed in multiple-choice format to elicit data on motivational orientations and classroom anxiety, the second part in scaled format for evaluation of teachers and course, and the last one in filling-gaps format to elicit data on social/family background. Each item was translated and explained before the respondents. Again, before collecting the questionnaires they were asked to take help from the researcher to complete them.

Research Findings

Research Question 1: Do the learners find their teachers to be motivating enough?

Findings:

The calculated data-output indicates that 40 out of 60 urban learners and only 18 out of 60 rural learners found their teachers to have the qualities enough to motivate them. Almost in similar proportion, 43 out of 60 urban respondents and 20 out of 60 rural learners were found to show higher level of motivation to learn English. The strength of motivation of EFL learners largely depends on the ability of their language teachers to motivate them.

Research Question 2. Is there any significant negative impact of classroom anxiety on motivational anxiety according to learners?

Table 1
Frequency Distribution of Responses to Classroom Anxiety with Respect to Variables 1 & 2

Strength of Motivation	Affected by Anxiety	Not Affected by Anxiety
1. Higher Level of Motivation	15 (22.72%)	48 (88.89%)
2. Lower Level of Motivation	51 (77.27%)	6 (11.11%)

Findings:

The Table 1 shows, as high as 77.27% learners of those who felt classroom anxiety were poorly motivated whereas 88.89% of the learners with no classroom anxiety felt higher level of motivation to learn EFL. The findings claim that classroom anxiety has a negative correlation to strength of motivation.

Research Question 3: Do the economic condition of the family and location of the college of an individual EFL learner influence his/ her strength of motivation?

Table 2
Frequency Distribution of Responses to Economic Influence with Respect to Variables 1 & 2

Strength of Motivation	Average Income	Low Income
1. Higher Level of Motivation	43 (79.62%)	20 (31.75%)
2. Lower Level of Motivation	14 (20.37%)	43 (68.25%)

Findings:

According to the Table 2.1, as more as 79.62% respondents with average standard income, in contrast with 31.75% subjects with lower income group, showed higher level of motivation.

It was found that all of the EFL learners, with a very few exceptions, who studied in the colleges in the selected rural areas, were from a poor economic background. On the other hand, those, who study in the selected colleges in urban areas, were from solvent families who could afford expenses of studying at urban colleges. That is why, the few exceptions are ignored during analysis and these two

variables – the economic condition of the family and the location of the college– are analyzed here side by side.

Table 2.2
Significance of Relationship between Motivational Orientation and Location

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.004(a)	2	.000
Likelihood Ratio	16.495	2	.000
Linear-by-Linear Association	10.288	1	.001
N of Valid Cases	120		

Findings:

Two testing procedures, chi-square test and correlation test, have been used to see whether there were any relationships between the two variables – motivational orientation and location.

Chi-square Test

The Table 2.2 shows the data analysis through SPSS 11.5. It has been found that the calculated chi-square value 10.288 and chi-square with 0.01 probability and 1 d.f. is 6.634. Since the calculated value has greater than the tabulation value, it can be said that there is a positive relationship between the two variables.

Correlation Test

Using SPSS, the value of Pearson’s correlation has been found to be R=0.294 which indicates that there is a positive correlation between motivational orientation and location.

Research Question 4: Is the relation between educational qualification of family members of the learners and their strength of motivation significant and positive?

Table 3
Frequency Distribution of Responses to Educational Background of Family Members with Respect to Variables 1 & 2

Strength of Motivation	Graduate	No Graduate
1.Higher Level of Motivation	46 (74.19%)	17 (29.31%)
2.Lower Level of Motivation	16 (25.81%)	41 (70.69%)

Findings:

The Table 3 presents, 74.19% of the EFL learners, with one or more graduates in their families, showed higher strength of motivation than 29.31% of those with no graduate.

Research Question 5: Is there any significant difference in the strength of motivation due to gender difference?

Table 4
Frequency Distribution of Responses to Gender Differences with Respect to Variables 1 & 2

Strength of Motivation	Male	Female
1. Higher Level of Motivation	34 (42.5%)	29(72.5%)
2. Lower Level of Motivation	46 (57.5%)	11(27.5%)

Findings:

According to the Table 4, 42.5% male respondents were highly motivated whereas 72.5% female learners showed strong inclination to learn EFL. That is, female learners were much more motivated than male learners in this respect.

Discussions

Firstly, the socio-economic factors are found to have a strong impact on both teachers and learners of EFL. The two factors, economic and educational background, have very positive effects on student-motivation to learn English. The collected data shows a strong positive correlation between the strength of motivation of learners and economic solvency. More than 80% of the learners from the families with higher monthly income and 74% of those with one or more graduates in their families showed higher level of motivation for learning English willingly. The strength of motivation of around 70% learner-respondents, who have lower economic and educational background, is comparatively at lower level than the respondents of earlier category who are from more solvent background. Similarly, 72% urban learners showed higher level of motivation and 67% of rural respondents showed lower level of motivation to learn English.

Secondly, the analysis of the quantitative and the qualitative data indicates that classroom anxiety is a psychological factor which has a correlation with the socio-economic factors affecting the English teachers. The socio-economic condition of the teachers had a direct negative impact on the EFL learners’ classroom anxiety. The size of classroom is big enough for the smaller number of less qualified teacher in rural educational institutions in comparison with those in urban context. The syllabus and materials are found less effective in the institutions at backward regions than those at developed areas. In classroom observation, if a teacher has been found

to be motivated and enjoyed teaching at classrooms, then most of his/her students also are found to be motivated. About two thirds of the learners think that their teachers do not have required abilities to motivate them which results in the high rate of classroom anxiety among the EFL learners.

One of the most important explorations is that most of the teachers did not want to be college teachers at the beginning of career due to the lack of socio-economic prospects in this profession. Intrinsic motivation is absent among the teachers. According to them, without any exception, a few of the best university students want to be teachers nowadays. As the teachers receive a meager amount of money as salary, they also are not motivated to teach the learners. Rather than that, they encourage their students to pay them to take private tuitions in order to receive better teaching and sometimes, even better marks in the examination unfairly.

Thirdly, a significant difference was found in learners' level of motivation due to gender difference. Gender is a 'social construct' and the analysis of this variable shows the importance of English language skills in job market as well as in the society. The woman are more interested in learning English to increase their social status and 'social security' as it enables them to gain better working opportunities. That is, command of English language is considered to have a positive effect on social condition of a person in the country.

Fourthly, the analysis of qualitative data also shows that two thirds of the urban EFL learners were found to be highly motivated. But a few of them can speak in English fluently. It indicates that motivational intensity of EFL learners does not always reflect good command of English.

Moreover, the syllabi and methodology to teach English at school and college levels in Bangladesh do not meet the demand of rural learners as these tools are designed in the country without proper needs analysis of rural learners.

Fifthly, both the teachers and the learners are suffering due to the shortage of quality teacher training. None of the school and college teachers have completed any course on ELT. The administration, also, is not efficient enough to implement office orders in most of the cases. The office staffs also do not have any training on how to do jobs in educational institutions.

Conclusion

The socio-economic factors are in different status in the different contexts of rural and urban areas of Bangladesh. Again, the psychological factor of motivation of the EFL teachers and learners are influenced by those social and economic factors. Hence, a mismatch between curriculum and learner's socio-economic and psychological factors has a strong negative effect on foreign language learning.

One of the root causes behind the diminishing status of English in the country is the negligence of adequate research on the socio-psychological factors to detect the problems and the formation and implementation of national policies on the

basis of suggestions made by those extensive researches. It is the absence of proper formation and implementation of education as well as language policy, rather than the shortage of infrastructure and fund, which are major causes behind the deteriorating condition of teaching and learning EFL in Bangladesh.

It is strongly suggested that the differences between these two contexts – rural and urban - are to be addressed by the national education policy makers before dealing with language teaching approaches and methodologies. The learners from rural background constitute three fourths of the total size of learners' community in the country. Again, less qualified teachers of rural areas have to control bigger size of classrooms which are usually filled up with very weak learners of EFL. That is why, adequate needs analysis of the EFL learners, especially of those from rural background, and the ethnographic investigation into socio-economic prospects and opportunities for the EFL learners and teachers must be done before the adaptation of appropriate ELT approach, syllabuses and designing ELT materials. Most importantly, both intrinsic and extrinsic orientations of motivation are required to optimize performance of the EFL teachers at rural areas to get all those tools of teaching work properly and to remove 'English-Phobia' from learners' psychology as well as to get them ready to meet the demand of this age of globalization.

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Appendix

Questionnaire

Questionnaire: Part I

Please use tick mark (Ö) to select your option

1. Speaking English fluently is a part of smartness.
A) Agree B) Slightly agree C) Neutral D) Slightly disagree
E) Disagree
2. I like learning English.
A) Agree B) Slightly agree C) Neutral D) Slightly disagree
E) Disagree
3. I am inspired by my parents/ guardians.
A) Agree B) Slightly agree C) Neutral D) Slightly disagree
E) Disagree
4. I like to attend English classes.
A) Agree B) Slightly agree C) Neutral D) Slightly disagree
E) Disagree
5. I do not like to answer in English classes.
A) Agree B) Slightly agree C) Neutral D) Slightly disagree
E) Disagree
6. I often forget things when the English teacher asks me a question in classroom.
A) Agree B) Slightly agree C) Neutral D) Slightly disagree
E) Disagree

Questionnaire: Part II

Please fill in the following gaps:

Academic background:

A. My result in SSC: CGPA _____ ; GPA in English: _____

B. Name of my school _____
Location _____

It is situated in (urban/ rural) _____ area.

C. Name of my college/ university _____
Location _____

It is situated in (urban/ rural) _____ area.

Questionnaire: Part III

Please fill in the following gaps:

Other Information:

1. *Father's/ guardian's (in case father expired) academic qualification:*
SSC/ HSC/ BA/ MA/ MBBS/ Engineering / MPhil/ PhD/ Others_____ (*please specify*)

2. *Other family members with graduation (BA/ BSc./ BCom.etc.) (if any):*

3. Parental / Family Income (monthly):

- | | | |
|--|--|--|
| <input type="checkbox"/> Below Tk 5,000 | <input type="checkbox"/> Tk 5,000 to 10,000 | <input type="checkbox"/> Tk 10,000 to 15,000 |
| <input type="checkbox"/> Tk 15,000 to 20,000 | <input type="checkbox"/> Tk 20,000 to 25,000 | <input type="checkbox"/> Above Tk 25,000 |

Poverty, Inflation and Economic Growth: Empirical Evidence from Bangladesh

Md. Shahjahan¹

Abstract

The study aims to investigate the role of economic growth and inflation in explaining the prevalence of poverty in Bangladesh. The paper performs Ng-Perron tests to verify the stationarity of the time series properties of the considered variables. Johansen and Juselius testing approach to co-integration confirms the existence of long run relationship among the variables of poverty, inflation and economic growth covering the period of 1981 to 2012. Empirical results show that economic growth has negative and inflation has positive impact on poverty. The paper examines both short-term and long-term dynamic relationships between the considered variables within an error-correction mechanism and Granger causality test that establishes unidirectional causality between the considered variables.

Key Words: Poverty, inflation, economic growth, integration, cointegration, error correction mechanism and Granger causality.

JEL Classification: C22, I32, O47. P44.

1. Introduction

Poverty has always been a matter of concern for policy makers and social scientists. It limits the people's access to basic necessities of life such as food, shelter and clothing and also creates a sense of deprivation among them. It denies their fundamental right to act and choose freely which they would enjoy if they were not poor. Poor people are generally exposed to the exploitation by state and society. They often lack political power and have less say in the decision making process that has direct impact on their lives. They are more vulnerable to economic shocks such as fluctuations in economic growth and unprecedented rise in inflation. Thus, in case of any economic crises and fatalities, they lose more and pay higher prices than the rich. On the other hand, in good times of economic prosperity, they generally gain less as compared to the rich. Two different kinds of strategies may be adopted to cope with the problem of poverty.

Poverty is a multidimensional phenomenon. Poverty is pronounced deprivation in well being, and comprises many dimensions. It includes low income and the inability to acquire the basic goods and services necessary for the survival.

¹Lecturer, Department of Economics, Jahangirnagar University, Dhaka, Bangladesh.

Poverty also encompasses low level of health and education, a poor access to clean water and sanitation, inadequate physical security, lack of voice and insufficient capacity and opportunity to better one's life. The definition of poverty may vary from country to country. There are two kinds of poverty: absolute and relative. In Bangladesh, both absolute and relative poverty exist.

Absolute poverty refers to the lack of basic needs, education, health, clothing, shelter etc. Relative poverty refers to the lack of socially acceptable level of income or other resources as compared to other countries or societies. Absolute poverty can be alleviated but relative poverty is a vital concept and exists in all parts of the world. It involves comparison between groups. The poverty is largely measured in monetary terms. The causes of poverty are also multidimensional. It may be physical, psychological, economic and socio cultural. Physical factors for poverty are lack of basic physical and economic infrastructure and unfavorable natural environment and may also relate to poor health and malnutrition. Psychological factors refer to stress, depression, loss of self esteem, loss of ambition and aspiration. Usually poverty is measured by the poverty line. Poverty line is defined as the minimum level of income deemed necessary to achieve an adequate standard of living in a given country.

To determine the poverty line there are two methods: per capita income and consumption expenditures and per capita calories requirements. Per capita income and consumption expenditure refers to the total income that an adult human consume in one year at all the essential resources. Per capita calories requirements refers to the 2350 calories per adult per day. International calories requirement is 2550 calories per adult per day. The reason of adopting low calories requirement is to reduce the percentage of the population below the poverty line.

Bangladesh is a low income developing country. The economic growth on poverty is based on basic structural characteristics of the economy and economic policy administration which were assertive during these different time periods. Economic policies play an important role in changing the economic structure and also the economic growth process. The main hindrance in achievement of high sustained rate of growth of per capita income and reduction in poverty is slow progress in education, especially of women, high infant and child mortality rate that resulted in very high rate of population.

Inflation refers to the increase in general price level of goods and services in an economy over time. Inflation is the main indicator of the economy. It provides important insight on the economic state of a country and sound macroeconomic policies to control it. Stable prices not only provide a developed environment for the economic growth but also elevate the poor who are the most accessible in society. In Bangladesh inflation has become a serious problem and a main hurdle in the way to progress. Hence, inflation is a key variable that has a significant impact on poverty.

The first strategy is to directly target the poor segment of population. This would provide the poor with such prospects which might be helpful in breaking the vicious cycle of poverty. The other strategy to achieve the same goal is to devise such types of policies which would enhance the economic growth as economic growth is assumed to be helpful in reducing poverty (Lopez, J. Humberto, 2004 and Rodrik, D., 2005).

Like in many other developing countries of the world, poverty is one of the most pressing problems in Bangladesh. However, the country had gone through different episodes of economic growth rates, inflation rates, and poverty. This can be divided into two broader scenarios: The first scenario is high economic growth rate along with low inflation rate and some success in poverty reduction; the second scenario is low economic growth rate along with high inflation rate and a rise in poverty. The main objective of this paper is to investigate the role played by inflation and economic growth on poverty in Bangladesh.

2. Literature Review

Growth strategies and public policies may affect the welfare of people through their growth and level effects with the passage of time. These welfare effects of public policies may appear in various forms like lowering down the subsidies and other transfer payments by the government to the marginalized people which may cause decline in their disposable income as well as increase in their propensity to consume. According to endogenous growth theory, low savings negatively affect output growth (Agenor, Pierre-Richard & McDermott, C John & Prasad, Eswar S, 2000).

Richad (2002) in his study “Macroeconomic adjustment the poor: analytical issues and cross country evidence” showed with the cross country regression analysis that there is a link between poverty and macroeconomic adjustment by using some macroeconomic and structural variables. The results show that negative growth rates, illiteracy, income inequality etc tend to increase the poverty while the reduction in output growth and real exchange rate tends to reduce the poverty levels. Jamal (2006) analyzed at the macro level the relation between growth, poverty and inequality for 1979 to 2002 for Pakistan. He concluded that there was a positive relation between GDP per capita and the income inequality and found that inflation, sectoral wage gap and the terms of trade worsen the inequality. He also explained that low level of income inequality helped in poverty alleviation and suggested adapted policies to control and reduce the poverty and inequality. Loayza, Norman V. (1996) and Barro, Robert J. (1990) conclude that increasing the revenues of the government through increasing the tax rate discourages the private investment in the country. This is resulted in decreased economic growth and thus a fall in government revenues in the long run. This limits the government capacity to invest in social and development sectors, which has the effect of more poverty. Choi, Sangmok, Bruce D. Smith, and John H. Boyd (1996) find that economic growth of a country is associated with inflation and macroeconomic adjustments. The adjustment process reduces the macroeconomic volatility and increases the economic growth, while inflation hits the poor more severely than the rich and high income people. Zaman *et al.* (2011) used poverty growth model for five selected SAARC countries (Bangladesh, Nepal, Pakistan, India and Sri-Lanka) for the year 1988-09. He used head count ratio as proxy for poverty as dependent variable and GDP as economic growth, GINI coefficient as income inequality, health and educational expenditures and foreign direct investments (export + import) as proxy for trade openness as independent variables. All variables were measured in log form. For empirical analyses pooled OLS and least squares dummy variable (LSDV) methods were used. The results showed that 1

percent increase in income inequality reduces poverty by 0.67 percent and 1 percent increase in economic growth reduces poverty by 0.1 percent while trade openness and health expenditures were insignificant in poverty reduction in SAARC countries. Bruno, M., and Easterly, W., (1998) and Sarel, M. (1996) find that the stabilization policies for controlling inflation benefit the poor class instead of the rich. There are so many factors which are responsible for high levels of poverty. The poor have to spend larger shares of their income on basic necessities of life. Increased prices of food items have the effect of lower saving by the poor. This is resulted in lower aggregate demand by the poor, which creates excess supply and thus unemployment. By reducing inflation in the long run makes the poor's condition the worst in short run. Fiscal adjustment is needed to solve this problem. Moreover, the dynamic trade-off is used to lower the worst effects of inflation for the poor. Gylfason, T. (1998) and Easterly, W. (1993) conclude that low inflation and high economic growth improve the efficient allocation of resources, increase employment, enhance investment, and thus reduce poverty.

There are a number of studies like World Bank (2001), Dollar, D. and Kraay, A. (2002), UNDP (2003), Agénor, P. R. (2004), Adams R. H. Jr. (2004), and Dollar, D. (2005) which investigate the factors that can reduce poverty. All these studies have consensus on the important role played by the economic growth in reducing poverty. However, there are also numerous studies that emphasize inclusive economic growth. They stress that only growth with equity can reduce poverty. Most important among these studies are Chani, M.I. and Chaudhary, A.R. (2010), Agénor, P. R. (2005), Kirkpatrick, C. and Jalilian, H. (2005), and Bourguignon, F. (2006).

In the light of the above-mentioned studies it is very clear that macroeconomic variables and poverty are highly correlated but in different directions—in some negative and in some positive. This paper applied all standard time series econometric techniques and establishes short run dynamic long run relationship, and pair wise Granger causal relationship among the considered variables.

3. Econometric Methodology

This study first of all tests the level of consistency in the time series involved in our analysis. For this purpose Ng-Perron test of unit root proposed by Ng, S. and Perron, P. (2001) is used. The reason for preferring Ng-Perron test is that it gives more reliable results as compared with other available unit root tests like ADF, P-P and ADF-GLS when it is applied on small data sets due to its better properties of size and power (Harris, R. and Sollis, R. 2003). After knowing the stationarity level or order of integration of different time series involved in the study, bounds testing approach to co-integration based on Johansen and Juselius suggested by Johansen, S. 1988 is used to confirm the presence of co-integrating relation of the time series variables of poverty, economic growth and inflation. The data for all variables except poverty is taken from World Development Indicators (WDI) online database by World Bank, 2012. The data for poverty measured by percentage of population is taken from BBS, 2012. Johansen and Juselius approach is preferred over other available tests of co-integration because results of unit root tests indicate that time

series included in the study have mixed order of integration, as some of them are I(0) and others are I(1). The other advantages of this approach include its ability to check for short run dynamics without loss of long run information as this approach is based on the following Vector Error Correction Mechanism (VECM).

$$\begin{aligned} \Delta POV_t = & \lambda_1 + \lambda_2 POV_{t-1} + \lambda_3 INF_{t-1} + \lambda_4 EG_{t-1} + \sum_{i=0}^p \gamma_i \Delta POV_{t-1} \\ & + \sum_{j=0}^p \alpha_j \Delta INF_{t-1} + \sum_{s=0}^p w_s \Delta EG_{t-1} \\ & + \varepsilon_t \end{aligned} \quad 1$$

Where λ_1 represents the intercept and ε_t embodies a white noise series of residuals. The optimum lag length is selected for each variable included in VEC model through parsimonious method by using either Schwarz information criteria (SIC), Akaike Information Criteria (AIC) or any other criterion used for optimal lag selection. If the included variables are co-integrated, the long run as well as short run coefficients of variables are considered consistent and reliable. This equation system constitutes VAR in first differences, which also has error correction terms and allows examining the short run dynamics of long run relationship among the variables. The coefficient of the error correction term must be seen as correcting towards equilibrium subspace, i.e., how adjustment is taking place in the short run to maintain stable long run equilibrium relationship among the considered variables. The coefficients of the lagged values of the variables show whether the independent variables cause the corresponding dependent variable.

In the two variable systems the Granger causal test is based on the following regression:

$$Y_t = p + \sum_{i=1}^m e_i Y_{t-1} + \sum_{i=1}^n o_i X_{t-i} + \varepsilon_t \quad 2$$

$$X_t = s + \sum_{i=1}^m a_i Y_{t-1} + \sum_{i=1}^n g_i X_{t-i} + V_t \quad 3$$

Where ε_t and V_t are white noise error term and assumed to be stationary, and m and n are the number of lags to be specified. Equation (2) postulates that current Y is related to past values of itself as well as that of X and equation (3) proposes a similar behavior for X . X is said to Granger cause Y if computed F statistics is statistically significant at the conventional level. The same procedure can be applied to test causality from Y to X . Granger model is very sensitive to lag lengths. The lags have been chosen on the basis of information provided by the minimum Akaike Information Criterion (AIC). Econometric estimations were done using E-Views version 7.

4. Empirical Results

The results of Ng-Perron unit root test are reported in Table-1. The Ng-Perron test is preferred as the results tend to be reliable and consistent compared to the traditional ADF, P-P and ADF-GLS. These tests have some shortcomings that make their results to somewhat inefficient and less reliable. Harris, R. and Sollis, R. (2003) argue that due to their poor size and power properties, these tests are not reliable for small sample data set. These tests seem to over-reject the null hypotheses when it is true and accept it when it is false. Ng-Perron seems to solve the arising problem of over-rejection of null hypotheses. This unit root test can be applied on even small sample data sets. Table-1 shows that poverty (POV), economic growth (EG), and inflation (INF) have unit root problem at level.

Table 1: Testing for Integration in the Period of 1981 to 2012

Variables	At Level				At 1 st Difference			
	Ng-Perron Test Statistics				Ng-Perron Test Statistics			
	MZa	MZt	MSB	MPT	MZa	MZt	MSB	MPT
POV _{ε}	-4.500	1.367	0.304	19.197	28.847***	3.799	0.132	3.159
EG _{ε}	-9.756	2.208	0.226	9.3429	23.146***	3.397	0.147	3.964
INF _{ε}	-5.396	1.537	0.285	16.534	41.389***	4.547	0.109	2.214

Note: *, ** and *** represent the rejection of the null hypothesis of unit root at 10%, 5% and 1% level of significance respectively.

Table 1 shows that the time series are non stationary, i.e., $I(0)$ at their levels, while first difference makes them stationary. That is, each of the considered time series are integrated of order 1, $I(1)$.

Table 2: Unrestricted Cointegration Rank Test (Trace: λ_{trace})

Hypothesized No. of CE(s)	Eigen value	Trace Statistic	5% Critical Value	1% Critical Value
r = 0	0.77770	87.4796***	29.68	35.65
r ≤ 1	0.63862	42.3678***	15.41	20.04
r ≤ 2	0.32593	11.8328***	3.76	6.65

Note: i. The results carried out by STATA (Version 10). ii. **and *** indicate at 5% and 1% level of significance.

Table 3: Unrestricted Cointegration Rank Test (Max-Eigen Value: λ_{max})

Hypothesized No. of CE(s)	Eigen value	Max-Eigen Statistic	5% Critical Value	1% Critical Value
r = 0	0.77770	45.1118***	20.97	25.52
r ≤ 1	0.63862	30.5349***	14.07	18.63
r ≤ 2	0.32593	11.8328***	3.76	6.65

Note: i. The results carried out by STATA (Version 10). ii. **and *** indicate at 5% and 1% level of significance.

From Table 2 and 3 the trace and max tests of Johansen and Juselius (1991) suggest that the considered time series are cointegrated. This implies that the long run relationship exists among the variables of poverty, inflation and economic growth in Bangladesh. That is, economic growth and inflation have some important long run implications for the changes of poverty in Bangladesh.

Table 4: Long Run Coefficients

Variable	Coefficient	t-Statistics	p-Value
ΔPOV_t	-0.0097	-4.24	0.0009
ΔINI_t	0.3467	8.93	0.0001
Constant	-98.292	-	-

Table 4 shows the partial effects of independent variables on poverty. Inflation is positively related to poverty and is significant at the 1 percent level.

Ceteris paribus, one percentage point increase in consumer price index is expected to raise head count ratio of poverty by 0.34 percent. Inflation lowers down the purchasing power of the people and their real income. As a result, more and more people fall below the poverty line. The coefficient of economic growth indicates that economic growth has significant and negative effect on poverty. All other things remain the same, a 1000 Bangladeshi Taka's increase in per capita income decreases the percentage of people living below the poverty line by 9.7 percent. Table 5 shows that short run results show the similar relationship among the variables as indicated by the results of long run. The results indicate that Inflation is positively and significantly related to the level of poverty and one percentage point increase in consumer price index is expected to raise head count ratio of poverty by 0.56 percent in short run. The short run coefficient of economic growth indicates that economic growth has negative and significant effect on poverty. An increase of 1000 Bangladeshi Taka in per capita income decreases the percentage of people living below the poverty line by 4.3 percent.

Table 5: Error Correction Model (Short Run Dynamics)

Dependent Variable: ΔPOV_t				
Variable	Coefficient	t-Statistics	p-Value	Chi 2
ΔEG_t	-.0043331	-2.50	0.012	17.31689***
ΔINF_t	.5638756	2.55	0.005	12.48109**
ΔINI_t	-.1107974	-2.37	0.018	-
ECM_{t-1}	-.2478144	-0.76	0.447	-
R-squared = 0.4726; Adj R-squared = 0.4362				
F- Statistics = 12.99; Prob (F- Statistics) = 0.0001				

Note: i. The results carried out by STATA (Version 10). ii. *, ** and *** indicate at 10%, 5% and 1% level of significance respectively.

The results of error correction model reveal in Table 5 that the error correction term ECM (-1) is found to be negative and is statistically significant. ECM (-1) is one period lag value of error terms obtained from the long-run relationship. It is statistically significant and their negative coefficients confirm the presence of a stable long run relationship among the variables and reaffirm the existence of cointegration relationship. Further, the coefficient of error correction term ECM (-1) being -.1107974 indicates that short term dynamics convergence annually 11.08% towards the long run equilibrium.

Table 6: Direction of Causality (Granger Causality Test)

Null Hypothesis:	Observations	F-Statistic	Probability
POV does not Granger Cause EG	28	1.97506	0.1394
EG does not Granger Cause POV		3.84797***	0.0137
POV does not Granger Cause INF	28	2.38254**	0.0478
POV does not Granger Cause INF		1.16964	0.3554

Note: i. *, ** and *** indicate at 10%, 5% and 1% level of significance respectively.

The results of Granger causality test shows that poverty causes macroeconomic variable, i.e., POV Granger INF. The Table also shows that macroeconomic variable causes poverty, i.e., EG Granger POV. However, the Granger causality test shows that there is unidirectional causality between macroeconomic variable and poverty and vice-versa in Bangladesh.

5. Conclusion and Policy Implications

Poverty is one of the most serious challenges faced by the developing countries like Bangladesh. And reducing poverty is one of the most important targets of the Millennium Development Goals of the United Nations. However, for reducing poverty, it is imperative to understand the factors that cause poverty. The central purpose of the paper is to investigate the short run dynamics of the long run relationship between poverty, inflation and economic growth in a multivariate framework for the Bangladesh economy using annual time series data for the period 1980-2012. The test of the trace and max tests of Johansen and Juselius (1991) suggest that stable long run relationship exists between macroeconomic variables and poverty in Bangladesh. That is, macroeconomic variables have some important long run implications for changes in poverty in Bangladesh. The error correction term ECM (-1) in the error correction model is negative and statistically significant which confirms the existence of short run relationship. The value of the estimated coefficient of error correction term indicates short term dynamic convergence towards the long run equilibrium that occurs at an annual rate 11.08 percent. In this paper inflation and economic growth are closely linked with poverty in Bangladesh. The Empirical results show that economic growth has significantly reduced poverty, while the inflation has caused an increase in poverty in Bangladesh. However, the findings of this paper show the positive direction of the effect of economic growth on poverty and negative effect of inflation on poverty. Although the coefficient on economic growth is statistically significant, it carries negative sign, which implies that the rising of economic growth reduced the level of poverty in Bangladesh. The paper

establishes the unidirectional causality between the economic growth and poverty and poverty and inflation.

Poverty reduction is the most important point in the agenda of all national and international organizations and governments. However, poverty can be reduced if the factors linked with poverty are dealt with judiciously. This study finds poverty as decreasing function of economic growth, while as increasing function of inflation. There is no one who can deny the importance of sustained high economic growth for the welfare and development of a country. Similarly, rise in prices beyond a certain limit is detrimental to the welfare and development of a country. The policy suggestions for the above mentioned three factors are very simple and straightforward. The policy makers in Bangladesh who want to reduce poverty should ensure high and sustained economic growth, and must not allow the prices to rise beyond a certain limit.

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Public Participation in the Enforcement of Environmental Laws: Issues and challenges in the light of the legal and regulatory framework with special reference to EIAs in Malaysia

Shahin Alam¹

Abstract

Public participation is an indispensable part in proper implementation process in the field of environmental laws. The key goal of this paper is to analyze and examine legal framework of public participation in the enforcement of environmental matters, and to address challenges of this aspect in the same. It also attempts to evaluate the effectiveness of public participation in Malaysian environmental laws. This paper is mostly analytical in nature, and largely based on secondary materials like books, articles, and several online writings. Primary sources of law have also been used. Public participation is used in different areas and for several purposes, but the scope of this writing is limited as it is going to focus only on the public participation in environmental matters, and to concentrate mostly the enforcement through public participation in EIAs process in Malaysia.

1. Introduction

There is a growing call for greater public participation in environmental issues particularly in the enforcement process of environmental laws. Public participation can play a crucial role in the enforcement of environmental matters through ensuring right to access to information, right to participate and right to access to effective justice. The paper mainly contains four headings: the first one tends to provide briefly the concept of public participation with its significance; the second one tries to analyze and evaluate international legal regime ensuring public participation in environmental matters; the third and crucial part of this writing attempts to evaluate effectiveness of public involvement in the enforcement of environmental laws in Malaysia particularly in EIAs process, and during this evaluation legal regime with certain very brief case studies, issues and challenges have also been attempted to identify. This section also tries to conclude with certain possible recommendations for

¹Postgraduate Fellow, Ahmad Ibrahim Kulliyah of Laws, International Islamic University, Malaysia.

the purpose of effective enforcement through public participation. And finally, this paper tends to address briefly the outcomes of analysis and evaluation.

2. Conceptual Definitions

2.1 Public Participation

The act of including the public in the planning or decision making or enforcement process is known by various terms such as public or citizen participation and public or citizen involvement. The concept of ‘participation’ is used in very different areas of life giving diverse meanings in each field. For example, public participation is defined as “any action taken by an interested public (individual or group) to influence a decision, plan or policy beyond that of voting in elections”.¹ Although the meaning of participation in all fields might have some common points, when environmental issues are involved participation might have different meaning. Marzuki defines public participation as an important process in the planning system, which also extends to the political system and has a big role to bring the executive decision from the top to bottom through a planning process.² Hence, public participation in environmental matters may be defined as a process that enhances the quality of decision making and its implementation and allows the public to play an active role in environmental issues.

Public participation is a process that has been exposed in some stages of public policy. It means that the public might participate in various stages in a process, that is to say, in the decision-making process on an environmental matter including law and rule making or policy making process, the planning process, the implementation and enforcement mechanism, monitoring and inspection of an action.³ Most of the time public participation may occur at the stage of implementation and enforcement of a particular activity. When looking at international environmental legislation it is possible to recognize that many environmental statutes in the developed world provide people with certain specific rights to participate in permitting procedures, public petitions for agency action and citizen enforcement of a state law.⁴

Public participation is based on the right of those who may be affected to have a say in the determination of their environmental future.⁵ Depending on the jurisdiction, this may include foreign citizens and residents. In the EIAs context, the public

¹ Smith, L. Graham. “Public Participation in Policy Making: The State-of-the-Art in Canada.” *Geoforum* 15.2 (1984): 253-259 at 253-254. Print.

² Marzuki, Azizan. “A Review on Public Participation in Environmental Impact Assessment in Malaysia.” *Theatrical and Empirical Researches in Urban Management* 3.12(2009):126-136. Web. 5 Jan 2014.

³ Gunes, Yosuf, and Coskun, A. Aydin. “Legal Structure of Public Participation in Environmental Issues in Turkey.” *Journal of Environmental Assessment Policy and Management* 7.3(2005): 543–568.

⁴ Ibid.

⁵ *Judicial handbook on Environmental Law*. Ed. Shelton, Dinah, and Kiss Alexandre. United Kingdom: United Nations Environment Programme, 2005. Web. 5 Dec. 2013.

typically incorporates all stakeholders including local communities and authorities, women, children, indigenous people, non-governmental organizations including environmental organizations.⁶ The role of NGO in public involvement is rightly enumerated as “NGOs and groups such as trade unions or manufacturers associations are an organized means of public participation in environmental decision-making. Like individual members of the public, NGOs may compile data, seek to influence legislation, intervene in decisions on licensing or permitting projects, and monitor compliance with environmental laws. With these roles and because of their greater means, expertise, and organized efforts, NGOs often can more effectively assert public rights of information and participation.”⁷

2.2 The Importance of Public Participation

Public involvement is a central part of sustainable development policies.⁸ The solutions to achieve economic, social and environmental improvements at the same time will only be found if everyone is involved and if the discussion is open so that new ideas and approaches can be considered.⁹ Moreover, public participation can lead to better decisions.¹⁰ That is, the decisions that better meet the needs of more people, decisions that last longer and decisions that have more validity. Better decisions will lead to improvements in everyone’s quality of life. Public participation does not guarantee that everyone will be happy with a decision since different groups of people will have different priorities and concerns. But involving the public at an early stage in the process, and finding ways for their views to be heard and taken into account assist to build consensus. Additionally, in the longer term, public participation can improve democracy. Public participation shows people that they are valued and that their views are important. Chowdhury Junayed A. mentioned that public participation is particularly significant in the environmental decision-making process for two reasons, firstly, there has been growing public concern about the relationship between environmental health and human well-being, and secondly, there is increasing demand from the international community for good governance, which generally includes use of participatory dialogue process between the government and civil society.¹¹ Through public participation, the tendency to misuse power will also be checked.¹² Overall, public participation has potential to enhance compliance to standards and improve quality of the environment through addressing the negative social and economic impact of policies or plan on environment.

⁶ Ibid.

⁷ Ibid.

⁸ Department of Environment of UK. *Public Participation in Making Local Environmental Decisions: The Aarhus Convention, Newcastle Workshop (Good Practice Handbook)*. London: Department of the Environment, Transport and the Regions, 2000.

⁹ Ibid.

¹⁰ Ibid.

¹¹ Chowdhury, Junayed Ahmed. “Public Participation in Bangladesh’s Response to Climate Changes Issues.” *Advocate for International Development*, 2012. Web. 23 Nov 2013.

¹² Council of the Environment Institute of Australia and New Zealand. “Policy Statement: Public Participation in Environmental Decision-Making.” (2004). Web 7 Feb 2014.

The attitude of judiciary in respect of importance of public participation is also positive. The House of Lords in *Berkley v Secretary of State of Environment* decided that public should be properly involved in decision making process in respect to EIA.¹³ In this English case Lord Hoffman commented that directly enforceable right of the citizen under 'EU directive on EIA'¹⁴ was not merely a right to a fully informed decision on the substantive issue, but it is a tool to protect environmental health. Therefore, public participation requires a democratic procedure and everyone should be given an opportunity to express his opinion on the environmental issues, either negative or positive views.

3. Legal Framework of Public Participation at International Level

3.1 The 1992 Rio Declaration

Public participation in environmental issues is presently considered as a well-established concept in international law.¹⁵ A number of international instruments mention the necessity of assuring access to information and public participation in environmental matters. More developed provisions to this effect can be found in documents from the United Nations Conference on Environment and Development in Rio de Janeiro 1992, particularly *Rio Declaration* recognizes the need for public participation by virtue of Principle 10, and Agenda 21.¹⁶ Agenda 21 gives certain guidance while recommending (particularly in provisions referring to environmental protection against factors which may have a significant adverse impact on the environment) the need for active public participation at all different levels of environmental decision-making.¹⁷

Perhaps the most impactful international instrument on the rights of access to information and public participation in decision-making in environmental matters has been the Rio Declaration on Environment and Development (popularly known as Rio Declaration).¹⁸ Principle 10 of the Rio Declaration, which is the most important part touching upon the rights of access to information and public participation, reads as under:

¹³ [2000] 3 WLR 420.

¹⁴ EIA Directive 97/11/EC; European Commission of EU directives lay down certain end results (legislative Act) that must be achieved in every Member State unlike soft law or regulation.

¹⁵ Jendroska, Jerzy. "UN ECE Convention on Access to Information, Public Participation in Decision-Making, and Access to Justice in Environmental Matters: Towards More Effective Public Involvement in Monitoring Compliance and Enforcement in Europe." *National Environmental Enforcement Journal* 13.6(1998): 34.

¹⁶ Agenda 21, a non-binding action plan of UN for sustainable development, was a product of UNCED (Rio Conference) held in 1992.

¹⁷ Jendroska, Jerzy. 1998. n. 15.

¹⁸ The Rio Declaration on Environment and Development, a product of the 1992 United Nations Conference on Environment and Development 1992, consisted of 27 non-binding principles intended to guide future sustainable development around the worlds.

Environmental issues are best handled with the participation of all concerned citizens, at the relevant level. At the national level, each individual shall have appropriate access to information concerning the environment that is held by public authorities, including information on hazardous materials and activities in their communities, and the opportunity to participate in decision-making processes. States shall facilitate and encourage public awareness and participation by making information widely available. Effective access to judicial and administrative proceedings, including redress and remedy, shall be provided.

Principle 10 of the Rio Declaration sets out the fundamental elements for good environmental governance in three ‘access rights’: 1) access to information, 2) public participation, and 3) access to justice.¹⁹ Such attempts to regulate public involvement have been limited to the instruments of so called ‘soft law’, i.e. having no binding legal nature but only a form of recommendation or political declaration.²⁰

3.2 The 1998 Aarhus Convention

In Europe, the Convention on Access to Information, Public Participation in Decision-Making, and Access to Justice in Environmental Matters was adopted in 1998 (popularly known as Aarhus Convention), which came into force in 2001. Though, it is a European convention, the principles specified in this convention can be applicable to all countries as its standards bear international characters. Public participation is one of the three pillars of the proper functioning of environmental legislations. The Aarhus Convention has three pillars stated in the form of objective: access to information, participation of people, and access to justice.²¹ In other words, the present Convention gives the public the right to obtain information on the environment, the right to justice in environmental matters and the right to participate in decisions that affect the environment.

Banisar et al. specified the functions of above three pillars as “access to information empowers and motivates people to participate in an informed and meaningful manner. Participatory decision-making enhances the ability of governments to respond to public concerns and demands, to build consensus, and to improve acceptance of and compliance with environmental decisions because citizens feel ownership over these decisions. Access to justice facilitates the public’s ability to enforce their right to participate, to be informed, and to hold regulators and polluters accountable for environmental harm.”²²

Based on the Principle 10 of Rio Declaration and Aarhus Convention, the following are three identified principles:

¹⁹ Banisar, David. et al. “Moving From Principles Rights: Rio 2012 and Access to Information, Public Participation, and Justice.”.2012. Web. 4 Dec. 2013.

²⁰ Jendroska, Jerzy.1998. n. 15.

²¹ The 1998 Aarhus Convention, Article 1.

²² Banisar, David. et al. 2012. n. 19.

3.2.1 Access to Information

In a democratic society, people should have a right of access to information about the environment issues. The right to information is included as a human right in many international instruments.²³ Access to environmental information is a condition precedent to effective public participation in decision-making and to monitoring governmental and private sector activities.²⁴ If the people do not know information about the proposed project or plan, how they will make comment or give opinion on, or suggestion about it. The information as to any project or plan which may have adverse impact on environment is not confidential; hence, all information about the project has to be released to the people concerned. The information pillar covers both the 'passive' or reactive aspect of access to information, i.e. the obligation on public authorities to respond to public requests for information relevant to the process, and the 'active' aspect dealing with other obligations relating to providing environmental information, such as collection, updating, public dissemination and so on.²⁵

The right to information is recognized as a right in most domestic jurisdictions either by constitutional provision or by freedom of information legislation that covers most information held by public authorities, or by judicial decisions, including environmental information.²⁶ This right has been affirmed by the High Court of Bombay (India) in *Save Pune Citizen's Committee v. Pune Cantonment Board*, , Writ Petition No. 2733 of 1986, where the court upheld the right of social action groups to obtain information. The court held that the right to information flows from the right of free speech and expression guaranteed by the Constitution.²⁷

3.2.2 The Right to Participate

It is an accepted fact that public participation in environmental matters, including enforcement of environmental laws, is sine qua non.²⁸ The opportunities for public participation in making decisions, plans and programmes that affect the environment have been recognized in environmental laws. According to the Aarhus Convention, public participation is one of the three pillars of the proper functioning of environmental legislations and it gives the public a right to participate in making

²³For example, the Universal Declaration of Human Rights (Art. 19), the International Covenant on Civil and Political Rights (Art. 19(2)), the Inter-American Declaration of the Rights and Duties of Man (Art. 10), the American Convention on Human Rights (Art. 13), and the African Charter on the Rights and Duties of Peoples (Art. 9) inserted right to information as a human right.

²⁴ *Judicial handbook on Environmental Law*. 2005. n. 5.

²⁵Ansari, Abdul Haseeb. "Principle 10, Aarhus Convention and Status of Public Participation in Environmental Matters in the Malaysian Laws with Special Reference to EIAs." *IJUM Law Journal* 17.1(2009): 57-97 at 67.

²⁶ *Judicial handbook on Environmental Law*. 2005. n. 5.

²⁷ *Ibid*.

²⁸Ansari, Abdul Haseeb. "Enforcement of Environmental Laws in Developing Countries: An Expository Study with Special Reference to Malaysia." *MLJ* 4(2007): iiv. Web. 4 Nov. 2013.

these decisions. The government or respective departments should invite public to participate who might be affected by the proposed plan.

3.2.3 Effective Access to Justice

Another important issue is public participation in enforcement, often referred to as access to justice.²⁹ Access to justice, in fact, requires access to information and participatory decision-making.³⁰ If the rights are to be effective, the public must have a way of seeking justice when those rights are accidentally, or deliberately, denied. The most important pillar of the Aarhus Convention is access to justice. It requires easy and effective access to justice to all. If people's opinion is against project, i.e. it will be harmful to environment if it is done, and if authority or proponent does not take it into consideration, the people can go to court for justice, or they can get justice by other means.

4 Public participation in EIAs Particularly in Malaysia

4.1. Environmental Impact Assessment (EIA)

There is no universal definition of Environmental Impact Assessment. The procedure of EIA is one in which information on the environmental effects of a specific activity are used to support decision making and has the ability to ensure no more than that the decision taken is an informed one.³¹ EIA is a study to identify, predict, evaluate and communicate information about the impacts on the environment of a proposed project and to detail out the mitigating measures prior to project approval and implementation.³² EIA can be defined as a procedure or tool to identify and foresee the effects that laws, regulations, programme or project or plan that might have adverse impacts on the environment. The prime aim of EIA in environmental issues is to assess the overall impact on the environment of any decisions or projects plans proposed by the public and private sectors for preventing environmental problems.³³

4.2. Legal Framework

In Malaysia EIAs process is regulated by section 34A of Environmental Quality Act 1974, the Environmental Quality (Prescribed Activities) (Environmental Impact Assessment) Order 1987 made under authority of above section 34A, and the

²⁹ Jendroska, Jerzy. 1998. n. 15.

³⁰ Ansari, Abdul Haseeb. 2007. n. 28.

³¹ Furia, Luca Del, & Wallace-Jones, Jane. "The Effectiveness of Provisions and Quality of Practices Concerning Public Participation in the EIA Procedures in Italy and the UK." (1998). Web. 4 Nov. 2013.

³² Department of Environment Malaysia. *Environmental Impact Assessment (EIA): Procedure and Requirements in Malaysia*. (1990, Rev. 2007). Print.

³³ Yusof, Norhayati Mohamad. "Public Participation Approaches and Strategies under the EIA Process in Malaysia." *AECEN Regional Workshop: Strengthening Public Participation on Environmental Management in Indonesia*. (10-11 July 2012).

relevant 'EIA Guidelines'³⁴. Section 34A of EQA 1974 specifies the legal requirements in respect of EIA for prescribed activities which are described in Order 1987. There are nineteen prescribed activities mentioned in Order 1987 where EIAs is compulsory. It is required by section 34A of EQA that the project proponent of a prescribed activity to submit a report (EIA report), containing an assessment of the impact of the prescribed activity on the environment and the proposed measures that shall be instituted to prevent, reduce or control adverse impacts on the environment, to Director General of Environmental Quality before approval for the proposed activity is granted by the relevant approving authority.

According to legal authorities of Malaysia, it is the duty of project applicant (also called proponent or developer) of prescribed activities to take public opinion in making EIA report in accordance with the guidelines and the outcome of public participation must input into the report. Now that, public might be suffered by the adverse impact on environment of proposed activities, and EIAs is done in order to control environmental problems, hence, public participation in making report must be genuine.

4.3 Case Studies: A Brief Description

4.3.1. Lynas Plant Case

An Australian company called Lynas Corporation Ltd closed its business in Australia, started to generate radioactive (low level) through building the Lynas Advanced Materials Plant (LAMP) at Gebeng near the city of Kuantan in Malaysia. This project is very controversial in Malaysia because of fears about possible negative health, environmental and economic impacts once the plant begins operation.³⁵ A 'temporary operating license' to Lynas Malaysia Sdn Bhd has been granted by the Malaysian authorities. The project was opposed by the indigenous people. The Ministry of Malaysia invited expert from overseas and the EIA was done but criticized by the people, NGOs and social activists. This issue was brought before High Court (Kuala Lumpur) through judicial review.³⁶ The applicant argued that the people are all residents near the town Gebeng in Pahang where the LAMP is located, which is between 2km to 20km from their respective homes, therefore, they claimed the processing plant will release dangerous chemicals that would harm the local residents as well as the immediate communities and environment, and the radioactive wastes from Lynas factory could leak into the river. The Malaysian Court dismissed the application for injunction filed against Lynas Corp by environmentalist group Save Malaysia Stop Lynas (SMSL). The court ruled that Lynas Company's activities cannot be closed as it has not violated the existing laws of Malaysia. On appeal, the Court of Appeal (Putrajaya) affirmed the decision and allowed the company to

³⁴ The different EIA guidelines for different activities are issued by the Department of Environment (DOE).

³⁵ Phua, Kai-Lit, and Velu, Saraswati S. "Lynas Corporation's Rare Earth Extraction Plant in Gebeng, Malaysia: A Case Report on the Ongoing Saga of People Power versus State-Backed Corporate Power." *Journal of Environmental Engineering and Ecological Science* 1(2012).

³⁶ *Zakaria bin Abdullah & Ors v Lembaga Perlesenan Tenaga Atom & Ors*[2012]MLJU 338.

continue the activities provided that it is not allowed to dump wastes into river, but to use the treatment plant.³⁷

4.3.2. Bakun Dam Project Case

In Malaysia, the practice with respect of Bakun dam project operated in Sarawak, were opposed and badly criticized by the indigenous communities of Malaysia, the environmentalists and social activists, by saying it will destroy a vast tract of rain forest and force more than 10,000 villagers from their homes, and many thousands have already been resettled.³⁸ The EIA report as to Bakun dam project was written in English, and kept in department for one month, and priced at RM 150/per copy. But the people who displaced or were supposed to be displaced were poor and uneducated, hence, how could it be imagined that such affected people can read in English, and could effort such price. It should have been free of charge so that the poor and uneducated people could access information as to projects. Public participation can be effective if the relevant EIA documents are made available at convenient locations, at free or reasonable cost and are comprehensible to the layman at least by providing a non-technical summary.³⁹ In the Bakun Dam case,⁴⁰ the public was denied the right to participate in the environmental impact assessment approval process and the EIA Report was not made available to the public because the project was subject to the Sarawak EIA procedures, which does not require EIA Reports to be made public. At one stage the Malaysian High Court even declared the project invalid, but the same ruling was later dismissed on appeal.⁴¹

In the case of building a dam or barrage, the experts who assessing and making report must be real experts, as they have to consider all aspects e.g. social, financial etc impact on downstream as well as upstream etc, because they are assessing and making report to take advance measures. Hence, it is suggested that foreign experts for the purpose of environmental assessment should be invited if necessary. Public participation should not necessarily be negative. If the public always opine the environmental negative impact, how will a country be developed? Therefore, no matter whether public participation is positive or negative; rather public participation must be environment friendly.

4.4 Issues & Challenges to Public Participation especially in EIAs

Public participation in enforcement process is not free from problems as every coin has two sides. It can also create difficulties. There are certain identified legal constraints in participation in the implementation of environmental issues. Social,

³⁷ *Zakaria bin Abdullah & Ors v Lembaga Perlesenan Tenaga Atom & Ors* [2013] MLJU 562.

³⁸ Allison, Tony. "Malaysia's Bakun project: Build and be damned." *Online Asia Times* 28 Oct 2000.

³⁹ Maidin, Ainul Jaria. "Access to Public Participation in the Land Planning and Environmental Decision Making Process in Malaysia." *International Journal of Humanities and Social Science* 1.3 (2011).

⁴⁰ *Kajing Tubek & Ors v Ekran Bhd & Ors*. [1996] 2 MLJ 388 and on appeal to Court of Appeal see *Ketua Pengarah Jabatan Alam Sekitar v Kajing Tubek* [1997] 3 MLJ 23.

⁴¹ Allison, Tony. n. 38.

political as well as ethical obstacles in public participation can also not be denied hundred percent.

Public involvement does not automatically lead to consensus.⁴² It is important to remember that public participation does not always lead to everyone agreeing about the decision. Identifying all the people with an interest and consulting them is the best way of trying to get them to agree but it is not always possible. Public participation does not mean that the authority cannot make a decision that is unpopular,⁴³ rather the role of public participation is to allow the public to express their opinions and for the authority to consider them in making the decision. Sometimes, the authority must make a decision that is in the interests of the wider community but that is unpopular with the local community. Moreover, public participation can raise unrealistic expectations of what can be achieved.⁴⁴ Public participation can give people the impression that everything will be changed very quickly. When it is not, the public can become frustrated and lose their trust in the authority and the process.

EIA is very fruitful as it was adopted at almost all national level as well as at international level. In Malaysia, there are certain projects where EIA is mandatory and certain plan or projects it is voluntary. Due to this legal constraint as it has been mandatory only for some particular projects, but not for all activities, it is argued that the environment might be affected by the proposed project. That is to say, EIA is voluntary for all activities except prescribed activities as mentioned before; therefore, there might be a chance of misuse as the public are not being involved. Hence, by virtue of this voluntary provisions, public are being deprived from the participation in a particular process which might have adverse impact on environment.

There are two levels of public participation in EIA process: the preliminary EIA & the detailed EIA. The public are not involved at early stage of project planning; it is another legal dilemma of public involvement in the enforcement of EIA process in Malaysia. Moreover, EIA Guidelines requires that reports should be kept open at the Department of Environment (DOE) office for public comments, and public comments should be given due considerations in the final EIA reports. But the problem is that not many people are coming forward to make comments.⁴⁵ It is opined that people are not getting proper encouragement from the DOE, therefore, the DOE should take sufficient measures to encourage people, especially those who might be affected by proposed projects, to come forward and make relevant comments.⁴⁶

Without ensuring effective access to justice, proper enforcement of environmental law through participation is not possible. It is a well-known fact that getting justice is expensive as it involves many administrative processes requiring monetary and financial sacrifices. There are many reasons for poor people to turn

⁴² Department of Environment of UK. 2000. n. 8.

⁴³ Ibid.

⁴⁴ Ibid.

⁴⁵ Ansari, Abdul Haseeb. 2007. n. 28.

⁴⁶ Ibid.

their back on the normal judicial process. The most important reason, among others, is the poor and illiterate people are refraining themselves from a normal litigation due to economic cost, and they are more likely unable to initiate a legal process. Moreover, it can also not be denied that the poor are inclined to fear different kinds of abuse of authority. Therefore, in order to provide proper justice to all, Public Interest Litigation (PIL) is being allowed in some countries, for example, India, Pakistan, Bangladesh, etc. For environmental protection, PIL alternative to normal channel to access to justice is working well as many countries are witnessing. However, Malaysia has no tradition of public interest litigation.⁴⁷ The strict rule of *locus standi* is applied in Malaysia as it is one of the commonwealth countries.⁴⁸ The Malaysian judiciary seems reluctant to relax the rule of *locus standi*.⁴⁹ The reason may be Malaysian society does not have the awareness yet. Unlike the Japanese is provided environmental education at the very early stage of one's education, Malaysian tends to leave environmental matters in the hand of the administrators. If the strict rule of *locus standi* is not relaxed in some important matters particularly environmental cases, how poor and unaware people can get justice when their environment rights are being threatened by adverse impact of any project or plan.

Political influence might be another challenge to public participation in the enforcement of EIAs. No matter how good a law is, if there is no political or institutional will to implement it, it will be a dead letter. Public participation in a process is poor in many countries as the authority does not want to give information, but why the authority or proponent doesn't want to encourage people? Their thinking may be that people may have negative opinion if they are invited to participate; therefore, people have to consider the balance of convenience and inconvenience. Another reason may be that they may work to serve a particular political will, either positive or negative, or they may want undue gain from such activities.

However, to make public involvement effective in the implementation process, due account of the outcomes of public participation as far as possible has to be taken. The necessary argument should be evaluated in a traceable way, and should become part of consideration of report. Apart from these, citizen monitoring should be enhanced, and public should be allowed to bring public interest litigations in the court of law.⁵⁰ Furia & Wallace-Jones rightly recommended that responsibility for effective participation falls on the public.⁵¹ If the authority or proponent refuses to consider public opinion, public can take alternative. In other words, general people, civil society, journalists, teachers, experts, environmentalists, scientists may talk in talk show or seminar or conference, may also raise their voice in media about the adverse

⁴⁷Subramaniam, Rueban Bala. "Public interest litigation in Malaysia." Web. 3 Dec. 2013.

⁴⁸Salman, Raheem Kolawole. "Public Interest Litigation (PIL) on Environmental Rights and protection in Malaysian court: Lessons from Indian Judiciary." *Soochow Law Journal* 2,2(2010):153. Web. 8 Feb. 2014.

⁴⁹In the case of *UEB v. Lim Kit Siang* [1988] 2 MLJ 12 and *Ketua Pengarah Jabatan Alam Sekitar v. Kajing Tubek & Ors* [1997] 3 MLJ 23, Malaysian courts ruled in favour of application of strict rule of *locus standi* in Malaysia.

⁵⁰Ansari, Abdul Haseeb. 2007. n. 28.

⁵¹Furia, Luca Del, & Wallace-Jones, Jane. 1998. n. 31.

impacts on relevant environmental issues. The Malaysian author suggested that the following should be taken into consideration for an effective and meaningful participation process:⁵²

Providing useful information: The effective and necessary information should be provided timely to the public concerned as the information about the proposal tells the public what the decision is about and what the possible outcomes might be. Hence, it is vital that the information is of good quality, i.e. it has to be relevant pertaining to the environment and its processes, complete, sufficient on all the issues, even technical issues, easy to understand, publicly accessible, free of charge and in a suitable format. Stakeholders should be encouraged to educate as no matter how good a law is, people will not participate if they do not foresee some real benefits from doing so.

Following effective approaches: There are many methods of opportunities for public. Easy and effective access to participate should be given including appropriate participation technique, sufficient and reasonable timeframes for participation including provision for participation at an early stage and a right to inspect information free of charge.

Efficient Administration: Major problems in participation processes often resulted from ineffective administration, and lack of expertise among government department personnel. The authority should be well-organized and qualified personnel needs to be trained in conducting participation processes.

5. Concluding Remarks

To put it briefly, a proper and meaningful public participation with effective access to justice can successfully lead the effective enforcement of environmental laws. The public participation in the environmental matters is really important to ensure that the decision and aftermath of an order made by a judicial body or an administrator successfully lift up the rights of every person to enjoy a sound and healthy environment. Being experienced from the societies where this concept is applied in order to ensure effective justice and a successful result is noticed as well as support from governmental and non-governmental authorities, legal framework of public participation should be modified. Moreover, people should be educated and aware so that everyone can open eyes of their mind to participate in environmental issues to ensure that this world is a better place for living for all including coming generations.

⁵² Marzuki, Azizan. 2009. n. 2.

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The Linguistic Overview of Arabic and Bangla: A Comparative and Contrastive Analysis

Md. Faruquzzaman Akan¹

Abstract

To compare and contrast between the features of two unlike languages such as Arabic and Bangla with a view to identifying their similarities and dissimilarities requires a huge expertise in the respective fields. So, it is a most complicated job for anyone to perform properly. Since Arabic and Bangla are two foremost languages of the world, especially in terms of their number of speakers and growing demands for various reasons, this paper is intended to provide the learners, users, as well as the teachers of the two languages with some important facts often faced both in writing and speaking. The differences between the two languages that often cause great problems are due to the fact that Arabic and Bangla belong to two different language families. Arabic is from Afro Asiatic language family, whereas Bangla is from Indo European language family. Besides, Arabic parts of speech and grammar differ a lot from those of Bangla. For example, Arabic adjectives have no attributive function. They only post-modify nouns, but Bangla adjectives have both attributive and predicative functions. Most of the Arabic words have male/female distinction while those of Bangla don't have. The indefinite article does not exist in Arabic but Bangla often uses definite and indefinite articles. Like any other vocalized language, Bangla has eleven vowels, but Arabic has no such vowels. The typical sentence structure of Arabic and Bangla is not the same i.e. in Arabic, it is as V-S-C, but in Bangla as S-C-V. Arabic writing starts from right to left, whereas Bangla is written from left to right. Despite all these differences, Arabic and Bangla have some commonness also. For instance, they don't have any distinction between the upper case and the lower case distinction. Arabic and Bangla have no verb 'to be', verb 'to do' and modal auxiliary verbs. In spelling, Arabic and Bangla have one letter for each sound, so spellings are very easy in Arabic and Bangla. In both the languages, the writing system of numbers is the same that is starting from left to right. There are some other minor differences between Arabic and Bangla in the areas of alphabet, punctuation, number, prepositions, conjunctions, pronunciations, code mixing, etc. Thus, a comparative study will result in providing the readers or learners with a clear-cut knowledge about the languages concerned.

Introduction

Arabic and Bangla are two major languages on earth in terms of their number of speakers, natural and human resources and so forth. To differentiate between the

¹Lecturer in English, Faculty of Languages and Translation, King Khalid University, KSA.

characteristics and properties of two different languages have always been a very complicated job which necessitates the bilingual expertise to a great extent. Arabic occupies the fifth position in the world having approximately 293 million native speakers which is 4.43% of world population spreading primarily in the regions of East Africa, North Africa and Western Asia (Middle East); on the other hand, Bangla is the sixth (at times estimated as the seventh) language on the globe with 206 million native speakers which is 3.11% of world population mainly used in Bangladesh and some parts of India (West Bengal, Tripura and southern Assam). The main reason of variation between Arabic and Bangla is due to the fact that they belong to two different language families. The focus of this study is on finding and analyzing the main differences of the two languages. This paper is also intended to provide the learners, as well as the teachers of the two languages with some important facts often faced both in writing and speaking in their standard varieties.

Discussion

Arabic is the third official language of the United Nations Organization and of course, most importantly the language of the holy Quran. It has also some varieties used in the Arab speaking countries. However, Bangla has got the glory of the Language Movement taking place on the 21st February in 1952 which is now being celebrated as the International Mother Language Day all over the world after being declared by the UNESCO on the 17th November, 1999. So far as language family is concerned, Arabic is from Afro Asiatic language family, while Bangla is from Indo European language family. Arabic contains its own set of numbers (originally borrowed from India), and still uses its original set of numbers as well. The Bangla number is also borrowed from India indeed (i.e. 1, 2, 3...). In spite of some similarities, these two languages have unlike alphabet, sounds, vowel patterns, pronunciation, genders, numbers, nouns, adjectives, articles, prepositions, conjunctions, structures, punctuation, capitalization, writing style, etc. Now, we will give emphasis on a number of aspects of them under the following headlines:

Alphabet: The size and nature of Arabic and Bangla alphabet are far different. Arabic alphabet consists of 28 letters and Bangla has got 50 letters. Like any other vocalized language, Bangla has eleven vowels. e.g. ‘অ’ /ɔ/, ‘আ’ /a/, ‘ই’ /i/, ‘ঈ’ /i/, ‘উ’ /u/, ‘ঊ’ /u/, ‘ঋ’ /ri/, ‘এ/এং’ /e/æ/, ‘ঐ’ /oj/, ‘ও’ /o/ and ‘ঔ’ /ow/. They help join letters so that a full sound can be achieved. There are no such vowels in Arabic. All the letters in Arabic alphabet are consonants. But Arabic has a three consonant root as its basis of combining letters to form syllables and/or words. The letters ‘ا’ /ʔ/, ‘و’ /w/ and ‘ی’ /j/ are used as long vowels or diphthongs and they also play the role of weak consonants. Although the vowel signs have been developed as ‘َ’ [fatha], ‘ِ’ [kasra] and ‘ُ’ [damma] for the non-Arabs who learn Arabic as a second or foreign language, they are not at all a part of Arabic alphabet. These signs are only found in religious texts and are rarely seen in newspapers and magazines. Bangla has no long sounds as Arabic.

Spelling: Both Arabic and Bangla are phonetic languages. Because they have one letter for each sound, so spellings are much easier in Arabic and Bangla than

many other languages on earth. When an Arabic and Bangla word is spelt, it's almost always written as one hears it. Arabic is a Semitic language. The Semitic languages are notable for their *nonconcatenative* morphology. That is, word roots are not themselves syllables or words, but instead are isolated sets of consonants (usually three). All Arabic words or parts of speech are formed by combining the three-root consonants with fixed vowel patterns and, sometimes, an affix. The Arabic consonantal root 'ك - ت - ب' /k-t-b/ can have different but semantically related meanings. Thus, /kita:b/ 'book', /kutub/ 'books', /ka:tib/ 'writer', /kutta:b/ 'writers', /kataba/ 'he wrote', /yaktubu/ 'he writes' - all coming from the root 'ك - ت - ب'. On the contrary, Bangla is an Indo-Aryan language. Its word roots are themselves either syllables or words. For instance, /bɔi/ 'book', /bɔiguli/ 'books', /lek^hɔk/ 'writer', /lek^hɔkɔn/ 'writers', /ʃe lek^hɔ/ 'he wrote', /ʃe lek^he/ 'he writes' etc.

Phonetics: Arabic and Bangla differ largely in terms of sound symbols. For example, some sounds of Bangla (vowels and consonants) do not exist in Arabic such as 'অ' /ɔ/, 'এ/এা' /e/æ/, 'ঐ' /oj/, 'ও' /o/, 'ঔ' /ow/, 'ঘ' /g^h/, 'ঙ' /ŋ/, 'চ' /tʃ/, 'ছ' /tʃ^h/, 'ট' /t/, 'ঠ' /t^h/, 'ধ' /d^h/, 'প' /p/, 'ভ' /b^h/, 'ড়' (rh) etc. but Arabic 'ث' /θ/, 'ز' /z/, 'ج' /dʒ~ʒ/, 'خ' /x~χ/, 'ص' /s/, 'ض' /dʒ/, 'ط' /ð~z/, 'ع' /ʕ~ʔ/, 'غ' /ɣ~ʕ/, 'ق' /q/ etc. are not found in Bangla alphabet. Arabic uses some sounds borrowed from other language to pronounce its words. Some substitute Arabic sounds from Bangla are as follows:

Bangla sound	Arabic sound	Bangla word	Arabic word
প /p/	ব (b)	পান্ডা /panda/	بندة /banda/
ভ /b ^h /	ফ (f)	ভুল /b ^h ul/ [mistake]	فل /ful/ [ʔflower]
চ /tʃ/	শ (ʃ)	চিতল /tʃitɔl/ [a fish]	شئل /ʃitɔl/ [cold]

Bangla is phonetically richer because it has more sounds than Arabic. So, when Arab speakers attempt to pronounce Bangla words using the Arabic phonetic method, they face severe pronunciation problems. e.g. চিতল Vs شئل

Word Stress: Arabic is a stress timed language. Word stress is very regular in Arabic: a change in stress never causes any change in the meaning of an Arabic word. Instead, a word is pronounced with a different short vowel even when it is spelled the same. But Bangla is a syllable timed language. So, the change in meaning takes place in Bangla only when any alteration in syllables occurs.

Vocabulary: Arabic has got a strong vocabulary of its own. Thus, it has least amount of borrowings from other languages. However, to cope up with the western world, it uses alien words in parallel with Arabic. But Bangla has a huge amount of borrowings. Arabic provides almost no parallels or substitutes for Bangla words, on the contrary in Bangla, there are many substitute words with a little change (not in meaning) by Bangla alphabet. e.g. 'أذان' /adan/ to 'আযান' /adzan/, 'نبي' /nabi/ to 'নবী' /nabi/, 'عثمان' /u^hman/ to 'উসমান' /usman/ etc.

Genders & Numbers: The Arabic and Bangla languages have two genders namely masculine and feminine. Unlike Bangla, Arabic differentiates between male and female in most of the parts of speech: nouns, pronouns, verbs, adjectives, adverbs and also in sentence structures. Arabic pronouns like ‘they’ and ‘you’ have specifications for male and female, singular and plural. But all pronouns, verbs, and some nouns and adjectives in Bangla have no male or female distinction. Arabic has three kinds of number. e.g. singular, dual and plural. But in Bangla, number is divided into singular and plural. Both Arabic and Bangla have grammatical genders.

Nouns: Arabic and Bangla nouns are words used to name a person, animal, place, thing, or abstract ideas. Nouns are usually the most important part of vocabulary. Apart from Bangla, Arabic nouns are either masculine or feminine. When referring to a male, a masculine noun is usually used and when referring to a female, a feminine noun is used. In most cases, the feminine noun is formed by adding a special character, the ة [ta marbuta], to the end of the masculine noun. Unfortunately, not all feminine nouns end in ‘ta marbuta’. In classical Arabic, the use of the dual is mandatory whenever exactly two objects are referred to, regardless of whether the ‘two-ness’ of the objects is explicit or not. So, the comparison between Arabic and Bangla nouns could be shown here:

Arabic Nouns	Bangla Nouns
Gender: masculine, female	Gender: masculine, female
Number: singular, dual, plural	Number: singular, plural
Case: nominative, accusative, genitive	Case: nominative, dative, genitive
Humanness: human, non-human	Humanness: human, non-human
Cardinal & Ordinal Number: Yes	Cardinal & Ordinal Number: N/A

But the pronouns in the two languages have the same difference except in persons such as first, second and third person while nouns are always in third persons.

Adjectives: Arabic has no attributive or pre-modifying function of adjectives. It has only post-modifying or post-positive adjectives. That is, adjectives in Arabic follow the nouns or pronouns they qualify. So, it is placed just after the nouns or pronouns it modifies or qualifies. But Bangla has both attributive and predicative use of adjectives. Predicative adjectives, in Bangla, are placed just after the linking verbs. The comparison and contrast between adjectives and nouns are shown below:

Arabic Adjectives	Bangla Adjectives
Gender: masculine, female	Gender: masculine, female
Number: singular, dual, plural	Number: N/A
Case: nominative, accusative, genitive	Case: N/A

Adverbs: Adverbs in both the languages can modify verbs, adjectives, clauses and other adverbs and answer the questions *how, when, why, how long, how often* etc. In most of the cases, adverbs are formed by adding some suffixes to the adjective. Adverbs occasionally modify all the parts of speech in Arabic and Bangla. The major commonness and variation are shown below:

Arabic Adverbs	Bangla Adverbs
Types: adverbs of time, place, manner and frequency	Types: adverbs of time, manner and frequency
Gender: masculine, female	Gender: N/A

Prepositions: Prepositions cause a great difficulty in Arabic. Since there are various prepositions in Arabic that have the same function. Nevertheless, prepositions seldom have a one to one correspondence between Arabic and Bangla. An Arabic preposition may be translated by several Bangla prepositions. Exactly, Bangla has less use of prepositions.

Articles: The use of articles in Arabic and Bangla are not always identical. The indefinite article does not exist in Arabic, leading to its omission when Bangla requires it. But Bangla often uses those. In Arabic, there is a definite article but its use is not identical with the use of the definite article in Bangla. Sometimes, articles are omitted in Arabic, whereas they are expressed in Bangla. In Bangla, abstract words referring to ideas, attributes or qualities are used without the article ‘the’ to refer to that idea or that attribute etc. which belongs to everybody or everything. In Arabic, the definite article looks like a prefix in a phrase or sentence. e.g. ‘AlQuran’, ‘The Quran’

Capitalization: Arabic and Bangla have no use of capitalization at all as they don’t have any distinction between the upper case and the lower case. So, all the letters are written in the same way all the time. But cursive writing style is often followed in the two languages.

Punctuation & Conjunctions: The punctuation system varies in the two languages. As Arabic has no ‘,’ (comma) as punctuation marks like Bangla, Arabic uses ‘و’ /w/ for comma as punctuation marks. Arabic ‘و’ is equivalent to ‘এবং’/ebong/ in Bangla. But the other punctuation marks in the two languages are almost the same in

usage and function. In Arabic, each item in a series is preceded by the conjunction ‘و’ equivalent to ‘এবং’. In Bangla, items in a series are separated by commas and the coordinate conjunction ‘এবং’ is used just before the last item. The conjunction ‘এবং’ has also a substitute i.e. ‘ও’ /o/.

Verbs & Tenses: Arabic and Bangla have no verb ‘to be’, verb ‘to do’ and modal auxiliary verbs. Furthermore, there is a single present tense in Arabic and no present continuous and perfect tense forms. It has no future tense also. Even the Arabic sentence may not contain a verb. But in Bangla, there are three major types of tenses (present, past and future) with four subclasses (simple, continuous, perfect and perfect continuous) and most of the sentences have a verb. The prime differences are as follows:

Arabic Verbs	Bangla Verbs
Person: first, second, third person	Person: first, second third person
Number: singular, dual, plural	Number: singular, plural
Gender: masculine, feminine	Gender: N/A
Voice: active, passive	Voice: active, passive
Mood: imperative, declarative	Mood: imperative, declarative
Tense: past, present	Tense: past, present, future

Grammar: The sentence structure of Arabic and Bangla is not alike. Arabic is syntactically more flexible than Bangla. In Arabic, there are generally three accepted word orders: VSC, SVC & VCS. In Arabic, a typical structure of a sentence is as S-V-C: the ‘subject’ followed by a ‘verb’ which is further followed by a ‘complement’ but in Bangla, it is as S-C-V: the ‘subject’ followed by a ‘complement’ which is further followed by a ‘verb’. But with some change of meaning, the word order of Bangla would also be different. So, the sentence ‘*The boy ate the apple.*’ in the two languages could be represented as:

Arabic: الولد أكل التفاحة | al waladu (S) akala (V) attuffa:h (C)|

Bangla: ছেলেটা আপেলটা খেলো | t̪heleta (S) apelta (C) k^helo (V)|

Writing system: The method of Arabic writing is quite different from that of Bangla. Arabic writing starts from right to left, yet Bangla is written from left to right. But in both the languages, the writing system of number is the same that is starting from left to right. Arabic texts are read from right to left and written in a cursive script but the Bangla text is read from left to right and cursive writing is not always followed. An Arabic character or letter may have up to four shapes depending on the character itself, its predecessor and its successor. There are an isolated or clear shape, a left-connected shape, a connected or middle shape and a right connected shape. As for an example, the letter ‘ع’ [ɣ ~ ʕ] in Arabic, may have one of the following shapes,

depending on its position in the word as [ځ], [ڃ], [څ], [ځ]. But Bangla may have three shapes of a letter such as isolated or clear, half clear and unclear. e.g. 'م' has the forms like /م/, /م/, /م/.

Conclusion

To compare two different languages is always difficult. As Arabic and Bangla are from quite different origins, they have poles apart unlikeness than likeness. There are many Arabic dialects, but there is one version that is taught in schools and used by the media across the Arab world and the same is with Bangla. So, our concern is the study of standard Arabic and standard Bangla. According to some linguists who followed the theories of applied linguistics it is significant and highly recommended, prior to learn any language, one must know the main differences between his or her mother language and the required new language. It is expected that the study of these two types of languages will be of a great use to many.

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The Use of Gender Free Language

Niamus Shabana¹
Shahjadi Marjanun Nahar²

Abstract

Normally language is the means of communication. In recent years, there has been a movement of using the bias free language. To foster a good environment we have to be conscious about using the language and how it affects the gender community. All human being have the right to express their thoughts and feelings freely without any discrimination. But some uses of language are still gender-biased. That means, for men and women people use different kinds of language. If our language is free of bias it should offend no one.

Key Words: Gender, bias, language.

1. Introduction

In male-dominated society, good words are used for men and negative words are for women. It is the language which makes us happy and sometimes makes us sad. It is the language which encourages us and at the same time discourages us. So, language is a very effective way to express our thoughts, emotions and feelings. In our society male uses a particular type of language and female also has her own variety. The uses of noun, adjective, verb, tone and stress are very different between male and female. (Robin Lackoff)

Again, language reflects sexism in society. In all societies strong and bold language is used for men and weak form for women; e.g. 'masculine charm', 'womanish tears' etc. But, we never use 'feminine charm' or 'masculine tears'. Language is an abstract thing. It is the people who use the language and the so called 'patriarchal' society is responsible for that.

Even, if we change the gender the meaning changes; e.g. 'governor' governs a state but a 'governess' takes care of children. The meaning is very narrow here. Again, 'mistress' is not the female of 'master'. Not only in English but also in Bangla we find thousands of examples. In Bangla 'sotota' (masculine form) is *honesty* but 'sotitto' (feminine form) is *chastity*. This divergence of meaning is remarkable.

¹Lecturer, Department of English, King Khalid University, KSA.

²Graduate from the Department of English, University of Dhaka, Bangladesh.

Sometimes some words are insulting for women but normal for men. Some people criticize by saying 'spinster' but are happy to say 'bachelor'.

2. Objective

The objective of this writing is to show how people use gender-biased language and how women face gender discrimination even in the use of language and diction. Here we will show how can we use gender-free language and make our speaking and writing bias-free.

3. Why people use gender-biased language

When we go to a kindergarten school, our teachers teach us language and in our family we also learn language. If our parents and teachers are not conscious about using the bias-free language, we learn the same they teach. Sometimes they do not know even what is biased and what bias-free language is. Now it is the day of equality. We do not want to hurt anyone's feeling by using biased language.

4. History

The use of gender-free language is related to feminist movement. And the Woman's Movement in 1960s started against the use of male dominated words. The pioneer French feminist Simone de Beauvoir is the person who discussed about the rights of woman in detail. In her well known book *The Second Sex* and in other writings she has discussed about it. It was published in 1949. At first, the women fight for *suffrage* (The right to vote). Before Beauvoir, Mary Wollstonecraft published one of the first feminist treatises, *A Vindication of the Rights of Woman* (1792), in which she advocated the social and moral equality of the sexes. In the United Kingdom, some women got the voting right in 1918 and they got equal right like man for vote in 1928. In the USA, by an act women started to work in civil service in 1919. Actually after the World War I women went outside for work more. *Woman in the Nineteenth Century* by Margaret Fuller has been considered to be the first major feminist work in the United States. Other prominent leaders of the feminist movement in the United States include Lucretia Coffin Mott, Elizabeth Cady Stanton, Lucy Stone, and Susan B. Anthony; and Anthony and other activists such as Victoria Woodhull and Matilda Joslyn Gage made attempts to cast votes prior to their legal entitlement to do so, for which many of them faced charges. In the USA women got the voting right in 1910. After that, a lot of women came to work for womankind and some of them sacrificed their lives also.

In a research, a linguist found that female talks in weak voice and silly-matters; even their choice of diction and sentence structure is very different from man. The society is responsible for that. Most of the women have less knowledge of vocabulary than men because they stay more at home.

5. The difference between 'Sex' and 'Gender'

We should not use the word 'Sex' and 'Gender' interchangeably. The meaning is different. Typically, 'sex' refers to a cluster of anatomical, biological and chromosomal features, while 'gender' refers to social, and cultural features associated with masculinity and femininity.

6. The Use of Generic 'He'

The most important fact about English Language is the Generic "He". It is a pronoun used for man but actually served as general term. If we want to use gender-free language we can easily use 'one' but in our experience we have seen that even the girls also write 'he' to indicate both man and woman. It is the feminist movement which reflects the changes in English language gradually and slowly. We are now a bit aware about language. Some linguists refer s/he instead of 'he' or 'she' in writing. We started to use 'people' replacing 'mankind', 'chair' or 'moderator' instead of 'chairman' and 'police officer' replacing 'policeman' etc. We are aware because female are now more educated than before and almost doing every job which was restricted to them earlier. So, men are compelled to think about the changes. That is why, we are using 'postal worker' instead of 'post master'.

7. Some suggestions how we can use gender-free language:

- (a) We can use "one" instead of 'his' or 'her'.
e.g. He/she can do it. X
One can do it. ✓
- (b) We should not use the term "hermaphrodite" as it is offensive. We can use 'intersex' instead of it.
- (c) Instead of 'he' or 'she' some linguists use s/he (pronounce /ze/) and for the possessive 'his' or 'her' we can use hir (pronounce /here/)
- (d) For all men we use Mr. For women we should use Ms, Not Mrs or Miss. It is offensive.
- (e) We can use 'you' instead of 'he' or 'she'. For example, the authorization level is based on your password.
- (f) Sometimes we can use 'a/an' instead of 'his' or 'her'. For example,
The student took a pen on her exam.
The student took a pen on his exam.
The student took a pen on the exam.
The student took a pen on an exam.
- (g) We can use the word 'their' instead of 'his' or 'her'. For example,
It is his/ her responsibility to do the work. X
It is their responsibility to do the work. ✓

8. Some reference of gender-free language

It was compiled by Service-Growth Consultants Inc. May 2003

a) Occupational References

Biased	Bias-Free
businessman	business executive, entrepreneur
career girl, career woman	professional, manager, executive
cleaning lady	cleaner
delivery boy	courier, messenger
foreman	supervisor
girl Friday	clerk, office assistant, receptionist
insurance man	insurance agent
landlady, landlord	proprietor, building manager
mailman	mail carrier, letter carrier
newsman	journalist, reporter
policeman	police officer
repairman	repairer, technician
saleslady, salesman	sales clerk, sales rep, sales agent
serviceman	service representative
steward, stewardess	flight attendant
waitress	waiter, server
workman	worker

b) Role References

Biased	Bias-Free
alumni	graduates
chairman, chairwoman	chair, chairperson
committee man, committee woman	committee member
corporate wife	corporate spouse
faculty wife	faculty spouse
freshman	first-year student (Frasers)
front man	front, figurehead
hostess	host
housewife, househusband	homemaker
middleman	go-between
man and wife	husband and wife
ombudsman	troubleshooter
self-made man	self-made person, entrepreneur
spokesman	spokesperson, representative

c) Group References

Biased	Bias-Free
brotherhood	kinship, community
common man	common person, average person
countryman	compatriot
fatherland	native land
fellowship	camaraderie
forefathers	ancestors, forebears

fraternal Frenchmen man, mankind mother tongue rise of man thinking man working man, working woman	warm, intimate the French humankind, humanity, humans native language rise of civilization thinking person, thinker, intellectual wage earner, taxpayer
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d) Other Stereotypes

Biased	Bias-Free
king-size	jumbo, gigantic
kingmaker	power behind the throne
lady	woman
ladylike	courteous, cultured
like a man	resolutely, bravely
maiden name	birth name
maiden voyage	first voyage
man (verb)	staff, run
man enough	strong enough
manhood	adulthood
manly	strong, mature
manpower	human resources
master (noun)	owner, expert, chief, superior
master (verb)	learn, succeed at, overcome
master (adj)	expert, gifted, accomplished
master of ceremonies	host, emcee, moderator, convener
masterful	skilled, authoritative, commanding
mastermind (noun)	genius, creator, instigator
mastermind (verb)	oversee, launch, originate
masterpiece	work of genius, chef d'oeuvre
master plan	comprehensive plan, vision
masterstroke	trump card, stroke of genius
man made	artificial, synthetic, machine-made
man of action	dynamo
man of letters	scholar, writer, literary figure
man of the world	sophisticate
man-hour	staff hours, hours of work
motherly	loving, warm, nurturing
one-up-man ship	upstaging, competitiveness
statesman	diplomat, public servant, political leader
workmanship	quality construction, expertise

e) Turns of Phrase

Biased	Bias-Free
All men are created equal	We are all created equal
be his own boss	be one's own person
best man for the job	best person for the job
Boys will be boys	Kids will be kids
everybody and his brother	everybody and their cousins
Every man for himself	Everyone for themselves
A man's home is his castle	Your home is your castle
John Q. Public	the average citizen
Every schoolboy knows	Every school child knows
gentleman's agreement	honorable/informal agreement
no-man's-land	limbo, unclaimed territory
to a man	to a person, without exception

But we still have some notion that some works are only for woman such as – nurse, house worker. People are habituated to think woman as a nurse, not a man. But if we say that ‘My cousin is a doctor’ - we will assume the cousin is a man. Again, we say lady-doctor for female. But it is a matter of hope that the days are changing and we are getting professors, doctors and chancellors who are female. We can understand the normal conversation from the daily life of common people like the following examples:

Situation 1:

Husband and wife are watching TV in living room. The window is open and the rain started.

Husband: ‘Oh! It’s raining. Close the window quickly.’ (It’s an order)

Wife: ‘Oh my God! It’s raining. Would you please close the door?’ (Pleading)

Situation 2:

The wife is cooking and the husband is reading newspaper. The calling bell rang.

Husband: ‘Open the door’ (Direct order)

Wife: ‘I am busy. Please see who has come.’ (Request)

It is the normal situation of the countries like Bangladesh.

An American linguist Robin Lakoff points out that women use language which reinforces their subordinate status. So, he suggests women to use lexical hedges, tag questions, intensifiers, euphemism etc in language use.

9. Conclusion

In fact, it is the society where we make the difference. If all of us become aware of the biased circumstances and take all necessary initiatives, the language will

be gender-free and male and female will be equally important in all socio-cultural aspects. Therefore, we need to teach students bias-free language from the very early age both in school and home. However, we cannot change the society drastically. By the time, when women will participate in all works and professions, gradually the situation will improve and all the people will use bias-free language. Thus, there will be no language superiority or gender discrimination regarding language use in future.

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The (Un)canny: Creation of Marlow's Unconscious in Joseph Conrad's *Heart of Darkness*

Mohammad Kasifur Rahman¹

Abstract

This essay explores whether the strange atmosphere and queer incidents of Joseph Conrad's Heart of Darkness are really strange and queer or they are the creation of the unconscious mind of one of the central character, Marlow. This paper offers a critical reading of Joseph Conrad's Heart of Darkness to scrutinize the significance of the Uncanny through analyzing different images, symbols and incidents with the help of psychoanalytical theory of Sigmund Freud. Moreover, it delves into the Heart of Darkness to focus on one of the finer issues of psychoanalysis, the Uncanny. It also shows the strange feeling in Marlow about a so-called "dark" continent, Africa and its impact on his psychology as a purgation of his unconscious fear. Thus, an expedition into the heart of Africa turns into a study of the uncanny. Finally, it is arguable that these peculiar incidents and strange imageries are nothing but the creation of Marlow's restless and unconscious mind which is in trance.

Introduction

Joseph Conrad's *Heart of Darkness* is a novella which deals with the journey of a person, Marlow. This novella can be read as a semi-biographical piece since he depicted the scenario of *Heart of Darkness* basing his personal journey to Congo. The novella incites much debate among the critics as it portrays Africa as an antithesis or foil to Europe which was discussed in Chinua Achebe's essay "An Image of Africa: Racism in Conrad's 'Heart of Darkness'." C. P. Sarvan argues that it is an indictment to colonialism in "Racism and the Heart of Darkness." However, Chinua Achebe later wrote *Things Fall Apart* portraying Africa and its culture as it is which counters the representation in *Heart of Darkness*. The atmosphere, imagery and incidents in *Heart of Darkness* are depicted in such a way that they evoke the feeling of horror in the readers' mind. This paper delves into the novella to investigate what compels Marlow to describe his journey to the Congo River so mysteriously. For this purpose it analyzes the psychology of the central character in the light of Sigmund Freud's "The Uncanny." It explores whether the atmosphere of *Heart of Darkness* is really uncanny or Marlow's "unconscious" mind turns the canny into uncanny as a purgation of his

¹Lecturer, Department of English, Dhaka International University (DIU), Bangladesh.

unconscious fear of an apparently unexplored world. It is arguable that these peculiar incidents and strange imageries are nothing but the creation of Marlow's restless and unconscious mind which is in daze.

Research Methodology

The concern of this research is to analyze the imagery, incidents and atmosphere of *Heart of Darkness* and investigate whether they are really uncanny or the creation of the "unconscious" of its central character, Marlow. To explore the concept of uncanny which is a finer issue of psychoanalysis, library method is used. The methodology which has been used in this paper can be outlined as – collection of primary and secondary materials using library and analyzing the data collected in the light of literary theory.

The Range of the Study

The essay concentrates on uncanny, a finer issue of psychoanalysis. The focus is, however, on imagery, atmosphere and incidents of *Heart of Darkness* as well as its central characters Marlow and Kurtz. The paper draws much from Psychoanalytical theory of Sigmund Freud's *The Unconscious* and "The Uncanny."

Theoretical Framework: the Uncanny and the Double

The uncanny is the subject of aesthetics. But general aesthetics has neglected to study the uncanny. Aesthetics concentrates on beauty and on more positive emotions: the attractive, the sublime etc. The uncanny is something fearful and frightening and as a result, it has been neglected in the history of aesthetics. Sigmund Freud's essay makes a contribution to the aesthetics of the "fearful."

Again, "Uncanny is the class of frightening things that leads us back to what is known and familiar" (Freud 195). Study of the German words *heimlich* and *unheimlich* gives us the clearer understanding of uncanny. *Heimlich* means belonging to the house, friendly or familiar while *unheimlich* is unhomely, unfamiliar, untame, uncomfortable etc. Thus, the word uncanny can be summarized as fear of the unfamiliar.

Sigmund Freud claims that the uncanny "undoubtedly belongs to all that is terrible—to all that arouses dread and creeping horror" (Freud 368). We are frightened of uncanny phenomena from outside as well as from inside since the uncanny gives us the feeling of something uncomfortable, sinister, and apparently unfamiliar. Outside forces may include supernatural elements while inside force may be the awareness of the unconscious as part of our complete self. The phenomena of obscurity, darkness, and isolation promote the sensation of extreme fear in Freud's uncanny. As terror is the outcome, we experience the uncanny. We find that Marlow feels haunted by something he is unable to define. This intellectual uncertainty evokes his sense of anxiety. This easily develops into terror and leads to the experience of the uncanny.

According to Freud, the double is a figure that is “to be considered identical by reason of looking alike” (Freud 386). Freud states that the double “possesses knowledge, feeling and experience in common with another person, so that his self becomes confused, or the foreign self is substituted for his own – in other words, by doubling, dividing and interchanging the self” (Freud 387). Man, who experiences this process of self-dissolving, often suffers from self-alienation that mostly ends in madness and frequently leads to suicide.

Facing the double implies that something familiar but repressed, something “that ought to have remained hidden and secret...comes to light” (Freud 376). The double is a very important source of the uncanny. In this paper Kurtz can be read as a double of Marlow as they share knowledge, feeling and experience in common.

The Uncanny Atmosphere in the *Heart of Darkness*

The atmosphere of *Heart of Darkness* is weird which evokes eerie feeling in the readers’ mind. From the very beginning of the novella readers find the narrator, Marlow feeling unhomely and uncomfortable from an unknown reason. Though it is not clear why Joseph Conrad portrays such environment in the novella, this paper investigates how the narrator feels uncomfortable in his journey from Brussels to the inner station of Congo and why he feels in that way.

Conrad forces the reader to go through the gloomy images that surround every aspect of the novella. The setting here itself is dark. Marlow tells the story in the black of night: “it had become so pitch dark that we listeners could hardly see one another” (Conrad 24). When the story opens on the Thames River in England, even when the sun is shining brightly, the story takes place in a “mournful gloom” (Conrad 1). Brussels, a “whited sepulcher,” contains the Company’s offices on “a narrow and deserted street in deep shadow” in which two women knit “black wool” (Conrad 7). The readers notice two women who seem uncannily like the Fates of mythology which weave destiny and lead only to death, or perhaps hell. The main setting of the Congo River is most definitely sinister and Marlow says that river is “fascinating-deadly-like a snake” (Conrad 7). The African jungle is notoriously dark, from the physical darkness of the natives to the spiritual darkness of these so-called savages.

The phrase “whited sepulcher” comes from a biblical reference which appears in the book of Matthew. In the passage, Matthew describes “whited sepulchers” as something beautiful on the outside but containing horrors within (the bodies of the dead). A sepulcher implies death and confinement. Garrett Stewart in his essay “Lying as Dying in *Heart of Darkness*” describes that we come to realize the significance of the phrase, “whited sepulcher” when we encounter Kurtz as the personification of hypocrisy and civilization.

Snake, Darkness and Congo River

The narrator of *Heart of Darkness* is preoccupied with dark and evil symbols and grotesque description. Such references to snake and evilness can be found throughout the novella. However, we notice negative representation of the Congo River by Marlow which evokes the feeling of horror in us. He says,

It had become a place of darkness. But there was in it one river especially, a mighty big river, that you could see on the map, resembling an immense snake uncoiled, with its head in the sea, its body at rest curving afar over a vast country, and its tail lost in the depths of the land. (Conrad 8)

Throughout the whole novella there are similar descriptions of the Congo River where Marlow uses the snake image in the same fashion.

Another significant point about *Heart of Darkness* is that it is covered in darkness, both literally and figuratively. It explores the physical and figurative darkness in the world and inside oneself. The “Heart of darkness,” the completely ambiguous title of the book, is the reader’s first reference to the darkness of and in the story. The title itself bears a dualistic interpretation of the term “heart”. At first glance, one might assume the “heart of darkness” is simply the African jungle that Marlow and Kurtz are in—merely the location of the story. Also, it may be the inherent evil within a person and the darkness within one’s heart. A more literal heart could be represented with Kurtz as the heart has the driving force that fuels him. However, Conrad allows room for many interpretations of the vague title of this novella and never explains or gives much insight into the true meaning.

The Fog: The Message

Joseph Conrad uses the colour of white in describing horror and in a threatening way. In the instance of thick “fog” he reverses the usual association of light and darkness. Fifty miles away from the inner station the boat of Marlow steams up to an old hut with a pile of wood in front and a faded message scrawled on a piece of board: “Wood for you. Hurry up. Approach cautiously” (Conrad 45). Around eight or nine o’clock the silent fog is pierced by a loud, despairing cry. This atmosphere seems unnatural in the river as arising some sort of message in the sky is quite impossible. This event also evokes the feeling of uncanny both in the minds of Marlow and the readers.

Whatever the motive behind creating a sinister atmosphere in the novella is, the whited sepulcher, two women knitting black wool, snake, fog, darkness and the Congo River altogether contribute symbolically to the creation of the uncanny. Joseph Conrad’s horror-stricken depiction of the total atmosphere through deadly imagery arouses the feeling of uncanny.

The (Un)canny: Creation of Marlow’s Unconscious

The weird, creepy imagery and atmosphere of *Heart of Darkness* are stemmed out of the unconscious of the disturbed mind of Marlow who is a representative of colonial power. As we are frightened of uncanny phenomena from outside as well as from inside since the uncanny gives us the feeling of something uncomfortable, sinister, and apparently unfamiliar, in Marlow’s case this is not an exception. He was preoccupied with an unknown fear about the so called “dark” continent of Africa and perhaps, his colonial mindset compelled him to feel uncanny

in the whole journey from Europe to the heart of Africa. The phenomena of obscurity, darkness, and isolation promote the sensation of extreme fear in Marlow's mind.

Before Marlow begins his African narrative properly, he thinks that the Thames has been "one of the dark places of the earth" (Conrad 5). Garrett Stewart in his essay, "Lying as Dying in Heart of Darkness" says,

Apropos of the story to come, this initial sense of a primordial blackness triggers an association, more than gratuitous, with "death skulking in the air, in the water, in the bush. They must have been dying like flies here." In Roman England under the pall of colonization, yes, just as in Africa, where Marlow found everywhere "the merry dance of death and trade . . . in a still and earthly atmosphere as of an overheated catacomb" (Conrad 14), where trade rivers were "streams of death in life" (Conrad 79). Beyond the sinister topography of the African landscape, which lays bare the inevitable brutality of imperialism as itself a mode of death, Marlow has also faced his own private demise in an embodied omen. (323)

Marlow sees fearful images almost everywhere in the novella from this point onwards as he is obsessed with his earlier mindset about Africa. His expedition becomes "the merry dance of death" (Conrad 14) and he feels *unheimlich*. Marlow says of the woman he faces in Brussels, "An eerie feeling came over me. She seemed uncanny and fateful. . . Old knitter of black wool. *Morituri te salutant*"¹ (Conrad 12). Here starts Marlow's obsession with the eerie feeling which later continues up to the heart of Congo. Evidences of Marlow's anxious mind can be found in various places of *Heart of Darkness* which can explain why Marlow gives a description of weird atmosphere. In describing the manager he says, "He inspired uneasiness. That was it! Uneasiness. Not a definite mistrust- just uneasiness- nothing more." This uneasiness is synonymous with the uncanny which cannot be described by Marlow. But as readers we can understand that his uneasiness is derived from his new experience in a new place about which he had a fictional mindset of the fearful.

Moreover, Marlow's uncanny feeling also originates from his attraction towards Kurtz who can be considered as his catalytic double since they share knowledge, feeling and experience in common. During the expedition from the outer station to the inner station Marlow hears a lot about Kurtz and Marlow's self becomes confused, or Kurtz's self is substituted for his own. Kurtz is an "apparition" and a "shadow" which can be read as him being a part of Marlow's psyche. He makes the id of Marlow's mind. The id/Kurtz is the representation of Marlow's impulses and beliefs that he dares not follow and suppresses it. On the other hand, Marlow is the ego or super-ego of Kurtz who must prevent him (Kurtz) from going to the jungle. So, Marlow indirectly says, "Soul! If anybody ever struggled with a soul, I am the man" (Conrad 67). As a result, Marlow's unconscious is covered with the feeling of Kurtz and thus he feels the fear of the unconscious throughout the later part of the novella.

¹ 'Those who are about to die salute you'

The fog incident where Marlow sees a message can be described from this perspective as if it were the creation of Marlow's unconscious mind. Actually, Marlow was anxious which originated from half-sleep and half-wake condition during the journey. Perhaps he was asleep reading a diary and suddenly wakes and sees the message in the form of dense fog. Why Joseph Conrad has depicted such an incident in his novella—can be studied further. But we can describe most of the incidents revolving around Marlow and almost every atmosphere which evokes uncanny feeling in him are not actually uncanny but the creation of an anxious mind which is in a trance.

Conclusion

This essay has explored whether the strange atmosphere and queer incidents of Joseph Conrad's *Heart of Darkness* are really strange and queer or they are the creation of the unconscious mind of Marlow by investigating the gloomy and grotesque description of the atmosphere; peculiar, menacing and evil symbols and images from *Heart of Darkness*. Whatever the motive behind creating a sinister atmosphere in the novella is, the "whited sepulcher", "two women" knitting "black wool", "snake", "fog", "darkness" and the "Congo river" altogether contribute symbolically to the creation of the uncanny. This paper has come into resolution that the weird, creepy imagery and atmosphere of *Heart of Darkness* are stemmed out of the unconscious of the disturbed mind of Marlow who is a representative of colonial power. Marlow was pre-occupied with an unknown fear about the so called "dark" continent of Africa and with his attraction towards Kurtz who can be considered his catalytic double. These peculiar incidents and strange imagery are nothing but the creation of Marlow's restless and unconscious mind which is in trance.

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Depiction of Patriarchal Domination in “The Yellow Wallpaper”

Mir Mohammad Tonmoy¹

Abstract

In “The Yellow Wallpaper”, Charlotte Perkins Gilman has depicted a woman’s suffering in the hands of her patriarchal husband. The husband, unaware of what he is doing, forces his wife to insanity by not allowing her to use any creative outlet. This paper argues that the husband is of a patriarchal nature even though he does not realize it. In addition, this paper shows how Gilman portrays the influence of a patriarchal society on a woman’s life at different level. It also examines the traditional stereotypical ideas that male dominated society uses to keep the women in a subordinate position.

Patriarchy literally means rule of the father in a male-dominated family. It is a social and ideological construct which considers men as superior to women. Sylvia Walby in her “Theorising Patriarchy” calls it “a system of social structures and practices, in which men dominate, oppress and exploit women”. Patriarchy is based on a system of power relations which are hierarchical and unequal where men control women’s production, reproduction and sexuality. It imposes masculinity and femininity character stereotypes in society which strengthen the iniquitous power relations between men and women. Women always have a very difficult existence in society. Women’s attitude and way of behavior are constructed by patriarchal society through practice and performance. Thus society plays a dominant role to structure their attitude. Their behavior reflects their understanding that to be judged as ‘good’ community members they must put special effort into displaying their adherence to behavioral norms which uphold traditional gender roles. On the one hand, traditional gender roles cast men as rational, strong, protective, and decisive. On the other hand, they cast women as emotional (irrational), weak, nurturing, and submissive. These gender stereotypes have been used very successfully to justify inequities among men and women in the society. For these, women are the sufferer and dominated in the society.

Charlotte Perkins Gilman’s “The Yellow Wallpaper” presents a critique of patriarchal society using the story of a woman’s psychological exploitation in the hand of her husband. Using a story from her own life she shows how a woman’s creativity and potential is destroyed by the authoritative figures in her life. In the

¹Lecturer, Department of English, School of Arts and Social Sciences, Southeast University, Dhaka, Bangladesh.

story the husband, unaware of the consequences, destroys the psyche of his wife. The story is about a woman who likes to write. After the birth of her child she goes through a depression. The doctor advises complete rest, but this drives the woman completely crazy. This was the standard treatment for depression of women at that time. The woman tries to tell the husband many times that the treatment is not working, but he does not pay any attention because he thinks of his wife more as a person unable to think about herself, a dependent who has to be taken care of rather than as his companion, a person who shares his life.

This view of woman as an immature and frail object is there from time immemorial. Even a great author like Shakespeare comments—"frailty, thy name is woman!" (*Hamlet* 11). The view that woman is weak and they cannot take care of themselves and always need a strong male figure to look after them is a construct of patriarchal society. In the society women and children are considered to have the same level of intelligence. In the society women are thought of as impractical and men are thought of as practical. At the beginning of the story the narrator says, "John is practical to the extreme. He has no patience with faith, an intense horror of superstition, and scoffs openly at any talk of things not to be felt and seen and put down in figures" (729). The patriarchal society uses this presumption about men being a very practical being to dominate woman. The narrator husband uses his authority as a physician to decide whether she is really sick or not. He uses his credibility to prove his belief that his wife is sick. We can see this at the beginning of the story: "You see he does not believe I am sick!...If a physician of high standing, and one's own husband, assures friends and relatives that there is nothing the matter with one but temporary nervous depression- a slight hysterical tendency-what is one to do" (729). Here we see that the husband is using his professional credibility to assure the relatives and friends about his wife's mental condition while he does not have a clue what is going on in her mind. He fails to realize just because he believes nothing is wrong with his wife; though this assumption is not correct. And the woman really feels helpless in that situation because the husband is using his personal and professional authority and the society trusts him. In this context every male authority becomes a suspect. So the narrator rightly comments, "John is a physician, and perhaps- (I would not say it to a living soul, of course, but this is a dead paper and a great relief to my mind) - perhaps that is one reason I do not get well faster" (729). The woman in the story is even afraid to contradict her husband's opinion of herself. Even her own brother, who is also a physician, expresses the same opinion.

Paula A. Triechler comments in her article, "Escaping the Sentence: Diagnosis and Discourse in 'The Yellow Wallpaper'" that it is John who "privileges the rational, the practical, and the observable" (65). She says that only the "male logic is taken seriously while the narrator is completely set off to the side" (65). According to her, this male dominance that John imposes directs how the narrator sees the world (66). The narrator does not have any choices in regards to what she is diagnosed with or how to cure it. She is dependent on her husband because he controls her medications and other actions. John is the one who has control in their relationship. John, after hearing his wife say she is mentally unhealthy, shrieks, "I beg of you...for my sake and for our child's sake, as well as for your own, that you will never for one

instant let that idea enter your mind!" (735). It is interesting to note the order of whose "sakes" John is worried about. He worries about his sake first and his wife's last. This means that he places himself before his wife, which backs up Triechler's argument that he sets his wife off to the side.

John controls everything about his wife including: where she goes, when she can see her family members, and what medications she takes. Even the house that John has rented for his family has a garden with "box-bordered paths" (729). The pattern of the house is such that the narrator is not given the opportunity to breathe fresh air on her own. The narrator writes that, "It [the house] is quite alone, standing well back from the road, quite three miles from the village. It makes me think of English places that you read about, for there are hedges and walls and gates that lock" (729). This word choice by Gilman shows that even if the narrator wanted to go outside to escape the wallpaper or her husband, she would not be able to because the elevated walls, hedges, and locked gates cage her in. The house itself, which John and his male privilege chose, is isolated from the town and makes the narrator even more secluded. John also keeps the narrator from seeing her family members and threatens to send her to Weir Mitchell if she does not get better faster (733).

She is asked not to work and write until she gets well. Even though she thinks writing does her good she is forced not to write. Even her sister-in-law thinks writing is the cause of her depression. This is a classic example of social conditioning. Women and men are made to see things in a certain way because the society has taught them to do so. We are conditioned to believe that women should be submissive to men and should not express their opinion openly and they are not fit for intellectual activity. The society thinks that women are incapable of doing any creative and intellectual work. The husband thinks that the wife is depressed because it puts pressure on her brain, but the fact is that she is going crazy for lack of a creative outlet.

The husband forbids her to write and creates such an environment that she feels guilty for not following his instruction. The narrator comments, "I have a schedule prescription for each hour in the day; he takes all care from me, and so I feel basely ungrateful not to value it more" (730). In fact, the patriarchal society never tries to understand what goes on in the mind of women. In the story the husband represents this society. He follows a strange reasoning. The narrator mockingly says, "John does not know how much I really suffer. He knows there is no reason to suffer, and that satisfies him" (731). Here we find that he does not actually care to find out whether his wife is suffering or not. He never tries to find out the reason of her suffering. He never asks her why she is suffering. He never expresses his sympathy with her; rather he gives his opinion about her and takes it for granted that as he is her husband and a physician, so whatever he says about her is right.

As the narrator gets upset by seeing the yellow wallpaper she asks John to change the wall paper of the room. At first he agrees, but later changes his mind. The reason he shows is—"nothing was worse for a nervous patient than to give way to such fancies" (731). The reader comes to know the actual reason a few lines later. He

comments, “and really dear, I don’t care to renovate the house just for a three months’ rental” (731). As we understand, the real reason for not renovating is economical. It has nothing to do with her mental health. There is an underlying insecurity in John’s mind that considering his wife’s opinion might degrade him in his own eyes. He never explains what is wrong with satisfying a nervous patient’s fancy. Probably he is more worried here about keeping his domination over his wife. He is feeling insecure that if he listens to his wife he may lose his authoritative control over her. What he really fears is that if he listens to her, she may demand more things to be done in her way and that will mean he cannot always have his way with her. So he does not even allow her to have a thought about that. That is why he sees her imaginative faculty as a threat to his domination. That is why, he tries to stop her from using her imagination. Because if she is allowed to think on her own, she may figure it out that it is all about domination rather than her well being.

Patriarchal society uses every possible means to control women. One of these tools is the idea of love. Here we find John pretending to be very loving and caring. The narrator reports, “He says I was his darling and his comfort and all he had, and that I must take care of myself for his sake and keep well” (734). It is as if the narrator got sick because she wanted to! What the husband tries to say is—if you love me you will listen to me—but in the whole story the husband never tries to do the reverse. He never tries to listen to his wife’s request and never considers that allowing her to have her way may cure her. Again, this is a trademark trait of the patriarchal society. They always burden the women with the responsibility of showing love and care while the men go scot free without any responsibility on their part. Again, the narrator makes another sarcastic comment about her husband, “It is so hard to talk with John about my case, because he is so wise, and because he loves me so” (735). Had John really loved her, he would have listened to her request of taking her away. Instead he misdiagnoses her disease and treats her like a child. He keeps calling her “little girl” (735), because he wants her to be such one. He never wants her to grow up mentally and take charge of her own life. He wants her to remain dependant on him.

Besides, patriarchal society always forces its own view on women. When the narrator says that she is not getting better, John refutes the argument by saying, “... you really are better, dear, whether you can see it or not. I am a doctor, dear, and I know...I feel really much easier about you” (735). What a great scientific proof! These are the words of a physician indeed. What he basically says here is that the narrator should feel better because he is feeling better and because he says so with the authority of a physician. But it becomes impossible for the woman to cope with all this pressure. The only way she can escape from all the oppression of patriarchal society is to go insane, because only an insane person does not have to conform to the rules and regulation of the society. This is the only way for her to maintain her individuality and save her psyche from being destroyed. So, towards the end of the story we find the woman goes insane. In "Doctoring 'The Yellow Wallpaper'", Jane F. Thraikill comments that married life, which is commonly sought after by a man, worsens the narrator's condition and forces her into a "war zone" of a home (542). Because the narrator is being treated like an inmate and is forced into isolation by her

husband, she has no choice but to act insane. Throughout the whole story John never takes his wife into consideration which makes it difficult for her to communicate with her husband. The narrator is forced into insanity as it is the only way out of her husband's prison and war zone.

The narrator's "insanity" could be who she really is, as she finally has her own freedom in her hands. John has been smothering her for years, and it is a possibility that her real personality has just exploded from deep inside her. Susan S. Lanser, author of "'The Yellow Wallpaper' and the Politics of Color in America," writes that many critics have agreed that the narrator has finally obtained some freedom as there is "a kind of sanity in the face of the insanity of male dominance" in the story's ending (418).

To conclude, it is not that the writer is blaming that the husband has done all this willingly and consciously. What she is saying here is that the actions of the husband are a reflection of the social conditioning. It is very difficult for an individual to escape and avoid the prevailing thought and prejudices that a particular society has about a particular matter. The husband has done what he is supposed to do. If anybody is to blame we should blame the society of that time. The story can also be seen as a depiction of the way the authoritative figures treat the subordinates and do so as a power struggle between two persons where the less powerful loses and in the process loses her sanity.

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Implementation of Anti-money Laundering Act to Process Foreign Remittance: A Case Study of NCC Bank Limited

Md Ashraf Ali¹
Md Mamun Hossain²

Abstract

The article seeks to analyze the systemic effects of Anti-money Laundering (AML) on banking channel in Bangladesh. For increasing foreign remittance, wide use of anti money laundering devices is highly important through preventing anomalies in fund management activities of commercial bank in Bangladesh. This required prudent uses of different provisions of anti money laundering act through effective implementation of the available provisions through utmost fair of bank management. AML measures presuppose some substantial degree of competent corporate accounting, Central Bank integrity processes, and recording of trade: in many countries, none of this applies. The methodological approach used in this study is of a qualitative in nature.

Keywords: Anti-money laundering, illegal fund, layering, money laundering, moneygram.

Introduction

Money laundering has become a global problem as a result of the confluence of several remarkable changes in world markets (i.e., the globalization of markets). The growth in international trade, the expansion of the global financial system, the lowering of barriers to international travel, and the surge in the internationalization of organized crime have combined to provide the source, opportunity, and means for converting illegal proceeds into what appears to be legitimate funds.

National Credit and Commerce Bank Limited popularly known as NCC Bank Limited started its journey in the financial sector of the country as an investment company back in 1985. The aim of the company was to mobilize resources from within and invest them in such way that it could develop country's industrial and trade sectors and play a catalyst role in the formation of capital market as well. Its membership with the browse helped the company to a great extent in this regard.

¹Senior Lecturer in Finance, Department of Business Administration, The Millennium University, Dhaka, Bangladesh.

²Lecturer, Department of Accounting and Information Systems. University of Rajshahi, Bangladesh.

NCC Bank Limited started its operation as a fully fledged private commercial bank in 1993 with 16 branches at some key points of the country. As on 31 December, 2010 the Authorized Capital of the Bank stood at BDT 10,000 million while paid-up capital rose to BDT 4,509.25 million from BDT 2,284.90 million in 2009. The Reserve Fund increased to BDT 4,855.86 million recording 29.51% increase over last year's BDT 3,749.55 million.

NCC Bank has started its foreign remittance operation in 1997 entering into an agreement with *MoneyGram International* and held the major portion of remittance among the other partners in Bangladesh. NCC Bank Ltd. is the only *Super Agent* of *MoneyGram* in the country and can appoint sub agent for *MoneyGram* payment. It has enjoyed being a part of the burgeoning growth of remittances into Bangladesh and glad to announce that, with its partner's assistance NCC Bank Ltd. built up a reputation as a brand for foreign remittances process into Bangladesh.

Methodology of the Study

Money laundering is not a new phenomenon in the remittance business. In order to go deep into this particular area of study and also to realize the objectives of my research, the methodological approach used in this study is of a qualitative nature. However, all quantitative research requires a hypothesis before research can begin.

In qualitative research, however, it is thought that the researcher can learn the most about a situation by participating and/or being immersed in it. These basic underlying assumptions of both methodologies guide and sequence the types of data collection methods employed.

To understand problems of the Money Laundering activities a **case study** method is used in the study about which Yin (1994, p.13) argues that a case is an empirical inquiry that investigates a contemporary phenomenon within its real-life content, especially when boundaries between phenomenon and content are not clearly evident.

Statement of the Problem

In recent years, as remittance flows and funds transfer systems have become a growing area of interest for international policymakers, the relevant concepts have become well documented. At the same time that research continues on the nature of informal systems, efforts are under way to induce users to shift from informal to formal systems in order to increase the transparency of remittance flows and enhance their contribution to development in the recipient countries. Underlying this research effort is a concern for protecting legitimate remittance flows, such as worker remittances, and their development potential, while simultaneously strengthening AML/CFT regimes by bringing transparency to the systems that transfer funds.

Objective of the Study

The objectives of the research are as follows

- To shot out Anti Money Laundering Law to process the foreign remittance
- To examine the implementation level of money laundering law to process the foreign remittance tough banking channel
- To make some recommendations to strengthen the Anti Money Laundering Law to process the foreign remittance.

Sample of the Study

In sampling process a quantitative approach by gathering information through different research journal, website information and Anti money laundering regulation of Central Bank and MTO' a questionnaire driven survey by filling up the interviewer-administered questionnaire through individual interaction with NCCBL's officials & clients is adopted.

Literature Review

In order to have precise analysis of the anti money laundering process in the commercial banks of Bangladesh I have used the articles and the journals written by the financial analyst on different sources which help the criminals change the mode of their criminal or illegal activities of money laundering.

Concerted efforts by governments to fight money laundering have been going on for the past fifteen years. The main international agreements addressing money laundering are the 1988 United Nations Vienna Convention against Illicit Traffic in Narcotic Drugs and Psychotropic Substances (the Vienna Convention) and the 1990 Council of Europe Convention on Laundering, Search, Seizure and Confiscation of the Proceeds of Crime. And the role of financial institutions in preventing and detecting money laundering has been the subject of pronouncements by the Basle Committee on Banking Supervision, the European Union, and the International Organization of Securities Commissions.

The Vienna Convention, adopted in December 1988, laid the groundwork for efforts to combat money laundering by creating an obligation for signatory states (including Bangladesh) to criminalize the laundering of money from drug trafficking. It promoted international cooperation in investigations and makes extradition between signatory states applicable to money laundering. It also establishes the principle that domestic bank secrecy provisions should not interfere with international criminal investigations.

Over the past few years, the Basle Committee has moved more aggressively to promote sound supervisory standards worldwide. In close collaboration with many non-G-10 supervisory authorities, the Committee in 1997 developed a set of "*Core Principles for Effective Banking Supervision*". Many important guidelines issued by Basle Committee for worldwide implementation for all banks among which, "*Prevention of the Criminal Use of the Banking System for the Purpose of Money Laundering*", December 1988 "*Customer Due Diligence for Banks*", October 2001 "*Sound Practices for the Management and Supervision of Operational Risk* ", February 2003; "*Shell banks and booking offices* ", January 2003; relate to money laundering controls.

Banking industry is unique in some ways and one of the features that set it apart from other business is the diversity and complexity of the risks it is exposed to. Deregulated regimes along with globalization of business have opened new frontiers that warrant risk management even with greater priority. The failure to adequately manage these risks exposes banks not only to business losses but may also result in circumstances that they cannot remain in business. Therefore at the heart of good governance of this business is effective management of these risks to ensure sustainable performance. Although rapid developments are taking place internationally in this area, banks in Bangladesh have not yet put in place a robust and structured framework for risk management. In recognition of the importance of an effective risk management system, Bangladesh Bank undertook a project to review the global best practices in this area and examine in the possibility of introducing these in the banking industry of Bangladesh.

Conceptual Framework

Defining money laundering as well as identifying the full scope of money laundering practices is the critical first step in creating an effective anti money laundering framework within a financial organization. Essentially, money laundering refers to all actions and procedures intended to change the identity of money made from criminal activities in order to create the impression that the money has a legitimate source.

Money laundering, loosely defined, is the transactional processing or moving of illicitly gained funds (such as currency, cheques, electronic transfers or similar equivalents) towards disguising its source, nature, ownership or intended destination and/or beneficiaries. The desired outcome of this process is “clean” money that can be legally accessed or distributed via legitimate financial channels and credible institutions.

According to AML Circular No. 01 dated on 18 May, 2002 section 2 (Tha) “Money Laundering” means (Au) Properties acquired or earned directly or indirectly through illegal means; (Aa) Illegal transfer, conversion, concealment of location or assistance in the above act of the properties acquired or earned directly or indirectly through legal or illegal means; (Da) “Properties” means movable or immovable properties of any nature and description; Money laundering scams abound, yet they all have a single goal in common: to create the illusion that illicitly generated funds have a legal source. As such, the challenge for Anti Money Laundering (AML) legislation is to cover loopholes as quickly and effectively as possible.

Money laundering, as a rule of thumb, is driven by a criminal imperative aimed at generating profits in an illegal fashion. Such proceeds of organized crime, fraud or embezzlement exist “outside” a country’s legitimate financial system. Generally money laundering is the process by which one conceals the existence, illegal source, or illegal application of income to make it appear legitimate. In other words, it is the process used by criminals through which they make “dirty” money appear “clean” or the profits of criminal activities are made to appear legitimate.

Stages of Money Laundering

There is no single method of laundering money. Methods can range from the purchase and resale of a luxury item (e.g. a house, car or jewellery) to passing money through a complex international web of legitimate businesses and 'shell' companies (i.e. those companies that primarily exist only as named legal entities without any trading or business activities). There are a number of crimes where the initial proceeds usually take the form of cash that needs to enter the financial system by some means. Bribery, extortion, robbery and street level purchases of drugs are almost always made with cash. This has a need to enter the financial system by some means so that it can be converted into a form which can be more easily transformed, concealed or transported. The methods of achieving this are limited only by the ingenuity of the launderer and these methods have become increasingly sophisticated.

Despite the variety of methods employed, the laundering is not a single act but a process accomplished in three basic stages which may comprise numerous transactions by the launderers that could alert a financial institution to criminal activity –

Placement - the physical disposal of the initial proceeds derived from illegal activity.

Layering - separating illicit proceeds from their source by creating complex layers of financial transactions designed to disguise the audit trail and provide anonymity.

Integration - the provision of apparent legitimacy to wealth derived criminally. If the layering process has succeeded, integration schemes place the laundered proceeds back into the economy in such a way that they re-enter the financial system appearing as normal business funds.

The three basic steps may occur as separate and distinct phases. They may also occur simultaneously or, more commonly, may overlap. How the basic steps are used depends on the available laundering mechanisms and the requirements of the criminal organizations.

Anti Money Laundering Manual of NCC Bank

In recognition of the fact that financial institutions may be particularly vulnerable to being used by money launderers. Therefore, it is important that the management of Banks and other Financial Institutions view money laundering prevention as part of their risk management strategies and not simply as a stand-alone requirement that is being imposed by the legislation. Considering the menace having far reaching effect on any financial and economic systems either locally or globally, Central Bank in an agreement over the issue with the rest of the world, has been prompted to identify it as one of the Core Risks in our Banking Sector. Consequently, through promulgation of BRPD circular No. # 17, dated October 10, 2003, Bangladesh Bank served a deadline to all financial institutions for immediate implementation of the guideline in conformity with the legislation relating to Money Laundering Prevention Act 2012 passed by the country's parliament.

National Credit and Commerce Bank Limited, being an active member of the main stream financial institutions of the country, obviously remains obliged to comply with the directives of the Central Bank towards a cause which has not been identified in isolation but collectively by various international agencies including UN General Assembly. In this regard, over the past few years the Basel Committee on Banking Supervision issued numerous statements as important and developed a set of Core Principles for effective Banking Supervision as important guidelines to eliminate the risk related to Money Laundering in the financial institutions. Therefore, the subject policy has been prepared in compliance with the spirit consideration as standard principles aimed at elimination of the menace and as conveyed under the BRPD circular noted above to join in the forces against a common enemy of our Banking Sector.

Complying with the directives and in recognition of the facts that bank may be particularly vulnerable to being used by the money launderer, it has become indispensable to view money laundering prevention (one of the six core risks) as part of risk management strategy and not simply as stand-alone requirement that is being imposed by the country's legislative with the passage of The Money Laundering Prevention Act 2012. The CRM Implementation & Monitoring Cell of the bank has prepared and compiled bank's Anti Money Laundering Policy in conformity with the exclusive guideline of the Bangladesh Bank in this regard which on approval will send a clear message about bank's alertness in thwarting the evil motives of money laundering awaiting to exploit the situation in the absence of a sound policy.

Required check list for establishment of Remittance Arrangement with overseas Banks/Exchange Companies:

1. Proposal from the concerned exchange company for establishment of Agency Arrangement.
2. Resolution of the Board of Director's of the company regarding establishment of Agency Arrangement duly attested by the embassy of Bangladesh in applicant's country.
3. License from their monetary authority/Central bank duly attested by the embassy of Bangladesh in applicant's country.
4. Valid trade license duly attested by the embassy of Bangladesh in applicant's country.
5. Memorandum and Articles of Association duly attested by the embassy of Bangladesh in applicant's country.
6. Certificate of Incorporation duly attested by the embassy of Bangladesh in applicant's country.

**Operation of EFT (On-line/Web based Remittance: Cash over the Counter)
(Payment remittance instantly cash over the counter)**

After illustrating several anecdotes on money laundering, we find that the environment the illicit practice has become more difficult, including proactive measures such as know-your-customer (KYC) provisions. Still, KYC is difficult to implement, because there is no obvious end point to the information that would be useful to a bank manager in seeking to prevent money laundering, and it will be hard to deal with third-party introducers (where the main beneficiaries wish to remain anonymous), and it can be hard to balance KYC with a customer's right to privacy.

Sending Money in Sender End

- Sender has to go to Sending Agent (MTO)
- He needs to fill up a form (KYC) including his name & phone number, amount, beneficiary's name and country, and deposit money.
- Sending agent has to receive money and enter all information into their server or system and give sender a Reference Number/Secret Number.
- Sender must have to provide the Reference Number to the receiver and advise him to collect money from any nominated bank.

Receiving Money in Receiver End

- Receiver has to come to Receiving Agent (bank) and provide that Reference Number.
- Then he has to fill up a form (KYC) (supplied by the bank) with reference number, name, amount, phone number, sender's name & country.
- Receiver also has to submit a copy of his valid photo ID.

Documentation of Receiving Agent

- Receiving Agent (Bank Branch) keeps documentation of payment such as
 - Copy of valid ID (national certificate, valid passport, bank certificate, etc.)
 - Money receipt form dully filled & signed by the beneficiary (KYC)
 - Confirmation that got print from the System form signed by the receiver & Receiving Agent Official as proof of payment
 - Keeping a register (SI, date, reference number, beneficiary's name, contact number, amount). This register is also essential for accounts and reconciliation.

Policy & Guidelines Issued by Bangladesh Bank

In recognition of the fact financial institutions may be particularly vulnerable to being used by money launderers. Bangladesh Bank as part of its supervisory process will assess the adequacy of procedures adapted to counter money laundering and the degree of compliance with such procedures. Anti-Money Laundering Department of Bangladesh Bank's Head Office, Dhaka circulates the following circulars in time to time with the purpose of combating money laundering:

Circular No. 01, date: May18, 2002: Money Laundering Prevention Act, 2002.

Accordingly, it may be appreciated that KYC norms/AML standards/CFT measures have been prescribed to ensure that criminals are not allowed to misuse the banking/financial channels. It would, therefore, be necessary that adequate screening

mechanism is put in place by NBFCs as an integral part of their recruitment/hiring process of personnel.

Circular No. 02, date: July 17, 2002: Instructions to be followed for compliance of the provisions contained in the Money Laundering Prevention Act, 2002.

Circular No. 03, date: December 10, 2002: Instructions to be followed for compliance of the provisions contained in the Money Laundering Prevention Act, 2002.

Circular No. 04, date: December 23, 2002: Co-operation to investigate the crime related to Money Laundering.

Circular No. 05, date: May 22, 2003: Amendment of Money Laundering Prevention Act, 2002

Circular No. 06, date: September 07, 2005: Regarding KYC procedures for the accounts opened before 30 April 2002.

Circular No. 07, date: August 14, 2005: Correspondent Banking.

Circular No. 08, date: December 21, 2005: Regarding submission of cash transaction report (CTR)

Circular No. 09, date: December 29, 2005: Regarding submission of cash transaction report (CTR)

Circular No. 10, date: February 16, 2006: Regarding submission of cash transaction report (CTR)

Circular No. 11, date: February 20, 2007: Cooperation in conducting investigation by the law enforcing agencies and compliance of freezing/attachment order under the Special Powers Rules, 2007.

Circular No. 12, date: September 20, 2007: Money Laundering Prevention (amendment) Ordinance, 2007

Circular No. 13, date: September 24, 2007: Submission of cash transaction report (CTR)

Circular No. 14, date: September 25, 2007: Instructions for opening and maintaining the accounts of Politically Exposed Persons (PEPs)

Circular No. 15, date: March 24, 2008: Instruction to be followed regarding compliance of Self Assessment and Independent Testing Procedures under Para 6.5 and 6.6 respectively of Guidance Notes on Prevention of Money Laundering.

Circular No. 16, date: April 29, 2008: Money Laundering Prevention Ordinance, 2008

Circular No. 17, date: June 29, 2008: Anti Terrorism Ordinance, 2008

Circular No. 18, date: August 10, 2008: Instructions to be followed by the Insurance companies for compliance of the provisions contained in the Money Laundering Prevention Ordinance, 2008

Circular No. 19, date: August 14, 2008: Instructions to be followed by the Banks and Financial institutions for compliance of the provisions contained in the Money Laundering Prevention Ordinance, 2008 and Anti Terrorism Ordinance, 2008

Circular No. 20, date: August 14, 2008: Instructions to be followed by the Money Changers for compliance of the provisions contained in the Money Laundering Prevention ordinance 2008 and anti terrorism ordinance 2008.

Circular No. 21, date: April 21, 2009: Money Laundering Prevention Act, 2009

Circular No. 22, date: April 21, 2009: Anti Terrorism Act, 2009

Circular No. 23, date: February 23, 2010: Regarding the completion of KYC Procedures for the accounts opened before 30 April 2002.

Circular No. 24, date: March 03, 2010: Instructions to be followed for compliance of the provisions of Money Laundering Prevention Act, 2009 and Anti Terrorism Act, 2009.

Circular No. 25, date: March 30, 2010: Inclusion of new reporting agencies and predicate offenses in Money Laundering Prevention Act, 2009.

Circular No. 26, date: September 30, 2010: Inclusion of new reporting agencies and predicate offenses in Money Laundering Prevention Act, 2009

Circular No. 27, date: June 15, 2011: Instruction of Non Profit Organization, Non Government Organization in Money Laundering Prevention.

Circular No. 28, date: July 05, 2011: Guidance Notes on AML&CFT for Insurance Companies.

Circular No. 29, date: September 27, 2011: Guidance Notes on Anti Money Laundering and Combating Financing of Terrorism for Money Changers.

Analysis of Findings

Uses of AML policy in the process of foreign remittance:

When a bank enters into an agreement with a foreign Bank or Exchange houses the AML policy of the agreed parties should be submitted to each other to comply the global AML policy (see: Agency Agreement, Required Document, point-11, page-39). When a sending agent processes a remittance towards its destination country it has to comply with sending country AML policy as well as follow the OFAC policy. In this connection if sending agent finds any irregularities to process the transaction or traces it as a suspicious transaction they hold up the transaction as code 4, OFAC list, FATF, IMF and World Bank terrorist list and after getting clearance from receiving country they release the transaction. To send money to their destination country sender has to dully fill up a separate KYC form for each and every transaction. (How a send transaction work, page-43)

In the receiving country each and every beneficiary has to fill up a separate KYC form when they go to receive their fund. (Receiving a transaction, page-44)

Central bank persistently works with the global regulatory authority to detect the suspicious transaction. NCC Bank Limited has its own AML policy to comply with global AML rules and regulation as well as ICC unit in head office level and branch level to look after the suspicious transaction and to comply with central bank rules and regulations.

If any illegal money comes to our country to hide their illegal sources in the originating country our ICC unit always aware to search the suspicious transaction. from its record.

Result and Analysis of the Questionnaire

To collect the data I have conducted a survey during last one year of 100 employees at 25 branches of National Credit and Commerce Bank Ltd. Analyses of the questionnaire are as follows:

Question 1: How long have you working with foreign remittance?

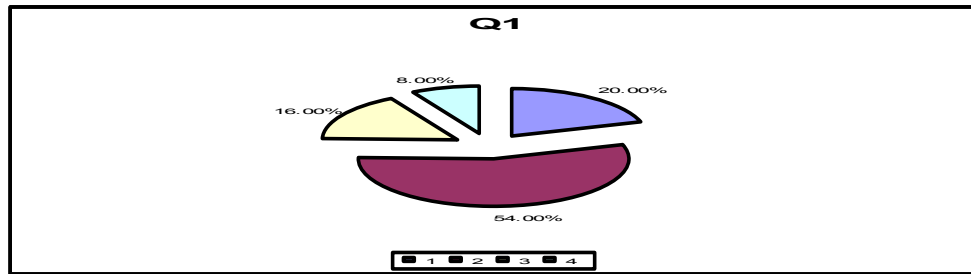
- Less than 1 year. Less than 5 years Less than 10 years More than 15 years

Justification: Experiences help mature with the business environment. As much as a personal is experienced s/he can handle or do the business more successfully.

Weights assigned: Here the assigned weights are: Less than 1 year = 1, Less than 5 years = 2, Less than 10 years = 3, More than 15 years = 4.

Result:

Parameters	Percentile	Respondents	Product	WA
Less than 1 year	20.00%	10	10	
Less than 5 years	54.00%	27	54	
Less than 10 years	16.00%	8	24	2.12
More than 15 years	8.00%	4	16	



Findings: The data indicate that about 54% officials working experience in remittance business is less than 5 years. Most interestingly about 20% of the people have only 1 or less year experiences. As they are not experienced with the process they are unable to detect a suspicious transaction accordingly and they are unable to comply with AML policies.

Question 2: Do you have formal anti money laundering training?

- Never One time Two times Three times or more

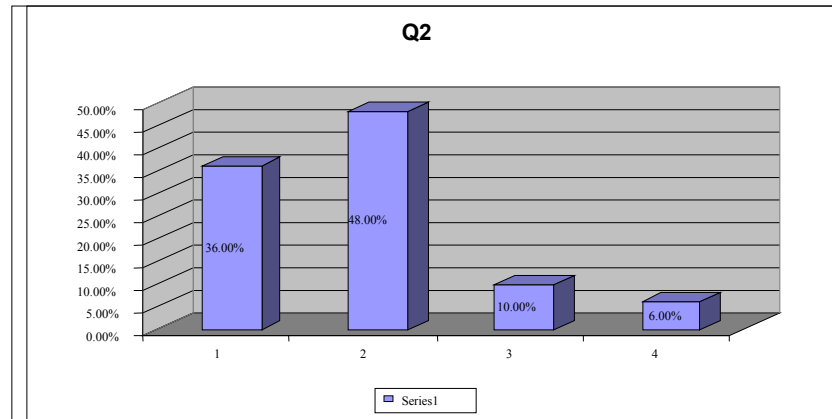
Justification: Training makes a man perfect. No man is born knowing everything. Training helps him learn the rules and regulation in a perfect manner. When a banker

is asked that weather he is trained up or not; 36% respondents said that he had never got train. The following table represents the overall findings of this issue.

Weights assigned: Here the assigned weights are: Never = 1, One time = 2, Two times = 3, Three times or more = 4

Result:

Parameters	Percentile	Respondents	Product	WA
Never	36.00%	18	18	1.86
1x	48.00%	24	48	
2x	10.00%	5	15	
3x or more	6.00%	3	12	



Findings: It is very alarming for NCC Bank Ltd. that around 36 percent of the employees till has no formal anti money laundering training. Training helps learn about the AML rules and regulation as well as present scenario of the money laundering.

Question 3: How do you update yourself on anti money laundering measures?

- Never
- By reading newspaper
- Through BB Circular
- Both 2 & 3

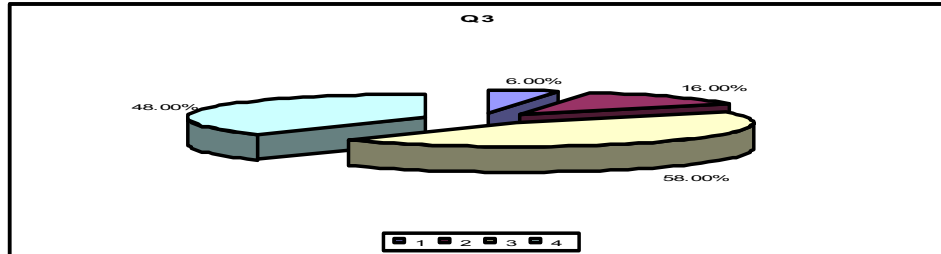
Justification: The world is ever changing. The rules and regulation as well as the process of money laundering are also changing every day. To upgrade oneself gathering of information is very important.

Weights assigned: Here the assigned weights are: Never =1, Newspaper = 2, BB Circular = 3, Both 2 & 3 = 4

Result:

Parameters	Percentile	Respondents	Product	WA
Never	6.00%	3	3	3.16
Newspaper	16.00%	8	16	

BB Circular	58.00%	29	87
Both 2 & 3	48.00%	24	96



Findings: It is a very good sign for NCC Bank Limited that most of the officials update themselves regarding the AML policy through Bangladesh Bank circular. It should be noted that Central Bank always updates the AML policy through BB Circular.

Question 4: How do you grade the positive growth of inward remittance after the inauguration of BB AML measures?

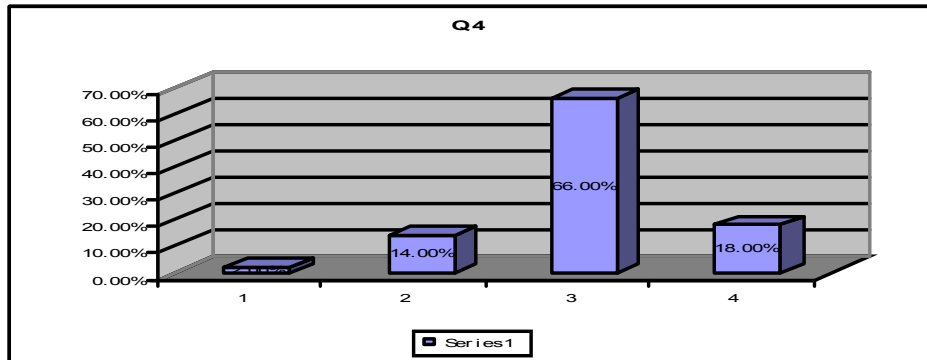
- No effect Less than 5% Less than 10% More than 15%

Justification: As the bank officials directly handle the foreign remittance as well as they receive their own money from their near and dear ones from abroad they can measure the growth rate.

Weights assigned: Here the assigned weights are: No effect = 1, Less than 5% = 2, Less than 10% = 3, More than 15% = 4

Result:

Parameters	Percentile	Respondents	Product	WA
No effect	2.00%	1	1	
Less than 5%	14.00%	7	14	3.00
Less than 10%	66.00%	33	99	
More than 15%	18.00%	9	36	



Findings: Around 98 percent people believe that AML policy has a positive impact in the country’s foreign exchange reserve. Around 66% people believe that it has increased the foreign exchange not least than 10% of the total foreign exchange of the country.

Question 5: How long have you received remittance from abroad?

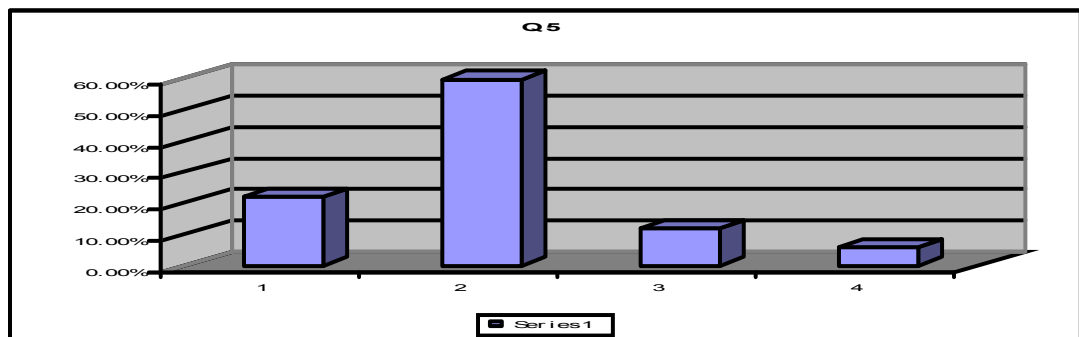
- Less than 1 year. Less than 5 years Less than 10 years More than 15 years

Justification: Indicate beneficiary experience to receive the money in formal and informal channel.

Weights assigned: Here the assigned weights are: Less than 1 year = 1, Less than 5 years = 2, Less than 10 years = 3, More than 15 years = 4.

Result:

Parameters	Percentile	Respondents	Product	WA
Less than 1 year	22.00%	11	11	
Less than 5 years	60.00%	30	60	2.02
Less than 10 years	12.00%	6	18	
More than 15 years	6.00%	3	12	



Findings: Around 60 percent of the people have been sending money from abroad at least for last five years. It indicates that 60% of the immigrant people stay abroad not more than five years.

Question 6: How many times do you receive money from abroad in a year?

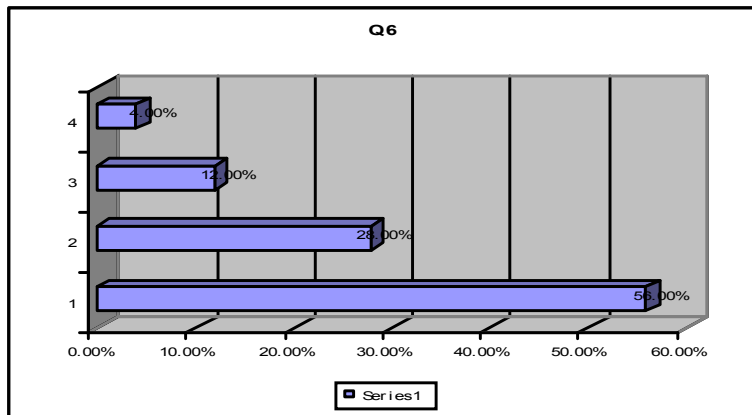
- One time Two to six times Seven to twelve times Twenty four times or more

Justification: Indicate beneficiary experience to receive the money in formal and informal channel.

Weights assigned: Here the assigned weights are: One time = 1, Two to six times =2, Seven to twelve times =3, Twenty four times or more = 4

Result:

Parameters	Percentile	Respondents	Product	WA
One time	56.00%	28	28	
Two to six times	28.00%	14	28	1.64
Seven to twelve times	12.00%	6	18	
Twenty four times or more	4.00%	2	8	



Findings: It indicates that most of the exenterates send their money one time in a month.

Question 7: How many times do you receive money from abroad through bank?

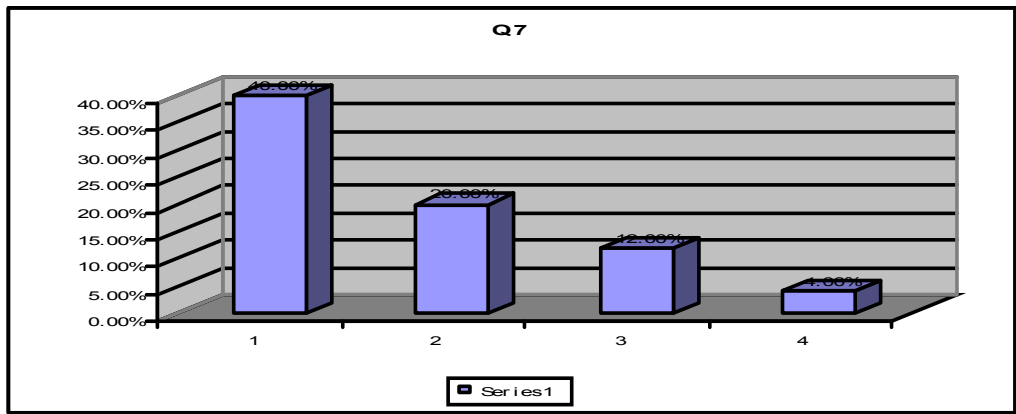
- One time Two to six times Seven to twelve times Twenty four times or more

Justification: Indicate beneficiary experience to receive the money informal and informal channel.

Weights assigned: Here the assigned weights are: One time = 1, Two to six times =2, Seven to twelve times =3, Twenty four times or more = 4

Result:

Parameters	Percentile	Respondents	Product	WA
One time	40.00%	20	20	
Two to six times	20.00%	10	20	1.74
Seven to twelve times	12.00%	6	18	
Twenty four times or more	4.00%	2	8	



Findings: It indicates around 16% of the wage remittances comes through illegal channel.

Question 8: Do you know about the AML of transferring money?

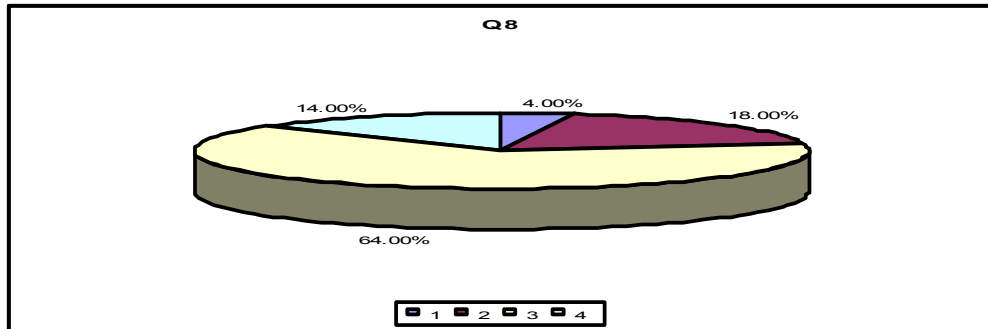
- No A little Adequately Overall

Justification: Provide information about the implementation AML policy

Weights assigned: Here the assigned weights are: No = 1, A little = 2, Adequate = 3, Overall = 4

Result:

Parameters	Percentile	Respondents	Product	WA
No	4.00%	2	2	
A little	18.00%	9	18	2.88
Adequately	64.00%	32	96	
Overall	14.00%	7	28	



Findings: Around 22% people do not know anything about AML policy. So it is our duty to take necessary initiatives to aware people regarding the socio-economic effect of money laundering in our daily life as well as our economy.

Question 9: If you know about AML, how effective the existing AML is?

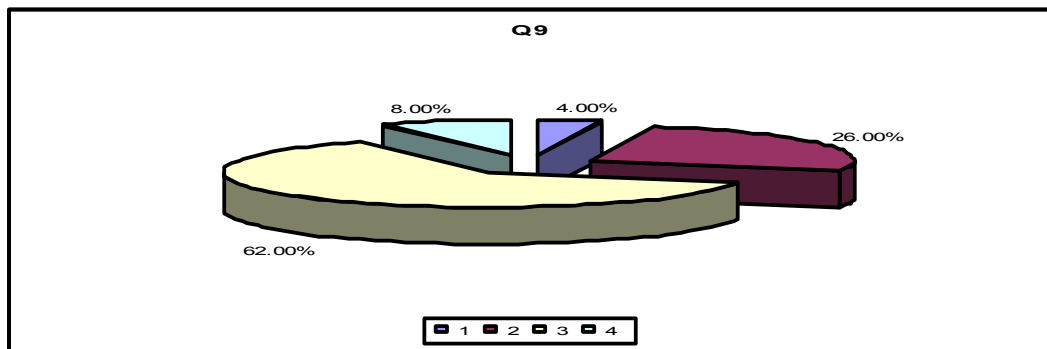
Not effective Less effective Effective More effective

Justification: Provide information about the implementation AML policy

Weights assigned: Here the assigned weights are: Not effective = 1, Less effective = 2, Effective = 3, More effective = 4

Result:

Parameters	Percentile	Respondents	Product	WA
No effect	4.00%	2	2	
less effect	26.00%	13	26	2.74
Effective	62.00%	31	93	
more effective	8.00%	4	16	



Findings: The pie chart show that around sixty two percent people think AML policy has a positive impact on the foreign exchange inflow through banking channel.

Question 10: Do you think that AML requires modifications to enhance inflow of remittance?

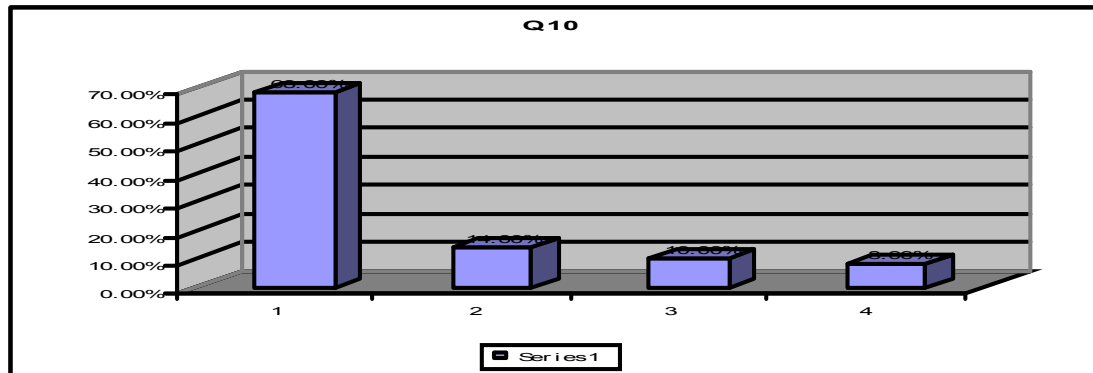
No Adverse Little Vast

Justification: Provide information whether the modification of AML is required or not.

Weights assigned: Here the assigned weights are: No = 1, Adverse = 2, Little =3, Vast =4

Result:

Parameters	Percentile	Respondents	Product	WA
No	68.00%	34	34	
Adverse	14.00%	7	14	1.58
Little	10.00%	5	15	
Vast	8.00%	4	16	



Findings: Around 68% people think existing AML policy is enough to protect the illegal fund flow. To protect the illegal fund flow or fund flow through illegal channel we have to just expertise our people through AML policy and follow the rules and regulation to execute the payment.

Question 11: What are the barriers for not using formal channel to remit fund in Bangladesh in your opinion? (How do you grade?)

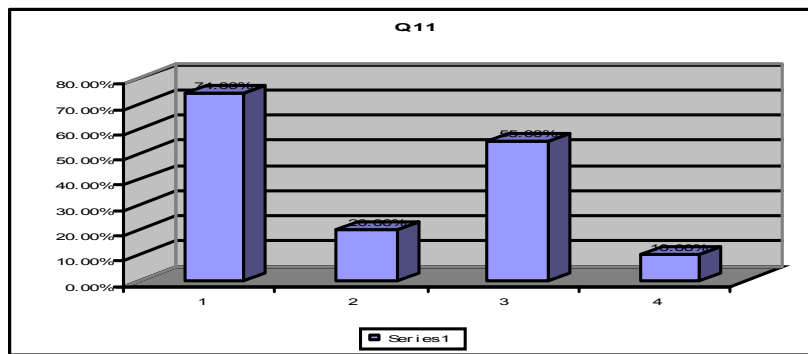
No Adverse Little Vast

Justification: Provide information about the barrier to flow the remittance through banking channel

Weights assigned: Here the assigned weights are: No = 1, Adverse = 2, Little =3, Vast =4

Result:

Parameters	Percentile	Respondents	Product	WA
Exchange rate of banks is low	74.00%	74	74	
Absent of local exchange houses in abroad	20.00%	20	40	2.01
Long distance of banks from receipts	55.00%	55	165	
Others problem	10.00%	10	40	



Findings: Most of the people, 74%, think exchange rate is a vital issue of sending their remittance through banking channel. On the other hand, 55% people think distribution channel is the main issue to send the money through banking channel.

Conclusion & Recommendations

Accounting for lack of impact

Analysts of the corruption-laundering nexus typically explain its persistence in terms of the relative lack of interest by FATF, the non-enactment and/or non-implementation of AML *legislation* with regard to corruption, political influence on (non) prosecution bodies and the judiciary and the disconnect between anticorruption and anti-money laundering bodies who may not even know each other, let alone work cooperatively.

The development and processing of AML suspicions

Under the money-laundering recommendations by FATF, financial Institutions and other regulated bodies must:

1. identify customers (and the beneficial owner, if different),
2. establish and maintain an up-to-date customer profile,
3. monitor transactions to see if they fit with the customer profile,
4. if not, examine the transaction to see if it might represent the proceeds of crime, including by examining the source of funds,
5. If so, report the transaction to the FIU.

Identifying the alternative sources of fraud

1. Pre-planned frauds, in which the business scheme is set up from the start as a way of defrauding victims (businesses, public sector and/or individuals)
2. Intermediate frauds, in which people started out obeying the law but consciously turned to fraud later and
3. Slippery-slope frauds, in which deceptions spiraled, often in the context of trying – however absurdly and over-optimistically - to rescue an essentially insolvent business or set of businesses, escalating losses to creditors.

Focus on relationship strategies

The bank employees should be more courteous and should show their interest to find customers' profile. The bank should focus more on existing customers in order to build strong and loyal relationship with them as most satisfied customers recommend the bank to friends and relatives.

Service delivery

Promises about delivery of service provision and problem solution should be monitored and all work should be followed by complying with AML policy. Customers want to do business with companies that keep their promises, particularly their promises about the AMP policy.

Use of marketing research

NCCBL should conduct periodic survey on their employees to measure the motivation level. They should know about what the employee's behavior is, what the satisfactory factors are for the employees and what can motivate them.

Training

It is very important part of AML policy. Bank should train its employees about the AML rules and regulation and also ensure the upgrade training of bank employees on time to time.

Conclusion

This has been a difficult venture through an under-developed literature, the policy dimensions of which have been in a process of permanent expansion over the past two decades. It is clear that substantial sums arising from corruption often are retained or even imported into developing countries to pay off political rivals, satisfy obligations to family, friends and clan, and to invest in local business and property. What it would take for local AML measures to identify and act against such activities remains somewhat uncertain. If regimes are to be required to have AML measures in general, the case is undeniable that they should optimize the benefits by using them to combat corruption, especially that at a high level. This would require not only better liaison with anti-corruption bodies within their own jurisdictions but also with financial crime investigators and intelligence units abroad, perhaps in parallel or in tandem. Anti-Money Laundering Policy has become a major issue in the Western world, especially in the United States after 9/11. Basically, all countries in the world are more or less forced to cooperate in the global fight against money laundering. In

this paper, the criminalization of money laundering is modeled, assuming rational behavior of criminals, following the law and economic strand of the literature described as the economics of crime. The theoretical model shows that a) money laundering caught by the way of processing of foreign remittance through banking channel, b) the framework for money laundering, c) the probability of being convicted for the money laundering, d) the social costs of money laundering and e) NCC Bank Limited remittance processing by following AML policy. Under the assumption money laundering factors positively influenced the foreign remittance inflow towards our country. Since the data on anti-money laundering policy used in the literature thus far is not all-embracing, a unique indicator is constructed using information from the mutual evaluation reports on money laundering of the FATF, IMF and World Bank. This unique dataset is used in an empirical estimation based on a questionnaire to test the effect of anti-money laundering policy on the crime rate. This result should be an extra incentive for country vis-à-vis various related international organizations to continue their efforts to promote and develop international cooperation in the fight against money laundering.

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Questionnaire

1. How long have you been working with foreign remittance?
2. Do you have formal anti money laundering training?
3. How do you update yourself on anti money laundering measures?
4. How do you grade the positive growth of inward remittance after the inauguration of BB AML measures?
5. How long have you received remittance from abroad?
6. How many times do you receive money from abroad in a year?
7. How many times do you receive money from abroad through bank?
8. If you know about AML, how effective is the existing AML?
9. Do you think that AML requires modification to enhance inflow of remittance?
10. What are the barriers for not using formal channel to remit fund in Bangladesh in your opinion? How do you grade?

An Overview of TQM Concept & Its Practices in RMG Sector in Bangladesh

Kamrun Nahar¹

Abstract

TQM is not a program, it is a systematic, integrated, and organizational way-of-life directed at the continuous improvement of an organization. It is not a management fad; it is a proven management style used successfully for decades in organizations around the world. The management is concerned with profitability, growth and resource generation. But only a few inspectors are responsible for checking product quality. Customers in recent years have come to expect much higher quality than ever before. Parameters responsible for product quality and quality concepts need to be clearly understood by management. If one looks at the concept of Quality and its progress over the years carefully, it is evident that Quality has always been an important element for the success of any organization. The following paper highlights the TQM concept and adaptation of Total Quality Management in the readymade garments industry (RMG).

Key Words: TQM, parameters, readymade garments, quality.

Introduction

“Manufacturers are nowadays facing intensive global competition. They are becoming increasingly aware of the importance of modern management philosophy in providing them with a competitive advantage in a free market system” (Yeung and Chan, 1999, p.756). As stated by Mannan and Ferdousi (2007, p.2) “Now the key to competing in the international market place is to simultaneously improve both quality and productivity on continual basis”. In today’s competitive and changing business world, TQM philosophy has brought changes in management practices to improve customer satisfaction as well as organizational effectiveness and efficiency (Karim, 2008). Firms are now more concerned about customer satisfaction because they have now more options than before. Customers are now demanding a wide variety of products with quality but with fast delivery. They also expect more innovative products at a competitive price (SAP AG, 2005) as customers have more opportunities to choose from a variety of options.

The export-oriented RMG sector has made crucial contribution to the Bangladesh economy. The export-oriented readymade garments (RMG) sector in

¹Lecturer, Department of Business Administration, The People’s University of Bangladesh.

Bangladesh started its journey in late 1970s as a small non-traditional sector of export. Bangladesh exported RMG worth only US\$ 69 thousand when *Reaz Garments* exported its first consignment to the USA in 1978. By FY2002, within a span of about two decades exports have gone up to US\$4.5 billion.

Over the past decade alone, the sector registered a phenomenal growth rate of 15 percent per annum, which is impressive by any standard. In fact, this was an exceptionally high growth rate for an emerging industry anywhere in the world. The industrial base which sustained such high growths also enjoyed a robust expansion, from less than 50 factories in 1983 to more than 3,400 in 2002, with the number of RMG workers reaching approximately 1.5 million. (Bhattacharya Debapriya, Rahman Mustafizur & Raihan Ananya: 2002)

In the face of fierce competition resulting from the rapid globalization of businesses in Bangladesh, some companies across the garment industry sector have been practicing TQM to remain globally competitive and create a strong market position. There is a lack of research evidence regarding the impact of TQM practices on manufacturing performance improvement in Bangladeshi garment firms. Researchers are mostly silent on this very important area of production philosophy. The present study deals with the emerging issues and investigates the TQM practices in the Bangladeshi firms and their impact on manufacturing performance.

Objectives

The main thrust of this paper is to highlight the TQM concept, its principals and tools in its application. Another objective is to examine the practice of TQM in the Bangladesh garments industry and awareness of its uses to improve its productivity. The partial objectives of this study are:

- i. to get an overall insight and to identify the familiar concepts of TQM.
- ii. to know the perception of TQM of Bangladeshi management.

Methodology of the Study

It is a theoretical approach based on desk study, review of related literature and existing stock of knowledge. Secondary information from existing research has considered finding the result. Available literature including relevant books and articles on TQM were studied. Some portions of this paper are the author's own observations and logical arguments.

Concept of TQM

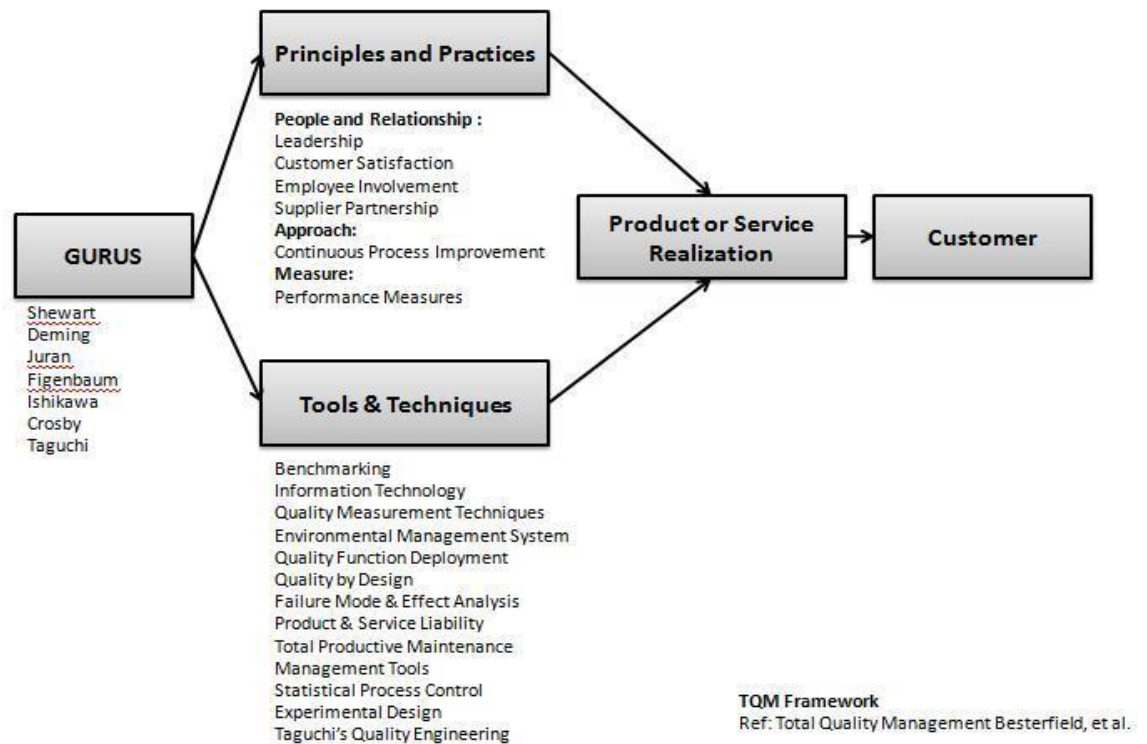
Different authors have given various definitions of Total Quality Management (TQM). Oakland (2003) defined it as an approach involving whole organization for understanding each activity of each individual at each management layer. This argument is supported by Escrig (2004) who considers TQM as a strategic action that focuses on managing the total organization to provide products or services that satisfy their customer needs by utilizing all resources. However, Yang (2006) defined TQM as an integrated management philosophy that includes several factors

such as continuous improvement, processes, customer satisfaction, employee's participation, benchmarking, and suppliers.

According to the International Organization for Standardization (ISO): "TQM is a management approach for an organization, centered on quality, based on the participation of all its members and aiming at long-term success through customer satisfaction, and benefits to all members of the organization and to society." - ISO 8402:1994.

Berry (1991) defined the TQM process as a total corporate focus on meeting customer's needs and significantly reducing costs resulting from poor quality by implementing new management system and corporate culture. The fundamentals of TQM have been described by many authors and encompass elements such as management commitment, employee's involvement, supplier partnership, continuous improvement, etc. TQM is a way of managing an enterprise towards achieving business excellence (Dahlgard *et al.*, 1998). In short, TQM is the management of quality, in way that members satisfy internal and external customer needs by using strategic planning including all functional areas to achieve strategic goals.

TQM Framework



TQM GURUS

Shewhart (1931) authored Economic control of Quality of Manufactured Product, which is regarded as a complete and thorough work of the basic principles of Quality control. He also developed the PDSA cycle for learning and improvement. *W. Edwards Deming* (1950) taught statistical process control and the importance of quality to the leading CEOs of Japanese industry. He is credited with providing the foundation for the Japanese quality miracle and resurgence as an economic power. Deming is the best known quality expert in the world. His 14 points provide a theory for management to improve quality, productivity, and competitive position. He has authored a number of books including *Out of Crisis* and *Quality, Productivity, and Competitive Position* as well as 161 scholarly studies.

After W. Edwards Deming, Dr. Joseph M. Juran is considered to have had the greatest impact on quality management. Dr. Juran originally worked in the quality program at Western Electric. He became better known in 1951, after the publication of his book *Quality Control Handbook*. Juran traveled to Japan in 1954 to teach quality management. He emphasized the necessity for management at all levels to be committed to the quality effort with hand-on involvement. He recommended project improvements based on return on investment to achieve breakthrough results. The Juran Trilogy chapter for managing quality is carried out by the three interrelated processes of planning, control, and improvement.

Armand V. Feigenbaum, PhD, argues that total quality control is necessary to achieve productivity, market penetration, and competitive advantage. Quality begins by identifying the customer's requirements and ends with a product or service in the hands of a satisfied customer. In addition to customer satisfaction, some of Feigenbaum's quality principles are genuine management involvement, employee involvement, first-line-supervision leadership and company-wide quality control. In 1951, he authored *Total Quality Control*.

Kaoru Ishikawa, PhD, studied under Deming, Juran and Feigenbaum. He borrowed the total quality control concept and adapted it for the Japanese. In addition, he authored APC texts in Japanese and in English. Ishikawa is best known for the development of the cause and effect diagram, which is sometimes called an Ishikawa diagram. He developed the quality circle concept in Japan, whereby work groups, including their supervisor, were trained in SPC concepts. The groups then met to identify and solve quality problems in their work environment.

Philip B. Crosby authored his first book, *Quality is Free*, in 1979, which was translated into 15 languages. It was sold 1.5 million copies and changed the way management looked at quality. He argued that "doing it right the time" is less expensive than the costs of detecting and correcting nonconformities. In 1984, he authored *Quality without Tears*, which contained his four absolutes of quality management. These absolutes are: quality is conformance to requirements; prevention of nonconformance is the objective not appraisal. The performance standard is zero defects not "that's close enough," and the measurement of quality is the cost of nonconformance.

Taguchi: Genichi Taguchi, PhD, developed his loss function concept that combines cost, target, and variation into one metric. Because the loss function is reactive, he developed the signal to noise ratio as a proactive equivalent. The cornerstone of Taguchi's philosophy is the robust design of parameters and tolerances. It is built on the simplification and use of traditional design of experiments.

TQM Tools and Techniques

Benchmarking: Benchmarking is a methodology that is used to search for best practices. Benchmarking can be applied to strategies, policies, operations, processes, products, and organizational structures. By finding and adopting best practices, organization can improve its overall performance. Best practices can be found either within one's own organization or within other organizations. It usually means identifying organizations that are doing something in the best possible way and then trying to emulate how they do it. There are at least two types of external benchmarking: competitive benchmarking and generic benchmarking. Competitive benchmarking involves comparing how you do things with how your competitors do things while generic benchmarking involves comparing yourself with organizations in unrelated sectors.

Information Technology: Information Technology (IT) is a tool like other TQM tools; it helps the TQM organization achieve its goals. Over the past few decades, computers and quality management practices have evolved together and have supported each other. Information Technology is defined as computer technology (either hardware or software) for processing and storing information as well as communications technology for transmitting information.

Quality Management System: Quality Management System (QMS) is a set of interrelated techniques, measures and management system designed to prevent defects from occurring or if they do not recur. QMS takes recourse to preventive as well as remedial measures.

Environmental Management System: The International Standards Organization (ISO) completed the Quality Management System (ISO 9000) in 1987. In 1991, ISO formed the Strategic Advisory Group on the Environment (SAGE), which led to the formation of Technical Committee (TC) 207 in 1992.

The EMS is a part of a comprehensive management system that addresses how the overall business activities, including its products and services, impact the environment. The EMS maximizes company participation in environmental performance now and in the future. Processes for obtaining registration closely resemble those involved with ISO 9000 and related quality standards.

Quality Function Deployment: Quality function deployment is a planning tool used to fulfill customer expectations. It is a disciplined approach to product design, engineering, and production and provides in depth evaluation of a product. An organization that correctly implements QFD can improve engineering knowledge,

productivity, and quality and reduce costs, product development time, and engineering changes.

Quality Function Deployment focuses on customer expectations or requirements, often referred to as the voice of the customer. It is employed to translate customer expectations, in terms of specific requirements, into directions and actions, in terms of engineering or technical characteristics, that can be deployed through product planning, part development, process planning, production planning, and service industries.

Quality by Design: Quality by Design principles are changing the way U.S. managers think and conduct business. Loosely defined, quality by design is the practice of using a multidisciplinary team to conduct conceptual thinking, product design, and production planning all at one time. It is also known as concurrent engineering, simultaneous engineering, or parallel engineering. The team is composed of specialists from business, engineering, production, and the customer base. Supplier of process equipment, purchased parts, and services are also included on the team at appropriate times. Quality by design has recently encouraged changes in management structures. Some managers claim to have used it informally before it became popular.

Failure Mode and Effect Analysis: Failure mode and Effect Analysis (FMEA) is an analytical technique that combines the technology and experience of people in identifying foreseeable failure modes of a product or process and planning for its elimination. In other words, MEA can be explained as a group of activities intended to recognize and evaluate the potential failure of a product or process and its effects.

Product Liability: The marvels of technology have provided needed and useful new products. Competition among competition sometimes forces the marketing of products before they have been adequately tested. Indeed, unproved technology creates hazards that are unknown prior to product use. There are reasons why the manufacturers liability for product injury has increased. Manufacturers are in the best position to know what are the safest designs, materials, construction methods, and modes of use.

The safety and quality of products has been steadily improving. Manufacturers have met the challenge admirably: for instance, using safety glass where previously glass shards caused many severe injuries, placing safety guards around lawn mower blades to prevent lacerations and amputations, redesigning hot water vaporizers to reduce the risk of burns to children, and removing sharp edges on car dashboards to minimize secondary collision injuries.

Total Productive Maintenance: Good maintenance is fundamental to a productive manufacturing system; try running a production line with faulty equipment. Total Productive Maintenance (TPM) is keeping the current plant and equipment at its highest productive level through cooperation of all areas of the organization. The total maintenance function should be directed towards the elimination of unplanned equipment and plant maintenance. The objective is to create a system in which all maintenance activities can be planned and not interfere with the production process.

Management Tools: Management Tools is very simple, it is effective. It can be a key to finding the root cause of a problem by focusing on the process rather than on people. The procedure is to describe the problem in specific terms and then ask why. This tool is very beneficial in developing critical thinking. It is frequently a quick method of solving a problem.

Statistical Process Control: One of the best technical tools for improving product and service quality is Statistical Process Control (SPC). There are seven basic techniques. Since the first four techniques are not really statistical, the word statistical is somewhat of a misnomer. Furthermore, this technical tool not only controls the process but has the capability to improve it as well. The seven basic techniques are Pareto Diagram, Process Flow Diagram, Cause and Effect Diagram, Histogram, Statistical Fundamentals & Introduction of Control Charts.

Experimental Design: Industry has become increasingly aware of the importance of quality. It is being used as a business strategy to increase market share. Organizations are achieving world-class quality by using designed experiments. Experimental design is one of the most powerful techniques for improving quality and increasing productivity. Through experimentation changes are intentionally introduced into the process or system in order to observe their effect on the performance characteristics or response of the system or process.

Taguchi's Quality Engineering: This technique is introduced the loss function concept, which combines cost, target, and variation into one metric with specifications being of secondary importance. Furthermore, he developed the concept of robustness, which means that noise factors are taken into account to ensure that the system functions correctly. Noise factors are uncontrollable variables that can cause significant variability in the process or the product.

Principles and Practices

Leadership: There is no alternative to effective leadership to successfully execute TQM. According to Savolainen (2000) the ideological perspective on TQM has been focused on the aspect of leadership in TQM implementation. According to Ugboro and Obeng (2000), many advocates of TQM hold that the goal of customer satisfaction is achieved through top management leadership and commitment in creation of an organizational climate that empowers employees and as well focuses on the goal of customer satisfaction. The European Quality Award (1994) and the Malcolm Baldrige Quality Award (1999) recognized the crucial role of leadership in creating the goals, values and systems that direct the pursuit of continuous improvement. Strong, positive, open-minded leadership will give rise to long term and sustainable business success (Randell and Mannas, 1999).

Customer Satisfaction: Customer satisfaction can be defined as the degree to which a firm continuously satisfies customer needs and expectations. A successful firm recognizes the need to put the customer first in every decision made (Philips Quality, 1995). The key to quality management is maintaining a close relationship with the

customer in order to fully determine the customer's needs as well as to receive feedback on the extent to which those needs are being met.

Obtaining customer complaint information is to seek opportunities to improve product and service quality. Quality complaints have different problems that require different actions. Based on customer complaint information, it is important to identify the "vital few" serious complaints that demand in-depth study in order to discover the basic causes and to remedy those causes (Juran and Gryna, 1993). To improve customer focus efforts, customer complaints should therefore be treated with top priority.

Obtaining customer satisfaction information is essential for pursuing customer focus efforts. Intensive examination of finished products from the viewpoint of the customer can be a useful predictor of customer satisfaction. Such information includes data on field failures and service-call rates, and analysis and reporting of customer attitude trends regarding product quality. Such information is valuable for new product development (Feigenbaum, 1991).

Employee Involvement: Employee involvement can be defined as the degree to which employees in a firm engage in various quality management activities. Employee participation is exemplified by things such as teamwork, employee suggestions, and employee commitment. A remarkable characteristic of employee participation is teamwork (e.g., cross-functional teams and within-functional teams). The aim of a team is to improve the input and output of any stage. Cross-functional quality teams and task forces are among the most common features of TQM firms (Hackman and Wageman, 1995). Teamwork can be characterized as collaboration between managers and non-managers, between different functions (Dean and Bowen, 1994). A quality control (QC) circle is a group of workforce-level people, usually from within one department, who volunteer to meet weekly to address quality problems that occur within their department (Juran and Gryna, 1993). QC circles have been successfully implemented in Japan, contributing a great deal to the Japanese economy (Lillrank and Kano, 1989). By actively participating in quality improvement activities, employees acquire new knowledge, see the benefit of the quality disciplines and have a sense of accomplishment by solving quality problems (Zhang, et, al., 2000). Participation is vital in inspiring action on quality improvement (Juran and Gryna, 1993) It assists employees to improve their personal capabilities, increases their self respect, commits themselves to the success of their organization and creation of personality traits (Zhang, et, al., 2000). Employee's involvement may also allay employees' negative attitudes and encourage them to have a better understanding of the importance of product quality. A study (Cooke 1992) revealed the employee participation has significant effect on product quality. Many studies have been conducted on employee suggestions and their effect on quality. Hackman and Wageman (1995) stated that 65% TQM firms create employee suggestion systems. Production workers should regularly participate in operating decisions such as planning, goal setting, and monitoring of performance. They are encouraged to make suggestions and take a relatively high degree of responsibility for overall performance (Deming, 1986).

Supplier Partnership: In modern industrial production, the interdependence of buyers and suppliers has increased dramatically. The supplier becomes an extension of the buyer's organization to a certain extent. A revolution in the relationship between buyers and suppliers has emerged in the form of supplier partnership (Juran and Gryna, 1993). According to the review by Hackman and Wageman (1995), developing partnerships with suppliers is one of the major TQM implementation practices. The extensive literature review by Anderson et al. (1994a) indicated that external cooperation between a firm and its suppliers has merits in the just-in time purchasing systems. Working collaboratively with suppliers on a long-term basis is truly beneficial. Deming (1986) strongly recommended working with the supplier as a partner in a long-term relationship of loyalty and trust to improve the quality of incoming materials and decrease costs. A long-term relationship between the purchaser and the supplier is necessary for the best economy. Superior quality of incoming material from technically competent, reliable and flexible supplier is a prerequisite to superior quality of the finished product (Juran, 1981; Stamm and Golhar, 1993). In manufacturing organizations where the main focus is a quality product along with developing a long term cooperative relationship with suppliers through regular participation in supplier quality activities and giving feedback on the performance of supplier's product are necessary to the continuous supply of raw materials with required quality (Zhang, et, al., 2000).

Deming (1986) and Ishikawa (1985) recommended that firms work directly with suppliers to ensure that their materials are of the highest possible quality. Firms should participate directly in supplier activities related to quality, such as supplier improvement projects and supplier training (Mann, 1992; Zhang, 2000a). Zhang (2000) also indicated that improving supplier quality management would contribute to the improvement of the firm's product quality.

Review on the Practice of TQM in the Garment Industry in Bangladesh

Bangladesh emerged as an important supplier of quality readymade garments in the global market (Haque et al., 2011). The spectacular growth of garment sector in Bangladesh in recent years has dramatically changed the landscape of export composition of the country. This section will review the TQM practice in Bangladeshi garment industry. The concept of quality management is recent in Bangladesh and the country is in a partial awareness state. The few organizations that have adopted quality management practices have experienced an overall improvement in corporate performance (Rahman, 1999). In nearly all cases, these organizations achieved better employee relations, higher productivity, better customer satisfaction, increased market share and improved profitability (Mamun and Islam, 2002).

Few researches have been conducted in this particular field (Mamun and Afrin, 2001) especially on TQM implementation in garment firms. Over the past several years, Bangladesh Garments industry has become a focus of interest for management researchers, along with the awareness of the important role it has played in the national economy. Research on TQM domain in relation to garments industry of Bangladesh, however, has not attracted much attention. Few researches have been

conducted in this particular field (Mamun and Afrin, 2001, Mamun and Islam, 2002; Rahman and Masud, 2011) especially on TQM implementation at garment firms. The organizations adopting quality management practices have experienced an overall improvement in corporate performance (Rahman, 1999; Rahman and Masud, 2011). To date no large-scale empirical survey has been conducted to see the effects of TQM implementation on product quality in Bangladeshi garment firms.

A study was conducted by Farhana and Saadia (2013) on Practices of TQM in the garments sector of Bangladesh - an empirical investigation. The study focused on the practice of TQM in the garments firms of Bangladesh as well as its impact on quality improvement. From the analysis, it was found that companies which adopted TQM as a working philosophy within their organizations can make improvement in product quality. TQM practices such as leadership, employee participation, supplier relationship, customer focus have positive relationship with product quality. Alauddin and Mita (2013) on TQM practices in garments industry from the perspective of Bangladesh has revealed that the Manager and Owner of the garments factory perceived implementation of TQM is expenditure as they could not measure the benefit of implication of TQM.

Another study was conducted by Saha (2009), on implementation of TQM in the Bangladeshi organization. The study focused on the concept of TQM, organizational setup aiding the implementation of TQM, perception of TQM in the Bangladeshi management as well as the possible ways of transforming corporate culture into TQM culture. The findings revealed that the technical tools of quality improvement may be well developed but its theory and practice lag far behind. The concept of quality is only dimly understood by the practicing managers. Links to market share, cost and profitability are unclear.

Mamun and Islam (2002) have conducted a comparative study on Thai and Bangladeshi organizations. Bangladeshi companies showed TQM vision consciousness but in many cases they fall victim to treating TQM as a fad rather than an essential component. The management principles are narrowly viewed and understood in Bangladeshi companies even with well documented procedures and instructions. All the Bangladeshi companies concerned are well equipped and successful to some extent in achieving customer satisfaction with regard to product and service quality excellence but they lack close working relationships, interest group and the promoting aspect of working environment. Bangladeshi companies make a visible effort in empowerment of quality control circles but apparently follow a rigid hierarchical structure but nonetheless are able to assure quality. In terms of organization and distribution, all of the concerned companies are suitably equipped and positioned, but suppliers are not benchmarked with respect to specific criteria and special quality ratings in terms of product attributes. Shareef et al. (2008), investigated 100 export oriented garment firms in Bangladesh to identify the meaning of Quality Management Practice, the extent and manner of the current method of quality practice and major problems in implementing quality management concepts. From the findings of the study they developed guidelines to use Quality Management Practice in the industrial sector of Bangladesh.

Findings of the Study

The argument that have been presented by different authors showed that there are strengths and weakness associated with adoption of TQM in RMG businesses, and there are also some problems in implementation with the RMG manufacturing sector. Success stories of TQM in literature may not reflect the actual realities faced by RMG businesses in adopting quality initiatives. The review of the study revealed there are two major problems generally faced by most RMG's businesses on track of TQM. The first is financial and the second is general resource constraints such as time, manpower, technical and managerial expertise. Obviously, the owner of SME cannot afford this approach due to its adverse affect on their resource availability. RMG businesses must be presented with TQM approach which is attractive to them in as sense it must not promise to improve or change everything, or to solve every problem but help them to be better in short span of time with long term sustainability.

Limitations of the Study

The study may suffer from some limitations. The most serious limitation encountering the study is that the author has a little practical exposure to the industries and organizations, where the practice of TQM is in existence. So, in analyzing the data, the author relied mainly on personal inference and logical conclusions. As the topic is a broad bases - and global issues, hence there may be some gaps in the prices of information. TQM as a discipline is still evolving. So, this study may be one of the earlier studies in this area. Consequently, it may suffer from some additional limitations generally associated with an earlier study. The author pays his gratitude to anyone endeavoring to make further analysis, improvement or suggestions on the issue.

Future Research

A further case-based exploration approach should be carried out to better understand the applicability of TQM in RMG. Another area that requires further exploration includes the investigation of management's role in supplier's selection and evaluation in TQM. Also, the use of information systems (IS) and technologies to support TQM is an emerging area for further research. Finally, it is necessary to investigate the behavioral and cultural issues that can influence the applicability of TQM.

Conclusion

TQM is not a destination rather a journey and it has no end. Organization is always trying to improve as well as different techniques and tools are invented parallel. Customer expectations enhanced. So definition of quality is always evolving. In Bangladesh RMG is booming sector and its growth is remarkable. To sustain the development and keep the growth rate stable, application of TQM is necessary. The owners and the professional of RMG should consider the fact.

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Strategies for Refinancing of SMEs in Bangladesh: Problems & Constraints

Gopal Chandra Saha¹
Rubaba Rahman²
Shameem Ahmed³

Abstract

Over the past decade, there has been a significant change in the world trade regime. The WTO techniques agreements limit the use of certain trade measures as quantitative restrictions and subsidies. Such development has also implication for a country's strategy in supporting its domestic industry in including SMEs. WTO agreements cover not only the traditional goods sector but also new sectors like services and intellectual property rights. There is a tendency for considering these newly included sectors as constraints to trade prospects of a poor country like Bangladesh. There are certain other areas where improvements provide genuine incentives to SMEs and contribute to their enhanced competitiveness. Improved infrastructure, better law and order situation, and efficient ports and transportation are likely to impact favorably upon the SMEs sector and such things may be no less important than mere policy supported incentives. However, these provisions have now become realities. Bangladesh should continue its efforts to make the world community appreciate the difficult economic situation of the LDCs and to help attain various trade preferences and concessions. Its long-run economic prosperity critically depends on success or otherwise of its efforts to turn the challenges of globalization opportunities. This will create a strong and potential base for economic development, which in turn, will accelerate the process of poverty reduction, and reduction of unemployment, create employment opportunities as well as accelerate the overall economic growth of the country.

Key Words: Small & medium enterprises (SMEs), strategies, financial institutions, constraints, globalization.

Introduction

A focused strategy is needed to address the problems besetting the SMEs for facilitating their optimum contribution to the overall growth of the national economy. Small and Medium enterprises (SMEs) have been playing a significant role

¹Lecturer, School of Business Administration, The People's University of Bangladesh.

²Assistant Professor, School of Business Administration, The People's University of Bangladesh.

³Assistant Professor, School of Business Administration, The People's University of Bangladesh.

for socioeconomic development in all countries, particularly in the developing economies. In Asia, they play even a greater role, as the sector constitutes about 98% of all enterprises, accounting for 30% of total employment and 30% of direct exports. However, SMEs face a plethora of challenges in terms of lack of access to information, technological disadvantages, lack of adequate finance and backdated marketing and managerial skills. Bangladesh being one of the developing countries and faced with several constraints has not been able to meet the challenges in SEMs sectors appropriately.

This has deprived the country of the substantial benefits that could come from the SMEs through their contribution to overall development of national economy. According to a study conducted by Canadian Integrated Development Association (CIDA), there are about 6.00 million SMEs in Bangladesh and among them only 27 thousand enterprises are ready to expand and export. SMEs contribute 50 % of total industrial output employing 82 percent of industrial labor force. This statistics show that the productivity of labour is low as 82 percent of workforce is producing only 50 percent of output. Therefore, there is a high labour-capital ratio. Although Bangladesh is an overpopulated country with abundance of labour, a large portion of its total workforce still remains unskilled and semiskilled.

Importance of SME Strategy

Growth of SME enterprises can lead to greater employment generation and alleviation of poverty. But trading is seen as safer and quicker way of making profit compared to industrialization. Appropriate strategies are necessary to attract investment in industrial sector by the SMEs. Bangladesh Government has formulated a comprehensive Industrial Policy-2005 by putting special emphasis for developing SME industries as thrust sector for balanced and sustainable economic development and facing challenges of free market economy and globalization. Action programs and strategies are a continuous process. PRSP 2004 has identified areas for development to reduce poverty by at least 50% by 2015 as targeted in the Millennium Development Goals (MDG). Sustainable growth is necessary to increase national income and reduce poverty and unemployment. More than 90% of industrial enterprises belong to SME category by employee size, i.e., less than 100 employees.

Present Status of the SME Sector in Bangladesh

Practically information on SME is not readily available in Bangladesh. BBS conducts annual surveys of the manufacturing sector, called the Census of Manufacturing Industry (CMI), but as mentioned earlier the BBS lumps under the "Large" category information on all units with 50 or more workers and hence the information cannot be separated in most cases for the 50-99 workers size category, which is more commonly used cut-off size limit for medium enterprises. Moreover, there is quite a bit of backlog in the processing of the CMI data. The latest available published CMI report is for the period 1999-2011. The prime agency for the promotion of small and cottage industries in Bangladesh is the Bangladesh Small Cottage Industries Corporation (BSCIC). BSCIC is required to maintain information and data bank on small and cottage industries in Bangladesh and accordingly the agency carries out

nation-wide surveys of the sector at some time intervals. However, the latest such survey by BSCIC was conducted in the late 1980s and it was based on the definition of small and cottage industries given in the earlier industrial policies that used capital rather than employment size as the cut-off limit. Fortunately, BBS carried out a nationwide census of all non-farm economic activities in 2001 and 2003 and a preliminary report based on the census has been made available recently.

Characteristics of a Sample of SMEs by Ownership Pattern¹

By Ownership Pattern	%
Sole Proprietorship	32.20
Joint Venture	09.10
Private Limited Company	45.50
Public Limited Company	07.30
Total	100.00

The contribution of the industry sector to Bangladesh economy has been on the increase.

Statement of the Problem

To face challenging situation of open market economy and globalization, the government considers that private sector-led industrial development as a prime mover of economic growth. Beside this, government, by now, has liberalized the trade regime by introducing a range of reforms so that the entrepreneurs can set up industries and operate them profitably without any misgivings. Meanwhile, the government has handed over a number of SOE's to the private ownership. The government creates little initiatives to formulate a separate SME policy to provide required guidelines and strategic support to set up SME industries across the country. In order to establish economically viable industrial enterprises, there is no initiative to set up Industrial and Special Economic Zones (ISEZ) so that the huge land area of these industrial zones should be effectively used to set a new trend for industrialization which would facilitate creation of lots of employment opportunities. To attract foreign investment, potential investors no steps were taken for incorporating the industrial policy. So for additional development the process of industrialization, the government should take necessary steps regarding Small and Medium Enterprises (SMEs) sector as a priority sector and also as an engine of industry.

Objectives of the Study

Objectives of the study are as follows:

¹ Bangladesh Economic Review, Economic Advisor's wing, Finance Division, Ministry of finance, Govt. of the People's republic of Bangladesh, 2004, p. 92.

1. To introduce the financing institutions, organizations, Banks, NGOs, Non-Bank Financial Institutions for SMEs in Bangladesh.
2. To measure the contribution of SMEs to GDP during 1998-99 to 2010-11.
3. To highlight the major problems of SMEs in Bangladesh.
4. To identify the causes of lower growth productivity of SMEs up to 2011.
5. To focus SWOT mix regarding SMEs in Bangladesh.
6. To make some suggestions for the development of SMEs in Bangladesh.

Literature Review of the Study

Alam & Ullah prepared an important study entitled “SMEs in Bangladesh and Their Financing: An Analysis and Some Recommendations”. They suggested that the Small and Medium Enterprises (SMEs) are accounting for 25 percent of GDP, 80 percent of industrial jobs, and 25 percent of the total labor force in Bangladesh even though the prospective sector gets negligible facilitation from different support service providers. There are various constraints that hinder the development of SMEs in Bangladesh, such as lack of medium to long-term credit, limited access to market opportunities, technology, and expertise and business information. Lack of suitable incentives, inefficient and limited services from relevant government agencies as well as poor capacity of entrepreneurs are other reasons for the slow growth of SMEs. Obviously, the government has many things to do to flourish the SMEs because if they flourish, SMEs will create new entrepreneurs, generate more jobs and will contribute to the national economy. This paper is an academic analysis toward policy formulation in respect of SME financing.

Khasru² prepared a vital study on “SMEs Sector in Bangladesh: A Critical Overview”. He mentioned that SMEs Sector has been gaining increased importance in Bangladesh as a viable option for accelerated industrialization and economic growth for the country. Recent years have seen the government putting strong emphasis on the development of this sector by devising policy instruments as well as providing financing incentives to encourage broader participation in this sector. The initiatives of the government have been complimented by the positive response of both the donor agencies as well as the chamber bodies. Such positivism much remains to be done for the SME sector to embark into the ambitious journey of being the forerunner of economic development of the country. Against such background, this paper reviews the progress of the SME sector and critically analyzes the major issues that need to be resolved for the SME sector to take-off within a short time. In the process, the key performance parameters of this sector have been identified and studied. Specific recommendations have been made as to how the necessary coordination between the policy support and resource mobilization can take place for giving the necessary thrust to this sector. The author strongly believes that the enormous entrepreneurial potential of Bangladesh can be unleashed through effective financing of the small and mid size business units.

²Syed Munir Khasru “SMEs Sector in Bangladesh: A Critical Overview” *The Journal of Management*, ISSN 1817-5090, Vol. 35 No. 6, November-December, 2007 pp. 73-84

Methodology of the Study

Sources of data: In the study main emphasis was given on secondary data, collected from the annual reports of Bangladesh Bank & Bangladesh Economic Review.

Period of the study: This study is prepared based on the information during 1998-99 to 2010-11.

Techniques of data analysis: For analysis and interpretation of the available data of the banks like Mean, SD, CV, AGR, AAGR, TREND, Maximum level and Minimum level etc. are followed for the study.

Analysis & Interpretation of Data

The Small and Medium Enterprises (SMEs) by producing exportable surpluses of commodities together with local value additions and creation of employment opportunities making significant contribution to the economy of Bangladesh. Although financing of SMEs in off-farm rural economic activities are largely dependent on equity financing from personal and family savings, existing banks and financial institutions are also coming forward to provide finance for the development of SMEs sectors. As the large potential of employment generation by SMEs has attracted attention of the policy makers, a range of initiatives for channeling loans to SMEs are being taken to save the SMEs.³

Government Banks: As part of poverty reduction strategy, the government is providing loan to small and medium enterprises in different projects through SMEs. Side by side, in order to expand commercial activities scheduled banks and financial institutions have taken up a scheme of Tk.1.00 (one) crore for refinancing against the loan given to SMEs under the instruction of Bangladesh Bank.⁴ This result generates and enhances purchasing power of the poor peoples. The government has taken up programmes to provide financial assistance to expand SMEs through commercial banks.

Government Steps: Agriculture sector and its activities in rural areas play a very crucial role in the overall socioeconomic development of Bangladesh. The Government in a bid to enhance agricultural output continues its agricultural credit schemes through NCBs and SCBs. To ensure adequate credit flow to agriculture and other rural economic activities, the Government had a target of disbursing Tk. 5537.91 crore in 2004-05 through BKB, RAKUB, four NCBs, BRDB and Bangladesh Cooperative Bank Limited, which were 26.46 percent higher than that of the previous year. Against this targeted amount, Tk. 4956.78 crore was disbursed up to June 2005, which were 22.44 percent higher than the amount

³ Bangladesh Economic Review, Economic Advisor's wing, Finance Division, Ministry of finance, Govt. of the People's republic of Bangladesh, 2005, p. 89.

⁴ Bangladesh Economic Review, Economic Advisor's wing, Finance Division, Ministry of finance, Govt. of the People's republic of Bangladesh, 2004, p.90.

disbursed in the previous year. Industrialization is one of the most important strategies for achieving the desired pace of development in Bangladesh. The Government is encouraging small and medium enterprises (SMEs) along with large ones.

Ansar VDP Unnayan Bank: The selected amount of loans is sanctioned by the Ansar VDP Unnayan Bank to the members and Ansar and Village Defense Party for setting up small businesses for producing goods or services. The bank disbursed Tk. 0.82 billion in 2002-03 and Tk. 0.67 billion in 2001-02. The default loans accounted for 2.08 percent of outstanding loans at the end of June 2003.

Karmasangsthan Bank (KB): Karmasangsthan Bank (KB) has taken up programmes to give loan to unemployed youth for setting up small enterprises that produce goods and services. The KB disbursed a total of Tk. 0.28 billion to 9486 borrowers and recovered Tk. 0.26 billion on earlier loans during 2002-2003. In 2001-02, total of Tk. 0.28 billion was disbursed to 9546 borrowers.⁵ The amount of default loan increased from 8.3 percent at the end of June 2002 and 25 percent at the end of June 2003. The relatively short tenure (usually two years) of the loans is reportedly one of the reasons for increase in default loans.

BASIC Bank: The Bank sanctions to the poor for setting up small businesses for producing goods or services. This bank disbursed SME loans of Tk. 7.07 billion in 2002-03. The overdue during 2003 accounted for 10.7 percent of outstanding loans.

Besides the above lending activities, there are numerous other ongoing initiatives for SME financing, sponsored by various government departments and agencies like the Directorate of Youth Development, BRDB, BARD etc. Overall SME financing is, however, yet much smaller in scale and less efficient than the micro-credit operations targeted towards the rural poor. Detail refinancing activities of Bangladesh Bank to various financial institutions and banks is shown in following Tables:

Table No. 1
1. Summary Information on SME Refinancing by the Selected
Institutions
(Up to June 2006)

Name of Banks / FIs Refinanced	Amount Refinanced (In Million)				No. of Beneficiary Enterprises			
	Working Capital	Mid Term	Long Term	Total	Industria l	Comme rcial	Service	Total
Bangladesh Bank	23.05	76.71	36.32		343	1503	318	2164
IDA	17.94	37.52	15.45	70.91	174	695	61	930

⁵ Bangladesh Economic Review, Economic Advisor's wing, Finance Division, Ministry of finance, Govt. of the People's republic of Bangladesh, 2004, p. 91

ADB	1.66	10.23	7.81		40	88	59	187
Sub-Total (a, b & c)	42.65	124.46	59.58	226.69	557	2286	438	3281
Refinanced from Bangladesh Bank	Amount Refinanced (in Crore)				No. of Beneficiary Enterprises			
1. NCC Bank Ltd.	01.56	07.75	00.00	9.31	00	225	03	228
2. Jamuna Bank Ltd.	01.81	00.84	00.00	2.65	05	12	01	18
3. National Bank Ltd.	0.60	00.00	00.00	0.60	01	00	00	01
4. One Bank Ltd.	0.58	02.45	00.00	3.03	05		00	69
5. The Premier Bank Ltd.		02.06	00.72	11.46	39	52	18	109
6. BRAC Bank Ltd.	3.81	28.23	00.00	32.03	97	896	02	995
7. Southeast Bank Ltd.	2.79	00.15	00.00	2.94	00	31	10	41
Sub-Total (1-7)	19.82	41.48	00.00		137			

Summary Information on SME Refinancing (Up to 31 March 2010)

Name of Banks / FIs Refinanced	Amount Refinanced (In Million)				No. of Beneficiary Enterprises			
	Working	Mid	Long	Total	Industria	Commer	Service	Total
1. Bangladesh Bank	224.80	493.79	235.70	954.28	2443	5844	1537	9824
2. IDA	63.71	100.74	87.26	251.71	924	1258	402	2584
3. ADB	144.48	132.27	58.19	334.94	800	2096	368	3264
Sub-Total (a, b & c)	432.99	726.83	381.15	1540.94	4167	9198	2307	15672
Refinanced from Bangladesh Bank	Amount Refinanced (in Crore)				No. of Beneficiary Enterprises			
1. NCC Bank Ltd.	1.56	07.75	00.00	9.31	00	225	03	228
2. Jamuna Bank Ltd.	1.81	00.84	00.00	2.65	05	12	01	18
3. National Bank Ltd.	0.60	00.00	00.00	0.60	01	00	00	01
4. One Bank Ltd.	0.58	02.45	00.00	3.03	05	64	00	69
5. The Premier Bank Ltd.	8.67	02.06	00.72	11.46	39	52	18	109
6. BRAC Bank Ltd.	3.81	28.23	00.00	32.03	97	896	02	995
7. Southeast Bank Ltd.	2.79	00.15	00.00	2.94	00	31	10	41
Sub-Total (1-7)	19.82	41.48	00.00	62.03	137			

Source: Bangladesh Economic Review, Economic Advisor's wing, Finance Division, Ministry of finance, Govt. of the People's Republic of Bangladesh, 2006, p. 92.

Bangladesh Bank: Bangladesh Bank disburses Tk 226.69 crore for refinancing.⁶ Out of this, the contribution of IDA and ADB was Tk. 70.91 crore and Tk. 19.70 crore respectively while that of Bangladesh Bank was Tk. 136.08 crore. Bangladesh Bank

⁶ Loc. cit.

disburses Tk 1237.34 million for refinancing.⁷ Out of this, the contribution of World Bank was Tk. 237.26 million while Bangladesh bank's contribution was Tk. 999.98 million during 2005. Refinancing activities of Bangladesh Bank to various financial institutions and banks are indicated like goods, jewellery, diamond cutting and polishing, oil and gas, cocoon cultivation and sericulture and stuffed toys. The rate of interest has been reduced from 8-10 percent to 7 percent for preshipment and packaging credit for export of RMG, frozen food and agricultural commodities. Besides, bank rate has been reduced from 7 percent to 5 percent to induce reduction of interest rate of bank loans.

IDA: IDA has provided US\$ 10 million to Enterprises Growth and Bank Modernization Project (EGBMP) during 2004-05.⁸ Moreover, **ADB** has finalized an agreement with Bangladesh Bank to provide additional US\$ 30 million to this sector. These huge resources would strengthen the financing programme of EGBMP. This results in employment generation in one hand and enhancement of purchasing power of the poor on the other hand. Under this programme, the financing capabilities of various financial institutions and banks have been enhanced during 2006.⁹

Table No. 2
2. Contribution of Manufacturing Sector in GDP and Growth Rate during 1998-99 to 2010-11.

Year	Types of Industries								
	Small & Cottage		Trends of % Of GDP	Medium-Large		Trends of % of GDP	Total		Trends of % of GDP
	Tk. In Crore	% of GDP		Tk. In Crore	% of GDP		Tk. In Crore	% of GDP	
1998-99	8184.90	0.75	3.60	20803.30	4.20	3.75	28988.80	3.20	3.67
1999-00	8659.30	5.80	4.45	21708.60	4.40	4.58	30367.90	4.80	4.50
2000-01	9267.40	6.60	5.31	23130.20	7.00	5.40	32397.60	6.70	5.34
2001-02	10699.60	7.20	6.17	24194.10	4.60	6.22	34174.20	5.50	6.17
2002-03	10780.00	8.00	7.03	25780.80	6.60	7.05	36480.80	6.80	7.01
2003-04	11496.00	7.45	7.88	27572.03	6.95	7.87	39068.80	7.10	7.85
2004-05	12408.50	7.93	8.74	29860.50	8.30	8.70	42269.00	8.19	8.68
2005-06	13529.70	9.04	9.60	33156.30	11.04	9.52	46686.00	10.45	9.52
2006-07	14865.10	9.69	10.46	36507.10	9.74	10.35	51372.20	19.43	10.35
2007-08	15920.00	7.10	11.31	39157.20	7.26	11.17	55077.20	14.36	11.19
2008-09	17018.90	6.90	12.17	41735.00	6.58	11.99	58753.90	13.48	12.02
2009-10	18144.30	6.61	13.03	88087.30	5.64	12.82	106231.60	12.25	12.86
2010-11	19458.90	6.10	13.89	91458.57	5.18	13.64	110917.47	11.28	13.70

⁷ Bangladesh Economic Review, Economic Advisor's wing, Finance Division, Ministry of finance, Govt. of the People's republic of Bangladesh, 2005, p. 90.

⁸ Ibid.

⁹ Op cit.

Banks and other Financial Institutions (FIs): Banks and other FIs are supporting this effort of the Government by extending industrial credit and other necessary assistance to this sector. In 2004-05, term loan disbursement in the industrial sector stood at Tk. 8704.52 crores, which were 30.39 percent higher than that of the same period of the previous year. In addition to extending credit to agriculture, industry and trade, banks and other FIs are also providing credit, though at a limited scale, for undertaking poverty reduction programmes.

Major problems of SMEs in Bangladesh:

Major problems of SMEs are as follows:

- Loan crisis
- Poor recovery
- Low productivity and profitability
- Lack of investment opportunity
- Lack of FDI
- Lack of Govt. logistic supports
- Seasonal variation
- Poor country market
- Less promotion for foreign market
- Poor quality product
- Huge competition
- Political unrest
- Availability of unskilled manpower
- High cost of production
- High rate of interest
- Technological problems
- Weak domestic market etc.

Causes of Lower Growth and Low Productivity of SMEs:

Following are the reasons for lower growth of SMEs, in terms of their market access:

- Poor marketing campaign and promotion are another important factor that acts as a key constraint to healthy growth of SMEs.
- Most of the enterprises lack in proper marketing strategy and have poor promotional strategy of their products. Lack of innovation and ideas is responsible for this.
- Thus, failure of timely delivery is slowing down the process of SME growth in Bangladesh.
- Lack of diversified products for export is yet another factor that has adversely affected the SMEs sector. Diversified product is a key issue in attaining greater market access.
- Besides such constraints operating on the demand side, there are problems on the supply side too.

- The SMEs in Bangladesh do not have access to sufficient finance and this is one of the major factors, responsible for their slow rate of growth.
- Access to credit is a big problem for SME market development.
- And whenever the credit is available, the rate of interest is high and is at par with that for large enterprises.
- Other constraints to SMEs growth are lack of access to technology, lack of information and knowledge, absence of confidence, poor productivity due to unskilled labor, poor research and development.

3. SWOT MIX FOR SMEs in Bangladesh

Items	Components
Strengths:	Commitment to the customers, good feedback systems, good management competence, experienced and skilled manpower, sound HRM, good monitoring, proper supervision, social welfare attitude, large scale Experienced Human Resource Management etc. are the strength of SMEs.
Weakness:	Lack of motivation of employees, dependence on head office, lack of good entrepreneurs, high cost of fund, promotion systems, no job satisfaction, poor salary structure, technological barriers, environmental constraints, excess liquidity, salary structure as per market economy, lack of market information and relationship etc. are the major weakness of SMEs.
Opportunity:	Infrastructure facilities, foreign exchange, sound remittance, strong supervision of loan, good monitoring systems, foreign services, pressure of market economy etc. are the major opportunity of SMEs.
Threats:	Special rules & regulations, control on fund management, political unrests, dependence on government decisions, political violence and pressure, poor recovery performance due to willful defaulters, CBAs and trade union pressure, organizational discipline, environmental difficulties like hartal, limited users of the products, political unrests, lack of sufficient equity, political violence, pressure, delay legal action, drastic action against fraud, poor job security, misuse of communication cost (misuse of telex, mobile, telephone, fax, ac cost, internet bills), government policy, political concepts , privatization policy etc. have the major threats.

Conclusion, Suggestions, Policies & Strategies

In fine selected institutions, organizations and agencies (like Govt. Banks, Ansar VDP Unnayan Bank, Karmashanthan Bank, Basic Bank Ltd., ADB, IDA, BRDB, BARD etc.) are interested to invest their fund for the development of SMEs in Bangladesh which implies the positive impact for the economic development of Bangladesh. Government of Bangladesh gains huge amount through SMEs activities which create the favorable impact for GDP in Bangladesh. Bangladesh imports huge quantity of different types of products including food, cosmetics, toys,

instruments, medical instruments, luxurious items, electric appliances and electronics items, parts and machinery, furniture, medical items and other products. For this purpose Bangladesh has to pay a huge amount of import bill every year. As a result, foreign currency reserve is under pressure pushing prices of dollar increase, which automatically impact, on import of raw materials and intermediate goods causing inflation in the economy. Its impact is reflected on the prices of imported products. Thus, in capturing a larger market, both domestic and international, Bangladesh, like other developing countries in Asia, faces many constraints and such constraints operate from both demand and supply sides. When efforts will be made in a coordinated way to overcome such constraints, this will benefit the economy of Bangladesh. A development of a strong SME sector for Bangladesh is vital for a self-sustained manufacturing sector and reduces dependency on import. We have to spend overwhelming major portion of the export earnings for importing raw materials of RMG sector. Export earnings from RMG were \$ 6.41 billion in 2004-05 but lion's share of export earnings was spent for importing of raw material. It is not safe to depend on only one sector. If we lose this sector to the more competitive exporters like China, India and Pakistan then a catastrophe may be seen in this sector. So we should develop other sectors and diversify exports to survive in the global competition. We need to develop a short, medium and long-term SME development strategy in a planned manner to face such situation boldly.

Suggestions for Growth and Development of SMEs

- Proper training facilities for the staff and setting up of information booths or display centers for SME products, both domestic and international, may help improve the situation.
- In order to capture a larger market share, both domestic and international, it is very important that the products are delivered to the consumers at the right time, at the right place, and of course, at the right quality and quantity.
- In addition to that, supplies should be available according to the demand or the needs of the consumers. When consumers face a lack of variety in products, they have a limited range of choice.
- SMEs should produce exportable surpluses of commodities, which would have significant contribution to the economy of Bangladesh.

The following steps may be taken for the development of SMEs:

- Govt. should implement the policies for the development of SME sector,
- An SME Technology Policy has to be implemented,
- Arrange easy financing for SME entrepreneurs,
- Stop import of foreign goods which can be produced in our home country,
- Ensure transport and warehouse facilities,
- Easy access to loan for the farmers and encourage farmers for processing of the products.

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SMEs	Small & Medium Enterprises	GDP	Gross Domestic Product
CIDA	Canadian Integrated Development Association	RMG	Ready Made Garments
BSTI	Bangladesh Standards and Testing Institute	QIP	Quantum Index of Production
QA	Quality Assurance	BBS	Bangladesh Bureau of Statistics
LDCs	Least Developed Countries	EGBMP	Enterprises Growth and Bank Modernization Project
WTO	World Trade Organization	FIs	Financial Institutions
ICT	Information & Computer Technology	NCBs	Nationalized Commercial Banks
		VDP	Village Defense Party
		MDG	Millennium Development Goals

The Mercy Period for Expatriates in K.S.A and Its Impact on Remittance Inflows of Bangladesh

Mohammad Arif Hossain¹

Abstract

Almost eight million Bangladeshi workers are working in the various countries over the world. One of them is Saudi Arabia where 2.6 million Bangladeshi workers are working which is more than 30 percent of total overseas employments and major portion (26.49 percent) of wage earners remittance inflows from Saudi Arabia. But last six or seven months of the year 2013 and first quarter of the year 2014 show negative growth of remittance from Saudi Arabia due to the cost to change work status of workers to be legal during the mercy period. This paper has assessed the cost of Bangladeshi workers to change their work status in Saudi Arabia. It has analyzed cost to change work status and its impacts on the wage earners remittances. It has also analyzed the manpower export from the very beginning of manpower supply to the various countries over the world especially in Saudi Arabia. This paper identifies that negative trend of manpower export to Saudi Arabia is not responsible for negative inflows of wage earners remittance (-24.8 percent) in last six months of the year 2013. It is because of the cost to change workers work status (kafeel & Mehana). It also identifies the average cost (15,076 SAR) per worker as well as their total cost (11.307 billion SAR equivalent to USD 3.015 billion approximately). This is mainly responsible for the negative impact on wage earners remittance inflows.

Introduction

On the date of 12th April 2013, the custodian of two holy mosques king Abdullah announced three months reprieve to expat foreign workers to correct their work permit. As a result millions of illegal expatriates from various countries specially Bangladesh, India, Pakistan, Afghanistan, Sudan, Philippines, Indonesia and Egypt got a chance to correct their Iqama status. Huge number of Bangladeshi workers had been suffering a lot for seven years or more. Because the facility to change their sponsor and Iqama status (mehna) were stopped by the local government. So the declaration of mercy period by the government of the kingdom is a great chance for the Bangladeshi expatriates who were working illegally in the kingdom of Saudi Arabia. They can be legal workers by correcting their Iqama status and those who have no passport but want to leave the kingdom, they can leave by

¹Master of Business Administration (MBA) in Finance & Accounting, IBAIS University, Bangladesh.

getting out pass without any penalty or punishment. But workers were facing a lot of obstacles to change their sponsor and status as their sponsors were demanding huge money to release them. Moreover, they had to pay legal fees and other associated cost. For these reasons the government of Bangladesh might lose billions of foreign currency.

Objectives

The main objectives of the study are -

- to identify the cost to change sponsor and work status to be a legal worker.
- to find out the approximate amount of revenue and its impact on remittance.

Methodology

This survey is basically quantitative and data have been collected by face to face interview with the target samples in the various cities of Asir and Al-Baha provinces such as Al-Bashair, Afara, Bisha, Tabala, Al-Namas, Boniamore, Sabt-al-Alayah, Al-Basud, Abha, Khamis Mushayat, etc. and also by a questionnaire asked through email. Secondary information are collected from newspapers and related sources especially from the foreign exchange department of Bangladesh bank and the Bureau of Manpower, Employment and Training.

Literature Review

From various financial sources such as newspapers and electronic media. There was an information that the inflows of overseas workers remittance are in negative trend in last few months of the year 2013. Remarkably, it is -24.8 percent negative from the K.S.A, (according to the foreign currency department, Bangladesh Bank.). So my interest about the K.S.A is to identify the reasons behind the poor inflows of remittance from workers in Saudi Arabia as well as to provide some recommendations with a view to improving the situations.

The overall inflow of workers remittance recorded a decline by 8.1 percent during Q1FY14 (first quarter of the fiscal year 2014) to USD 3.27 billion compared to Q1FY13 (first quarter of the fiscal year 2013). Remittance inflow decreased mainly due to a large (44.4 percent) drop in workers moving abroad during H2FY13 (last six month of the fiscal year 2013) compared to H2FY12 (last six month of the fiscal year 2012). During Q1FY14 (first quarter of the fiscal year 2014) remittances from the gulf region recorded a 15.2 percent decline as all the potential market of regions like Saudi Arabia (-24.8 percent), UAE (-10.1 Percent), Qatar (-28.6 percent), Kuwait (-6.6 percent) declined while Oman (+3.5 percent) and Bahrain (+1.7 percent) exhibited a small growth. Remittances from the Euro region (-13.5 percent) and the Asia pacific region (-7.7 percent) also declined. On the other hand, remittances inflow from rest of the world (including USA) registered a 16.7 percent growth. In absolute amounts the major sources of remittances during the quarter was Saudi Arabia (USD 709.2 Million) followed by UAE (USD 620.4 million), USA (USD 529.5 million) and UK (USD 237.7 million).

Table 1: Wage Earners Remittance Inflows: Country-wise (Monthly)

USD in millions

Country	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013	July 2013 - 2014	August 2013 - 2014	September 2013-2014	October 2013 - 2014	November 2013 - 2014	December 2013 - 2014	Total
Bahrain	157.43	170.14	185.93	298.46	361.70	34.06	27.77	30.75	40.16	33.24	38.40	204.38
Kuwait	970.75	1019.18	1075.75	1190.14	1186.93	104.41	77.61	85.08	94.28	86.21	99.41	546.99
Oman	290.06	349.08	334.31	400.93	610.11	56.29	48.59	46.58	61.23	46.77	56.49	315.95
Qatar	343.36	360.91	319.36	335.26	286.89	23.52	18.86	18.03	21.64	18.73	21.31	122.07
K.S.A.	2859.09	3427.05	3290.03	3684.36	3829.45	259.18	225.70	224.26	235.19	249.23	284.25	1477.82
U.A.E.	175.492	1890.31	2002.63	2404.78	2829.40	237.00	193.43	189.98	229.10	203.67	229.25	1282.43
Libya	1.25	1.46	5.20	12.91	57.65	7.09	6.04	6.29	6.64	6.03	6.84	38.93
Iran	3.28	4.49	2.32	1.16	2.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total	6380.14	7222.62	7215.53	8328.00	9164.72	721.55	598.00	600.97	688.24	643.88	735.95	3988.57
Australia	6.78	8.45	13.00	53.27	60.91	4.49	3.15	3.76	5.35	3.75	3.99	24.50
Hongkong	9.09	8.32	11.12	22.64	19.54	1.29	0.98	1.39	1.75	1.02	1.78	8.21
Italy	186.90	182.19	215.58	244.75	233.23	29.08	28.50	25.84	27.85	17.33	21.41	150.02
Malaysia	282.22	587.09	703.73	847.49	997.43	86.71	68.22	65.26	94.83	82.37	92.07	489.47
Singapore	165.13	193.46	202.33	311.46	498.79	34.50	27.09	29.97	34.77	30.88	40.06	197.26
U.K.	789.65	827.51	889.60	987.46	991.59	86.24	67.76	83.74	94.08	60.42	61.83	454.06
U.S.A.	157.522	1451.89	1848.51	1498.46	1859.76	211.70	156.79	161.01	216.20	170.17	190.61	1106.48
Germany	19.32	16.50	25.64	34.99	25.81	2.21	1.74	2.58	2.51	1.95	3.42	14.41
Japan	14.12	14.74	15.21	22.16	21.18	1.61	1.13	1.47	1.52	0.93	1.69	8.35
S.Korea	18.33	20.77	23.95	30.05	61.77	4.88	3.58	3.60	3.94	4.55	5.83	26.39
Others	242.36	453.86	486.13	462.71	526.40	54.70	48.83	46.11	59.63	44.19	51.57	304.57

Sub total	330 9.12	3764.7 8	4434.8 0	4515.4 4	5296.4 1	517.4 1	407.7 7	424.7 3	542.4 3	417.5 6	474.2 6	2783.7 2
Total	9689. 26	10987.40	11650.33	12843.44	14461.13	1238.96	1005.77	1025.70	1230.67	1061.44	1210.21	6772.29

NA - Not Available Source: Foreign currency department, Bangladesh Bank

Wage earners remittance inflows from Saudi Arabia

If we analyze more specifically in table 2, the wage earners remittance inflows from Saudi Arabia of last six months of the year 2013 show the negative trend significantly from the month of July 2013 which was USD 259.18 million. Subsequently, they were in August USD 225.70 million, in September USD 224.26 million, in October USD 235.19 million, in November USD 249.23 million, in December USD 284.25 million. Especially four months such as August, September, October and November of the year 2013 significantly show the negative inflows of remittances which is -12.92 percent negative growth in August compared to July, -13.47 percent negative growth in September 2013 compared to July 2013, -9.26 percent negative growth in October 2013 compared to July 2013, -3.84 percent negative growth in November 2013 compared to July 2013. But in December it shows 9.67 percent positive growth compared to July.

**Table 2: Wage Earners Remittance Inflows: Saudi Arabia (Monthly)
Last six months of the year 2013.**

Sl no.	Month	Amount in USD in millions	Amount in BDT in millions
1	July	259.18	5440.19
2	August	225.70	4737.44
3	September	224.26	4707.22
4	October	235.19	4936.64
5	November	249.23	5231.34
6	December	284.25	5966.41

Source: Foreign currency department, Bangladesh Bank

History of overseas employments in Saudi Arabia

In the context of country wise number of migration during 1976 to 2013 the K.S.A tops the list. During this period a total of 2,629,123 Bangladeshi come to this country on employment which is about 30.16 percent of the total migration. Saudi Arabia is one of the major employing countries of manpower from Bangladesh and it constitutes about 30.16 percent of the total migration. Bangladesh entered into the arena of manpower export to the Kingdom of Saudi Arabia rather late preceded by some neighboring countries such as India, Pakistan and Philippines, starting with a figure of 217 of 1976. Migration in the K.S.A increased steadily up to 1993. It

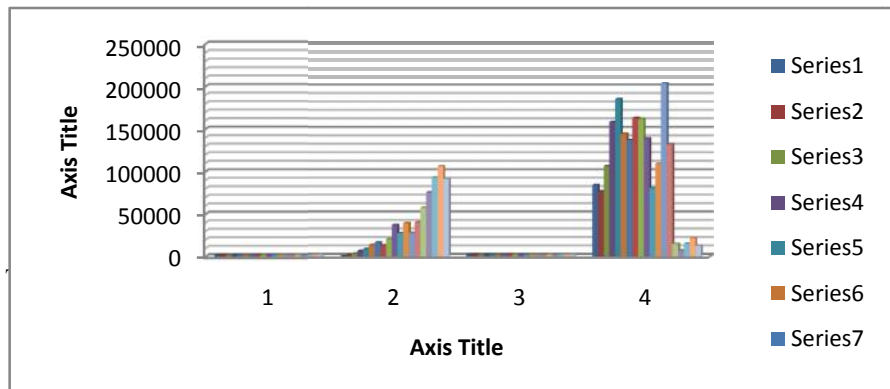
experienced decreased in the next subsequent years, then again increased from 1997 to 1999. The export figure of Bangladesh reached 185,739 in 1999. In the subsequent years the figure is slightly less for various reasons. It again falls sharply in 2005, where only 80,425 workers migrated from Bangladesh to the Kingdom of Saudi Arabia. But in 2006 it picked up again and migration of workers were 109,513 and in 2007 migration reached in 204,112 which is the highest export of manpower from Bangladesh to Saudi Arabia in the history of manpower export. Since 2008 labor markets in Saudi Arabia is shrinking for expatriate workers in coming days. It is drastically falling down from 2009 to till today.

Table-3: Year wise overseas employments in Saudi Arabia

Years	Number of employments	Years	Number of employments
1976	217	1995	84009
1977	1379	1996	76734
1978	3212	1997	106534
1979	6476	1998	158715
1980	8695	1999	185739
1981	13384	2000	144618
1982	16294	2001	137248
1983	12928	2002	163269
1984	20399	2003	162131
1985	37133	2004	139031
1986	27235	2005	80425
1987	39292	2006	109513
1988	27622	2007	204112
1989	39949	2008	132124
1990	57486	2009	14666
1991	75656	2010	7069
1992	93132	2011	15039
1993	106387	2012	21232
1994	91385	2013	12654
		Total	2629123

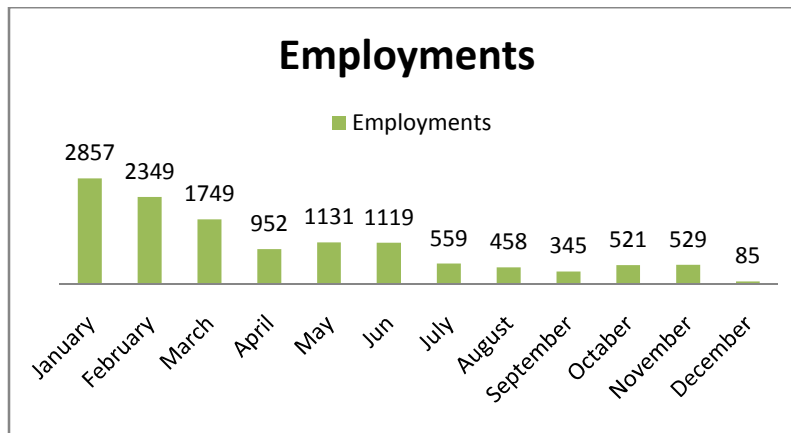
Source:BMET.

Graph -1: Year wise overseas employment in Saudi Arabia.



Month	Employment
January	2857
February	2349
March	1749
April	952
May	1131
Jun	1119
July	559
August	458
September	345
October	521
November	529
December	85
Total	12654

Source: Bureau of Manpower, Employment and Training



Source: Bureau of Manpower, Employment and Training

Table 4 shows the month wise manpower export to the Saudi Arabia from January to December of the year 2013. It also shows how poor is manpower export of Bangladesh in Saudi Arabia.

Survey Analysis

In table 5, it shows data collected by the researcher through a questionnaire from respondent by face to face interview, because most of the respondents are not well educated. Therefore, data has been collected from fifty various types of workers who are working in the Kingdom of Saudi Arabia in different category such as salesman, mechanic, painter, labor, plumber and voucher. They are working for either company or person. Workers average age 37 years (Rounded) and average working load 14 hours (Rounded).

In the context of cost, available data from the survey show that every worker paid SAR 3,150 as legal fees, 2,500 SAR for the immigration office and 650 SAR for

the labor office and health insurance cost average 655 SAR. But this amount is not enough to change the status of expatriate's worker because of their sponsors (kafeel) demanded money to release them to transfer to another sponsor. Sponsors took at least 2,000 SAR to 15,000 SAR from the workers to release them which is in average or mean sponsor (kafeel demand) cost 6,398 SAR. Another major cost paid by the workers are processing cost in order to process or prepare the supporting documents supposed to be submitted to the government office. Processing related local office demanded at least 2,500 SAR to maximum 10,000 SAR according to the conditions of the workers' current situation. For example, to change job status (mehna) government fees is only 25 SAR, but the local office demands 1200 to 1500 SAR. So the processing cost is also a major cost paid by the workers and average processing cost per worker is 4872 SAR. Including all relevant cost, the total average cost per worker is 15076 SAR.

Table-5: Cost Analysis to change work status in Saudi Arabian Riyal (SAR)

Sl no.	Age	M/F	Change status	change sponsor	Occupation	Work load	Legal fees	Insurance	sponsor cost	Processing cost	Total cost
1	35	M	YES	NO	sales man	12	3150	650	2000	3000	8800
2	29	M	YES	YES	sales man	12	3150	650	5000	3500	12300
3	35	M	YES	YES	Mechanic	16	3150	650	8000	5000	16800
4	48	M	YES	YES	Mechanic	16	3150	700	5000	5500	14350
5	32	M	YES	YES	Painter	16	3150	700	6000	8150	18000
6	31	M	YES	YES	Labor	16	3150	650	10000	4500	18300
7	38	M	YES	YES	Labor	16	3150	650	10000	5000	18800
8	42	M	YES	YES	Labor	16	3150	650	8000	5250	17050
9	45	M	NO	YES	Labor	16	3150	650	5000	3750	12550
10	29	M	YES	YES	sales man	12	3150	650	15000	9750	28550
11	26	M	YES	YES	Mechanic	12	3150	650	15000	8000	26800
12	33	M	YES	YES	Restaurant	16	3150	650	7000	4550	15350
13	35	M	NO	YES	Restaurant	16	3150	650	5000	5500	14300
14	35	M	NO	YES	Restaurant	16	3150	650	5000	4700	13500
15	40	M	NO	YES	Voucher	12	3150	700	5000	5350	14200
16	36	M	NO	YES	Voucher	12	3150	700	6000	5550	15400
17	28	M	YES	YES	Labor	16	3150	650	5000	3500	12300
18	34	M	YES	YES	Farming	16	3150	650	3000	4500	11300
19	39	M	NO	YES	Plumber	16	3150	650	7000	5150	15950
20	33	M	YES	YES	Labor	16	3150	700	5000	5500	14350
21	35	M	YES	YES	Labor	16	3150	650	6000	5700	15500
22	31	M	NO	YES	Painter	12	3150	650	5000	6300	15100
23	27	M	YES	YES	Mechanic	16	3150	650	8000	5200	17000

24	36	M	YES	YES	Voucher	12	3150	650	5000	3900	12700
25	49	M	YES	YES	Voucher	12	3150	650	5000	3500	12300
26	41	M	YES	YES	Voucher	12	3150	650	5000	4000	12800
27	32	M	NO	YES	Voucher	12	3150	650	5000	3500	12300
28	37	M	YES	YES	Voucher	12	3150	650	5000	4500	13300
29	33	M	YES	YES	Labor	16	3150	650	8000	6700	18500
30	42	M	YES	YES	sales man	16	3150	650	15000	7500	26300
31	52	M	YES	YES	sales man	16	3150	650	12000	6500	22300
32	34	M	YES	YES	Farming	16	3150	650	5000	3500	12300
33	45	M	NO	YES	Plumber	16	3150	650	6000	5500	15300
34	43	M	YES	YES	Labor	16	3150	700	7000	3500	14350
35	31	M	NO	YES	Labor	16	3150	650	5000	2500	11300
36	44	M	YES	YES	Labor	16	3150	650	5000	4750	13550
37	24	M	YES	YES	sales man	12	3150	650	6500	4200	14500
38	37	M	YES	YES	Plumber	12	3150	700	3000	2500	9350
39	36	M	YES	YES	Plumber	12	3150	650	5000	3500	12300
40	46	M	YES	YES	Farming	16	3150	650	6000	5500	15300
41	28	M	YES	YES	sales man	12	3150	650	2000	5500	11300
42	30	M	NO	YES	sales man	12	3150	650	6000	4200	14000
43	32	M	YES	YES	Labor	16	3150	700	5000	3500	12350
44	37	M	YES	YES	Labor	16	3150	650	6000	4500	14300
45	44	M	YES	YES	Driver	16	3150	600	8000	5500	17250
46	51	M	YES	YES	Leath	16	3150	600	5500	3500	12750
47	35	M	YES	YES	Supervisor	12	3150	600	7500	2500	13750
48	38	M	YES	YES	Driver	16	3150	650	6000	5600	15400
49	52	M	YES	YES	Voucher	12	3150	650	3000	5500	12300
50	36	M	NO	YES	Driver	16	3150	650	5000	4300	13100
Avg.	37					14		655	6398	4872	15076

Around thirty thousand Bangladeshis returned home by November, said Najmul Islam, the country consul general in Jeddah. More than 750,000 took advantage of amnesty. (*Arab News*, Monday 9 December 2013)

Findings

1. In order to change work status and sponsor (kafeel) average cost per worker is 15,076 Saudi Arabian Riyals equivalent to BDT 312,248.
2. Approximate total cost for Bangladeshi is 11.307 billions of Saudi Arabian Riyals equivalents to USD 3.015 billion.
3. These costs are responsible for significant negative trend in wage earners remittance inflows.
4. This article needs more survey in a broader aspect to identify the actual cost.

5. To arrange required cost, workers borrowed money from other workers, even brought money from their home.

Limitations

- There are no female workers' data in this paper because of restrictions to meet any female without her legal guardians. They have no Internet access.
- Few workers did not respond accordingly.
- Communication to the vast people has not been possible due to the unavailability of time and distance from one city to another.

Recommendations

In order to develop the situation -

- The government of Bangladesh should take immediate initiative to negotiate with the authority of the kingdom of Saudi Arabia to give the facilities to change sponsors and job status for the Bangladeshi workers permanently like other countries.
- Immediate initiative is necessary to discuss with the ministry of labor of Saudi Arabia to give loan to the workers from the current sponsors which will be deducted from their salary monthly basis as installments. So that the workers feel free to work and can send their family expenditure regularly.

Conclusions

Latest reports of Bangladesh Bank and statistics from the bureau of manpower, employment and training published that recent negative growth of wage earners remittance (-24.8 percent) from the Kingdom of Saudi Arabia is due to negative trend in export of manpower. But this paper shows that less manpower export is not fully responsible for the negative growth of the remittance inflows from Saudi Arabia, rather statistics shows that the last few years especially from the year of 2009- 2013(table-3) manpower export to Saudi Arabia was very poor compared to any other year of the history of manpower export except in the beginning. So, the less manpower export to Saudi Arabia has little impact on remittance. On the other hand, the huge cost to change the working status and sponsors are mainly responsible for the negative growth of the wage earners remittance inflows.

References

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Definitions

- Kafeel – It’s an Arabic term that means sponsor or employer.
- Mehana- It’s an Arabic term that means job status or job category.
- Iqama - It’s an Arabic term that means identity card.
- Horob – This is an Arabic term that means final exit of the individual workers given by his/her sponsor.

Appendix Questionnaire

This questionnaire seeks actual information from you about cost that you spend to change your sponsor (kafil), job status (Mehna), legalized work permit/cancel horob. You are cordially requested to respond to the questions below carefully and honestly. This questionnaire sustains your anonymity and your responses to it will be kept strictly confidential.

A. Demographic Information: (optional)

A1: What is your name?
.....

A2: What is your date of birth?
...../...../.....

A3: What is Your Company Address?
City:

.....
.....

Zip code:

Post code:

Email:

Mobile no:

A4. Your Age.

- 18-25
- 26-33
- 34-41
- 42-49
- 50-60

B. About your profession

B1: What is the type of your work?

- Labor
- Construction
- Mechanic
- Farming
- Salesman
- Others type

B2: What is the type of your company?

- Constructions
- Building materials
- Farmhouse
- Others type

B3: Did you change your kafeel (sponsor)?

- Yes
- No

(If yes, answer the question below)

B4: How much did you pay to change your kafeel?

- 5000-7000 SAR
- 8000-10000 SAR
- 11000-13000 SAR
- 14000-16000 SAR
- Other amount

B5: Did you change your mehana (job status)?

- Yes
- No

(If yes, answer the question below)

B6: How much did you pay to change your mehana?

- 1000-2000 SAR
- 3000-4000 SAR
- 5000-6000 SAR
- 7000-8000 SAR
- Other amount

B7: How much is your monthly salary in SAR?

- 800-1200
- 1300-1700
- 1800-2200
- 2300-2700
- 2800-3200
- Other amount

Thanks for answering all of the above questions

Causes & Consequences of Stock Market Crash in Bangladesh: An Empirical Investigation

K. M. Anwarul Islam¹
Mahbuba Zaman²

Abstract

Share market is considered as a place of investment by the investors of different levels. But the third world's share market is full of uncertainty and risks, especially in Bangladesh that has confronted two big crashes in 1996 and in 2010-11. People with little knowledge and people without any knowledge entered into the market to make profit. Around 3.3 million people were affected by the market crash 2010-11. The aim of the research is to determine reasons of the stock market crash in Bangladesh and roles of the regulators and government since the crash took place. This research helps to get background of the crash with reasons and role of different regulatory and intermediary organizations. Self-administered questionnaire is used to obtain primary data for the study. We have sent 25 questionnaires to employees of broker houses and general investors. The result of the self-administered questionnaire helped us find some other reasons behind the stock market crash in addition with reasons provided in this research paper. Moreover, the result shows developments of market by the regulators and government since the crash. Finally, we make recommendation to the regulators, government and investor.

Key Words: Stock Market, Bangladesh stock market crash, regulators, DSE, CSE, SEC.

JEL Classification: M10, O10, O16, G20

1. Introduction

Stock market is one of the most important financial institutions of any economy as well as Bangladesh. It opens door for companies to raise huge amount of capital from a lot of individual investors inside & outside of a country. Hafer and Hein (2007) pointed that growth of new businesses or our economy would not be possible without availability of stocks and development of financial markets.

Here investors participate voluntarily to buy ownership of a company in the

¹ Senior Lecturer in Finance, Department of Business Administration, The Millennium University, Dhaka, Bangladesh.

² Independent Researcher, Bangladesh.

public market. It is said that stock market is an intermediary institution to adjust a gap between surplus units and deficit units of an economy. In these days for millions of middle class educated people in Bangladesh investing in stocks is more popular than investing in any other investment sectors. For an investor, stocks are more liquid than any other investment sources as it gives ability to sell and buy ownership anytime without any hassle.

Since 2007 share prices of Bangladesh stock market have been increasing steadily over the past four years and it outperformed almost all the world's markets. The financial year 2008-09 was known for the global financial and economic crisis. Many developed and developing countries fall into recession. However, it could not affect Bangladesh economy greatly. So, the stock market of the country did not see any significant changes or fall. As CPD (2011) reported, financial year 2008-09 was a volatile year but during this year Bangladesh economy got benefited from low prices of import-able and was able to avoid negative pressure on its export of goods and services.

The consecutive outstanding performance of Bangladesh stock market in recent years before the crash lured millions of investors to the stock market to invest their little savings. Before the stock market crash the market had become a route of easy money for too many new individual investors. That was why; millions of fresh investors invest their small saving in the market during this period. For these fresh investors investing in this market provided a way to avoid working a job. Even some BO account holders worked as intermediaries of friends, relatives to invest their money in the stock market.

Finally, the stock market crashed and taught these investors that investing money in the stock market involves risk too. But the lesson that investors are taught wreaked havoc on the lives of millions of innocent investors. The crash wiped out billions of taka from the market where fresh, illiterate investors were the main victims. It has been more than a year since the crash occurred. But the market was still struggling to regain its loss. Stock market crash of 2010-11 has become a national, political and social issue of the country.

Hossain (2011), the chairman of SEC suggested that "all market participants and regulatory organizations have to work together more professionally in order to achieve the ultimate goal of the Capital Market". Investors of this market have to enrich their knowledge and need to be aware about the market, he added.

2. Literature Review

The crash of 1987 was known as "Black Monday" which wiped out over 500 billion of dollars of investors. During the first 6 months of 1987 the value of the U.S. dollar declined comparing to other currencies of the world. As a result, products & services of the U.S. became less expensive to other countries. So, the figure of exports increased and companies experienced more earnings and growth of stock prices in the equity market. Prior to the crash, stock market was posting strong gains almost of 1987. The development of the U.S. market attracted foreign investors and

foreign investment doubled between 1986 & 87 which helped increase the stock price (Money Zine, 2005-2011).

Most of the countries' stock markets have confronted the taste of collapse at least once. In 2000, London Stock Exchange and American Stock Exchange encountered the collapse. Economic recession all over the world caused the share market collapse in America and Europe. But Bangladesh protected itself from this scenario due to very little foreign investment in this country. After 1996 collapse in the share market, a neutral Inspection Committee was formed with a view to investigating the reasons behind the market collapse. Munir Uddin, an FCA, was the chief of that committee. He opined that the collapse of 1996 was the result of the activities of a group of people. Main accused at that collapse were outsiders to Bangladesh. Some of the leading businessmen along with the foreigners committed the crime. They were sued at that time but lack of evidence closed the files of the alleged persons. According to that Investigation Committee, more than 500 crore was transferred outside the country. But for that failure, the government and the SEC were accused. The controlling and the monitoring activities were weak. As a whole, it can be said that paper based share certificate, lack of knowledge of the retail investors, manipulation, inside trading and greed are some of the main reasons of the collapse (MOF, 2011). The main catalysts for that collapse were the shrewd manipulators from both home and abroad (Mohiuddin, 2010).

In the period of 1980s inflow of new investors helped increase market demand and support prices of market instruments. As the development of market infrastructure, program trading strategies were adopted in the capital market for quick trading. One strategy was "portfolio insurance" which was designed to minimize loss of investors during falling market limiting weight of stocks and increase weight in rising market. Another model was "index arbitrage," that suggests making profit by buying and selling stocks comparing the value of stocks between in an index and stock- index futures contracts. Then the rule that prohibited short-sales for this kind of trade brought difficulty for arbitragers. New York Stock Exchange (NYSE) executed program trading with the support of designated order turnaround (DOT) system. Before the crash the macroeconomic picture experienced increasing interest rate all around the world and inflation. (Carlson, 2006)

The 'Bull Run' of forming bubble in the market continued for five years started from 1982. The Dow gained from 776 point in August 1982 to peaked 2722.42 point or about 250 percent in August 1987. It was mentionable that the Dow regained its value that lost in the crash of 1987 within two years by September 1989 (Itskevich, 2002).

3. Objectives of the Research

The objectives of the research are given below:

- I. To examine the reasons that lead the "Bull Run" for dramatic increase of different instruments in Bangladesh stock market and the fundamental factors of the collapse.

- II. To analyze the role of DSE, CSE, and SEC as market regulators during the bubble formation and burst.
- III. To provide knowledge for the stakeholders related to this stock market so that investors and other stakeholders in Bangladesh stock market and emerging stock markets can be aware of similar kind of collapse.

4. Research Methodology and Data Collection

A qualitative research approach has been chosen for the study. Data have been gathered from two different sources for this research which are primary and secondary sources. For the primary data, self administered questionnaires were sent to 15 employees of three different brokerage houses and 10 general investors. The questionnaire consists of 3 closed and 7 open questions. Secondary research has been done by using theories written by scholars, economists and writers. Text books, investigation report, previous researches related to the topic, Journals, newspaper, indices data and electronic sources have been used as the secondary sources.

5. Research Questions

The key questions that have been answered by the study are following:

- I. What were the main reasons for the stock market crash in Bangladesh?
- II. What has the government & market regulators done to improve the market condition and prevent this kind of collapse in future?

6. Limitations of the Research

We could not approach all stakeholders related to the stock market of Bangladesh to conduct self-administered questionnaire. So, getting different views of different stakeholders was not possible. That's why there might be conflict of interest among the stakeholders.

7. Stock Market Crashes in Bangladesh

7.1 Stock Market Crash in Bangladesh in 1996

7.1.1 Background

The scenario of stock market crash in 1996 and crash in 2010-11 are totally different. The number of BO account holders was only 300,000 and most of them were very new in the market. During the crash of 1996 paper shares used to be sold in front of DSE and it was not easy for investors to identify fake and original shares. The market was enough developed to gain confidence of investors. There was no automated trading system, surveillance was not enough strong and no circuit breakers as well as international protections (Hossain, 2011).

From 1991 to the end of 1995 DGEN price index gained by 139.3% and reached to 834 point. But in 1996 the market experienced dramatic change and pushed the price index up by 337%. DGEN Index recorded high growth from July and stood at 3648.7 points or by 280.5% on 5th November 1996. Besides, Chittagong Stock Exchange experienced the same change and grew by 258%. Chittagong stock exchange index increased from 409 to 1157 points in 1996 within one year time. (Bepari & Mollik, n.d.)

During the ‘Bull Run’ period new records were posted almost every day in both bourses. For example, market capitalization achieved up to \$2 billion which was equal to 20% of total GDP. As market became overheated, government took step by selling state owned institutions and Taka 2 billion was given to ICB to buy shares and support the market. But the steps taken by the government did not work. (Hossain, 2011)

Finally, abnormal rise of share prices started to fall and Bangladesh stock market experienced its first crash of the history in 1996. The index lost over 233 points on November 6, 1996. After the bubble burst DGEN index dropped to its lowest point and stood at 957 in April 1997. It stood at around the same point where it was 10 months before and DSE General Price index lost almost 70 percent from its highest point of November 1996. Then index continued to decrease for next 7 years until April 2004. During this long time period DGEN Index seldom crossed 1000 point of the index. (Mansur, 2010)

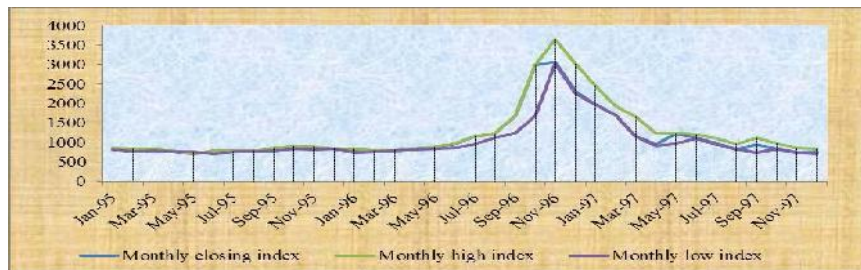


Figure 1: DSE Monthly Index

7.1.2 Reasons

In the research article, Effect of Policy Reforms on Market Efficiency: Evidence from Dhaka Stock Exchange, Alam and others (n.d.) mentioned that some foreign portfolio managers, few brokers and sponsors of few listed companies were behind the stock price manipulation in October 1996. As a result, all share price index of DSE dramatically sky rocketed to 3600 point from 1000 point in six months. Few foreign & local investors that had inside information made huge profit and a lot of general investors paid heavily.

The cause of stock market crash in 1996 was the failure of market regulators mentioned by Afroz (2006). Stock exchanges did not take any action against the dramatic price increase of listed securities during June to November 1996. Bubble formed due to abnormal demand of securities by new investors where the numbers of listed securities were very few. The reason of huge influx of investors was political stability in the country and bringing confidence in investor’s mind.

The delivery versus payment (DVP) system of trading used to allow buyer-seller to settle their transactions between them without stock exchange participation. Many brokers/dealers used it as a tool to show fake trading to increase demand of share from the general investor’s side. According to Bangladesh Bank analysis that

there was an unauthorized kerb market consisting of over 25,000 investors outside the stock exchange where securities were traded at a very high price. Moreover, SEC could not handle the crisis for its defective infrastructure. Weak regulations and surveillances could not monitor market manipulators and market intermediaries. Even information inefficiency, artificial financial statements certified by chartered accountants, false information and rumor were other important factors that overheated the market and burst the bubble. (Afroz, 2006)

7.1.3 Steps Taken

Finally, on 26th December, 1996 SEC formed a probe committee to investigate and find out manipulators behind the stock market debacle. The committee published a report on March 27, 1997 stating a number of companies, investors and brokers who were in the market manipulation. SEC obtained warrants of arrest against 32 people in 7 brokerage firms, 8 listed companies and filed 15 share-scam cases in the court. (Afroz, 2006).

It took too long for the government and market regulators to restore the market conditions. The stock market crash of 1996 destroyed confidence of investors. As an initiative government of Bangladesh adopted Capital Market Development Program (CMDP) to stabilize the capital market, and attract more local and foreign investors on 20th November, 1997. After that adopting automated trading system and establishment of CDBL increased the credibility of capital market to the investors.(Bepari & Mollik, n.d.).

According to Rashid (2008), the ‘Bull Run’ of 1996 led to some positive reforms for the market. It created stronger surveillance and improved rules relating to public issue, rights issue, acquisition, mergers and surveillance of secondary market became more active than before. The SEC was adopting strict rules and guidelines, trading circuit breakers and international standard surveillance to protect investor rights and ensure fair play.

7.2 Stock Market Crash in Bangladesh in 2010-11

History of the stock market crashes shows that ‘Bull Run’ before a stock market crash was a kind of normal phenomenon. There was no exception for the stock market crash of Bangladesh in 2010-11. Most important factors that guided to the Bull Run are described here.

7.2.1 Root of Bubble

Due to political unrest of Bangladesh state of emergency was declared and military took power of the country in 2007. During military-backed regime investment in real sectors as well as FDI decreased but the inflow of foreign remittance increased. Investors tried to find alternative investment sector to invest their savings and found stock market as an attractive alternative. (Khaled, 2011)

According to CPD (2011), the total number of BO Account holders on 20th December, 2010 reached to 3.21 million though the number was 1.25 million in December 2009.

Most of these new investors don't have enough knowledge about the stock market but invest their most or all savings in the market. 238 brokerage houses opened 590 branches at 32 districts. As CPD (2011) found, Internet-based trading operation, opening branches of brokerage houses across the country, easy access to the market information, arranging a countrywide share *mela* (fair) are the factors for increasing investors. But supplies of new securities through IPOs were not enough to chase huge capital of too many investors in the market.

Banks & other financial institutions of Bangladesh had a lot of excess liquidity due to less business opportunities in the recession period of 2009-10. To minimize the cost of bearing excess liquidity and as a great opportunity, these financial institutions & their officials as well as other people took loan and invest in the share market. This made a huge influx of liquidity in the share market. It was seen that the daily transaction in the share market was on an average from Taka 20,000 to 30,000 million in 2010 and the figure was double compared to 2009. (Raisa, 2011).

To grow Bangladesh's economy by 7-8% per year Bangladesh Bank adopted accommodative monetary policy during the high inflation periods to support investment. Bangladesh Bank has pegged Taka against dollar to support exports. As Taka has been undervalued it has made excess growth in money supply. Last couple of years broad money made excess liquidity and the main motive behind it was Bangladesh Bank's ex-change rate policy. A big portion of this excess liquidity had gone to the stock market but there were very few shares in the market. The policy that was adopted by BB to grow economy by increased exports & investment eventually misguided and ended up blowing the mother of all bubbles. Then government again fuelled the bubble after permitting whitening of black money through tax breaks and schemes. (Rahman, 2011)

Moreover, Security & Exchange Commissions was not capable to monitor the market conditions properly. Due to the poor monitoring & market surveillance share prices of Z Category Companies and small companies increased dramatically. Moreover, some initiatives taken by SEC were not effective and changed directives frequently such as; it changed directives of margin loan ratio 19 times. (Raisa, 2011)

7.2.2 Time of Historical Fall

Timeline of historical fall of the crash has been divided into two sections which are December 2010 and January 2011.

7.2.3 December 2010

It has been stated by Bhuiyan (2011) that 5th December, 2010 as the last glorious day of the year for the investors of Bangladesh stock market. On this day DSE General Index (DGEN) gained its all-time highest 8,918.51 point & broke all old records of DSE turnover by Taka 32.50 billion. Security & Exchange Commissions and Bangladesh Bank applied a lot of directives to keep the market under control in 2010. But in December both BB & SEC changed many of their previous directives and applied new more. On 6th December, 2010 SEC introduced a directive saying that buy orders will be performed after encashment of Investor's

cheque. On the following day, another directive called “netting facilities” was applied. This indicates that no investor will be able to purchase securities against the sale proceedings of any other securities during the settlement & clearance period. But both directives of 6th & 7th December were cancelled on 8th December. The reason of cancel-ling these directives was a significant fall of share prices on 8th December.(Bhuiyan, 2011). SEC changed directive of margin loan ratio by increasing it from 1:0.5 to 1:1 on 13th December and later it was again hiked to 1:1.5 & 1:2 because of free fall of share price.(Bhuiyan, (2011).

Bangladesh Bank got a complaint that Banks are investing money in the stock market from their reserve. On the 1st day of December, BB sent 50 teams in different banks of Dhaka & Chittagong to investigate and found some banks in such irregularities. (Raisa, 2011)

Raisa (2011) discussed the most important directives initiated by BB in December 2010 was withdrawal of illegally invested industrial loans, increasing SLR & CRR. On 15th December, BB increased CRR and SLR by 0.5 percent and increased to 19 & 6 percent. Another important directive initiated by BB was withdrawal of illegally invested industrial loans by December 31, 2010. As a lot of the reserved money was invested in capital market, banks started selling shares and withdrawing that money from the market. By the time investors became panicked. To handle the disastrous & assure the panicked investors BB extended its deadline for submitting and adjusting loans. For the merchant banks the deadline was January 15, 2011 and for the commercial bank February 15, 2011.

Institutional investors including financial institutions started selling shares from the beginning of December to show high return on investment at their balance sheet. As the institutions & banks started selling their shares from the beginning of December the turnover of DSE was the highest ever in its history on 5th December. (Raisa, 2011)

19th December was a historical day of the financial year 2010-11 in Bangladesh stock market. On this day, DSE witnessed its biggest one day fall in 55 years history until the date with losing 551.76 points or 6.71 percent. The losing index was even higher than 284.78 points or 3.32 percent of 12th December. Prices started to nosedive in an hour after the trading started and about 200 points were wiped off. In the middle of the session it recovered a little bit and ended up the session at 7654 points. To meet CRR & SLR requirements of BB by the deadline created liquidity crisis in banking sector and call money rate made a new record of 180% by 20th December. Investment Corporation of Bangladesh (ICB), state-owned commercial banks (SCBs), regulators and government brought some kind of stability in the market after the big fall of 19th December & liquidity crisis. As a result, share prices increased from 20th to 30th December and index stood at 8290 points at the end of the financial year 2010-11.

7.2.4 January 2011

Share prices started to fall from 3rd January 2011 as investor had the

information of liquidity crisis of financial and non-financial institutions. The down slope of index is noticeable from January 2nd to 10th. As the Chairman of probe committee Mr. Ibrahim Khaled (2011) mentioned, “Due to trigger sale of shares from 2nd to 5th January, market experienced its biggest decline in share prices and market crash from 6th to 10th January.

On 9th January DSE General (DGEN) Index declined by 600 points and all indices declined nearly 7.75 percent. On 10th January Dhaka Stock Exchange General (DGEN) Index lost by 660 points or 9 percent & Chittagong Stock Exchange Selective (CSE) Index declined by 914 points or 6.8 percent within 50 minutes of trading. CSE All Share Price Index (CASPI) stood at 19212.34 losing by 1,396.21 points, which is 6.77 percent. CSE Selective Categories Index (CSCX) lost 914 points or 6.87 percent and CSE -30 Index also lost 1490.83 or 8.28 percent.

It had broken all previous records of decreasing index. After that Security & Exchange Commissions called for an emergency meeting with BB and stopped trading at both Dhaka & Chittagong Stock Exchanges. Investors came out in the street with processions and demonstrated against free fall of Share index in both bourses as well as suspension of trading. Investors from different parts of the country such as, Chittagong, Comilla, Narsingdi, Narayanganj and Jessore brought out processions and clashed with law enforces in some places as well.

Following two days consecutive historical fall of share prices the government, Central Bank & SEC took instant actions to stabilize the market and brought the confidence among million of small investors. The government created pressure on Bangladesh Bank & SEC to improve the market condition. As a result, recovery was initiated with institutional buyer for instance merchant banks, state owned banks & non-financial institutions. On 11th January market recovered 15.6 percent of General index by the end of the session and made a record in Bangladesh stock market history of gain. (Chowdhury, 2011)

Moreover, Ahmed (2011) mentioned that institutional buyers were asked not to sell shares rather to buy. Bangladesh Bank pushed money into the market as liquidity support as repo. Index started to decline again on 18th January and market hit the lowest turnover in nine months which was Taka 8.49 billion. Because of free fall of share prices, investors came out in the street again and started protesting against free fall of share prices and chanted slogans against market regulators. SEC asked DSE & CSE to halt trading for the second time within 8 days. DSE General Index (DGEN) declined by 243 points or 3.29 percent and CSE Selective Category Index 298 points after a trading of around 2.4 hours.

Though steps were taken and applied by the government, BB and regulators to improve the market conditions and brought the investors' confidence market index declined heavily on 20th January DGEN by slipping 599.77 points or 8.68 percent. From 26th of January there was an increase trend of index. But finally Index stood at the lowest point which was 5579 from 7th to 14th February. (Khalid, 2011)

8. Result and Discussion

This section of the study presents results of the self-administered questionnaires carried out by the researchers. The researchers found it as a merit to present the result of every question separately. The result has analyzed and summarized according to the objectives of the study. Here, the researchers represent reasons of the stock market crash, the role of regulators and government.

Relation of Respondents with Bangladesh Stock Market

Reasons	No. of Respondents
Book Building method	6
Direct listing	8
Placement share	2
Audit report	3
Corrupted employees of regulators	11
Split share	1
Serial trading	2
Block trading	0
Insider trading	8
Over exposure of banks & financial institutions	15
Omnibus account	7
Poor monitoring or regulators	12
Margin loan	11
Kerb market	2
Issue of right & preferences shares	2

As the result shows, over exposure of banks & financial institutions was the most important reason behind the crash where 15 respondents selected the cause. Then poor monitoring of regulators was found second important reason for the crash chosen by 12 respondents. Corrupted employees of regulators, Margin loan were chosen by 11 respondents and direct listing & insider trading was selected by 8 respondents. Other causes were selected by different number of respondents. Though no one chose block trading as a reason for the crash but it was mentioned by the respondents in other questions.

8.1 Any Other Reasons That Were Liable For the Stock Market Crash

The aim of asking this question was to find out if there was any other reason that caused the stock market crash but did not appear in the investigation report of Ibrahim Khaled. Therefore, the answer of the question serves to generate new ideas about major stock market causes and it was successful to do so. Most of the respondents answered the question with following causes:

- Imbalance of demand and supply of shares in DSE & CSE
- Lack of idea about financial report of listed securities / unfair audit report
- Buying shares based on rumor & without study
- Lack of idea knowledge about capital market
- Intervention of Bangladesh Bank (central bank)
- Over expectation of general investor
- Liquidity crisis

The question number 2 and 3 were structured to find result of “research question one”.

Poor knowledge of general investor about the stock market was the most common reason mentioned by the respondents of broker houses which was not in the investigation report. They mentioned that many of general investors don't have enough knowledge about the stock market. They buy shares without studying companies, on rumors and they have over expectations. However, most of the general investors did not mention it. Intervention of Bangladesh Bank, imbalance of demand & supply of shares and liquidity crisis were other reasons mentioned by the respondents of both groups.

8.2 Does The Investigation Report Lead To Any Market Improvements?

The question was another closed question with “Yes” and “No” and there were two different possible answers where 9 respondents answered “Yes” and 9 answered “No”. Publishing investigation report was a decision of high court. So, the regulators and government would work according to the report and its recommendations were a great expectation of all stake-holders of the market. There was another investigation report in stock market crash of Bangladesh in 1996. But it was blamed that steps were not taken according to the report. Most of the general investors believe that investigation report didn't lead to any market improvements. However, most of the employees of broker houses agreed that it lead to market

improvements and some mentioned it as slowly effective.

8.3 Development of Rules & Regulations By Regulators That Have Been Blamed For The Crash

Respondents answered the question providing brief idea about the improvement of rules and regulations since the crash. 12 respondents of employee of broker houses & general investor agreed that regulators developed their many rules and regulations which were blamed as the causes of the crash. According to the respondents developed rules and regulations are following:

- Margin loan decision would be taken by broker houses and merchant banks not SEC
- Sponsor director mandatory holds individually 2% and all together 30% shares
- Book building method in IPO has been developed
- Bangladesh Bank imposed limitations on Bank & financial institutions about their exposure in the market

8.4 Should There Be More Development of Market Regulations, Directives Or Surveillance By The Regulators?

Respondents mentioned that there should be more development of rules and regulations in following ways:

- Adoption of Software (surveillance) and surveillance team to monitor overall trading activities
- Trustworthy IPO approval process
- Introducing actual book building process
- Offloading government shares
- Margin loan decision taken by broker houses and merchant banks not SEC
- Strictly prohibition of insider trading

8.5 Suggesting Tools That Regulators Should Adopt To Prevent This Kind of Crash in Future

Every respondent makes recommendation how regulators can protect this kind of crash in future by answering the question. Most of the respondents of both sample groups provided accurate and clear answer for the question. They made following recommendations for SEC and stock exchanges. Provided recommendations are:

- Regulators should perform their job honestly and sincerely
- SEC needs honest officials
- Insider trading should be prohibited
- Omnibus should be converted to BO account

8.6 Effective Steps that Government Took to Improve the Market Condition After the Crash

Respondents answered that the government of Bangladesh has been taken initiatives to improve the stock market situation mentioning different strategies, tools,

policies and rules-regulations. The effective steps taken by the government to improve the market condition are following:

- Opportunity to whiten the black money by investing in stock market
- Appointing new chairman and members in SEC
- Establishment of law division

8.7 Actions Taken by the Government Sufficient to Handle the Situation or not With Suggestion

16 respondents of the general investor and employee group agreed that actions taken by Bangladesh government are sufficient to tackle the condition of the stock market after the crash. In addition, some respondents also suggested implementing the actions taken by the government. Only two respondents did not agree with them and recommended following actions that the government should have taken to handle the situation:

- Government should announce incentives through SEC to attract companies to the capital market
- Government should take long term actions for the market

8.8 Role of Government to Prevent This Kind of Crash in Future

The answer of the question contains recommendations of steps or actions for government that should adapt to prevent or avoid and tackle the same kind of crashes in future. Recommendations are given following:

- Actions should be taken against those who were involved in this recent stock market crash
- Security laws and penalty for breaking those need to be improved
- Demand and supply of shares should be balanced
- Follow-up the market and protection against any kind of manipulation should be given priority

The question number 5, 6, 7, 8, 9 & 10 were designed to serve the “research question two”. The result of these questions describes that the regulators and the government of Bangladesh have contributed in the development of stock market after the crash. However, more developments are necessary.

9 Recommendations

Following recommendations are made after collecting primary data through self-administered questionnaire, used investigation report and other secondary materials for the study:

- **To the Regulators**

To save general investors DSE, CSE, and SEC should provide courses and training programs to enrich their knowledge about the stock market. Regulators should adopt new technologies like surveillance software to monitor trading activities. SEC should appoint more qualified officials for market research and in other necessary areas. SEC officials should perform their job honestly according to law. They should not work for market manipulators and their decision should serve

interest of general investors and other stakeholders of the market.

It was found that manipulation started in IPO or Pre-IPO process through book building, private placement and kerb market. Due to manipulation in primary market shares were traded in the secondary market with high price. In the secondary market serial trading, insider trading also increased the price again. SEC should develop rules and monitor primary and secondary market.

There was allegation that there was no co-ordination of work with SEC and exchanges. Exchanges and SEC should co-ordinate their jobs to improve market surveillance. Changing directive frequently by SEC has a bad effect in the market. So, SEC should not do it. Even Bangladesh Bank should not change their monetary policy in a short notice.

- **To the Government**

Capital market of Bangladesh is one of the most important sectors of country's economy. The growth of the market indicates growth of economy. The capital market of Bangladesh has a huge number of investors. A lot of them are educated and from middle class family. These investors invest their little savings in the market. To secure their investment and growth of the country government can take necessary initiatives.

It was found in the investigation report that manipulators who were behind this debacle were also liable for stock market crash of Bangladesh in 1996. The government should take action against these manipulators and punish them. According to different market analysts manipulators of 1996 stock market were not punished which motivated them to manipulate the market again. In addition, the government can keep important role in increasing security laws.

As the respondents of self administered questionnaire suggested that the government should follow-up the market on a regular basis and protect any kind of misconduct in the market. To keep a balance between demand and supply of shares in the market the government can offload shares of government organizations. Respondents recommend taking long term actions by the government to prevent this kind of collapse. The government can work together with Bangladesh Bank to monitor investment limit of bank and financial institutions in the capital market too.

Respondent pointed that when government or ministers make comments on any issue of the stock market; it influences the market and affects share prices. So, they need to be careful when they make any comment about stock market.

- **To the Investors**

The whole study consisting of articles, newspapers, investigation report and result of self-administered questionnaire shows that majority of general investors in Bangladesh stock market don't have enough knowledge about the stock market. So, they fail to make good investment decision. That's why they buy shares depending on rumor and artificial financial report of companies. It was found that some illiterate

investors even don't know about the company and its business operation when they buy share of the company. Even some investors keep friends, relatives as the operator of their BO accounts.

These investors should enrich their knowledge about the market and the company where they invest. They should not rely on rumor and need to study financial reports of companies before making their investment decision. They need to know that in investment there was risk too. So, they should take their investment decision carefully. Educated investors can take better investment decision and can be aware of manipulation. For the investor this is the best way to save investment and prevent this kind of crash in future. Moreover, investor should not rely on margin loan too.

10. Conclusion

The study has attempted to find out the major reasons for the recent stock market crash of Bangladesh and role of different regulatory organizations including DSE, CSE, SEC and the government of the country. We conducted the study to provide knowledge to different stake holders of the market especially general investors to be aware of factors that might lead future stock market crash. We also try to suggest regulatory organizations to follow the recommendations made by respondents of self administered questionnaire, and different market analysts as well.

A number of reasons for the stock market crash have been identified in addition to investigation report. Though many causes were identified, few factors emerged stronger in the recent stock market crash as those are pointed by majority of respondents. The causes include over exposure of banks and financial institutions, poor monitoring of regulators, corrupted employees of regulatory organizations, margin loan, direct listing, insider trading, book building, lack of general investor's knowledge, imbalance of share and intervention of Bangladesh Bank. Other reasons, mentioned in discussion section were also liable for the crash.

The regulators and government have developed role and functions since the crash. But they need to develop more and introduce new tools, strategies, directives, rules and regulations for market development and to prevent this kind of stock market crash in future. Developing faulty accounting practices and methods, recruiting honest officials, providing education on the stock market to the general investors and taking strict actions against manipulators can improve the situation and prevent this kind of crash.

The result of self administered questionnaire cannot be considered as absolute because of such a small sample. So, the results have limited value. However, the results contain idea, recommendation, and feelings from both employee and investor point of view. We would like to take the opportunity to opine that objectives of this research have been obtained. Hopefully, this research will help develop knowledge of all the stake holders related to Bangladesh stock market about the recent stock market crash.

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Web Links

Central Depository Bangladesh Limited, www.cdbl.com

Chittagong Stock Exchanges, www.cse.com.bd

Dhaka Stock Exchanges, www.dsebd.org

Security and exchange commission, www.secdbd.org

Appendix

This is a survey to study the Causes & Consequences of Stock Market Crash in Bangladesh: An Empirical Investigation. We would be very grateful if you kindly answer the questionnaire and return it to us.

N.B. Respondent can even answer the questionnaire anonymously.

1. How are you related with the Bangladesh stock market?

Employee Investor Both

2. According to the Investigation report of Khondkar Ibrahim Khaled (2011), major reasons of the crash are following elements. (please tick the boxes, if you agree with the elements)

Book Building method	<input type="checkbox"/>	Split Share	<input type="checkbox"/>	Omnibus account	<input type="checkbox"/>
Direct listing	<input type="checkbox"/>	Serial trading	<input type="checkbox"/>	Poor monitoring	<input type="checkbox"/>
Placement share	<input type="checkbox"/>	Block trading	<input type="checkbox"/>	or regulators	<input type="checkbox"/>
Audit report	<input type="checkbox"/>	Insider trading	<input type="checkbox"/>	Margin loan	<input type="checkbox"/>
Corrupted employees of regulators	<input type="checkbox"/>	Over exposure of banks	<input type="checkbox"/>	Kerb market & financial institutions	<input type="checkbox"/>

3. Did you find any other reasons that were liable for the stock market crash? If yes, please mention.

4. Do you think the investigation report of Ibrahim Khaled leads to any market improvements since the crash?

Yes No

5. Have the regulators developed their rules & regulations that were blamed for the crash? If yes, please mention those & how.

6. Should there be more development of market regulations, directives or surveillance by the regulators that haven't been taken yet? If yes, please mention those.

7. Could you please suggest some tools that regulators should adopt to prevent this kind of crash in future?

8. Have you found any effective steps that government took to improve the market condition after the crash?

9. Are the actions taken by the government sufficient to handle the situation?

10. What kind of role can government play to prevent this kind of crash in future?