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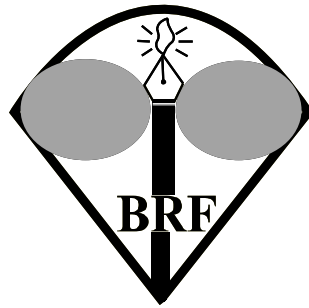
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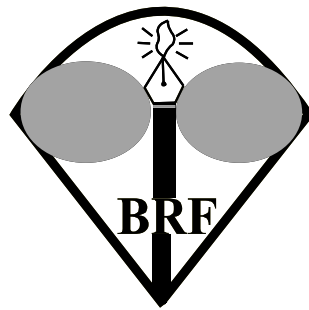


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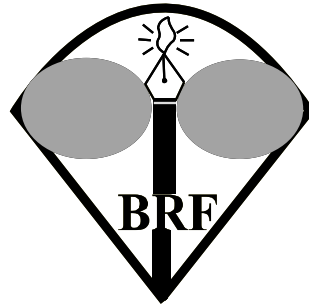
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1. Text Range:

From 5 to 20 pages (around 1600 to 8000 words approximately)

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Times New Roman

Font Size: Subheadings (bold), Text and Documentation 12,

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Lines Justified at both left & right margin

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Header: 1.27 cm, Footer: 1.27 cm

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8. Keywords (if any):

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Table of Contents

Discipline of Arts & Humanities		
No.	Title of Article	Pages
1	Vision and Wisdom for an Effective Teaching of English as a Foreign Language with Reference to the Students of University of Bisha, Saudi Arabia Dr. Nehal Ahmad	1-19
2	Racism and Hegemony by Gaze and Blindness in Native Son Md. Abdul Karim Ruman Khondakar Md. Hadiuzzaman	20-30
3	Enhancing English Language Learning through Mobile Technology: A Bangladeshi Perspective Afroza Akhter Tina	31-38
4	<i>My Mortal Enemy</i>: A Preface to a New Society Md. Al Mursalin Samrat	39-44
5	The Applicability of Communicative Approach in Teaching English at the Secondary Level of Madrasah Education in Bangladesh Zahid Hussain Md Jakir Masum	45-53
6	Ensuring a Conducive Classroom Environment for Medical Students in Bangladesh: A Needs Analysis Md. Badrul Huda Sohel	54-59

Discipline of Law		
No.	Title of Article	Pages
7	Criminal Defamation in Bangladesh: An Overview Nusrat Jahan Shaba Nadia Islam Md. Mamun Chowdhury Kazi Latifur Reza	60-69

Discipline of Science		
No.	Title of Article	Pages
8	Nano-Transfersomal Betamethasone Dipropionate for Treatment of Localized Plaque Psoriasis: Preparation, Characterization and Clinical Study Sanaa Elgizaway Maha Fadel Mohamed Basma Mourad Fatma El-zahraa Assem	70-86

Discipline of Business Administration		
No.	Title of Article	Pages
9	Growth of Bangladeshi Infants in the First Four Years of Age Dr.Khurshida Pervin	87-92
10	Credit Card Frauds and Detection Techniques Mohammad Anisuzzaman	93-108
11	A Contemporary Study on the Practice and Impact of Human Resource Accounting (HRA) in Banking Industry in Bangladesh Imran Khan Md. Sahadat Hossen	109-121
12	Financial Performance Evaluation of Two Selected Cement Manufacturing Company of Bangladesh Hosne Ara Parveen Mrs. Kamrun Nahar	122-130

Vision and Wisdom for an Effective Teaching of English as a Foreign Language with Reference to the Students of University of Bisha, Saudi Arabia

Dr. Nehal Ahmad¹

Abstract:

Since long it has been due on my part to share my vision, wisdom teaching approaches, methods, techniques with the instructors teaching English as a foreign language in the kingdom of Saudi Arabia. Needless to say, evolving one's own innovative ways of teaching is a meaningful part of us as second/foreign language teachers since it states our personal teaching/learning observations, experiences, goals, beliefs, level of professionalism and self-development among many other things. However, in real life situation, we not often implement all our innovative ideas that we achieved during the course of learning and teaching. The main objective of the present study is to share the experiences, observations, self-approaches as well as effective strategies that can be employed in the class as a teacher of English in the courses that we are teaching in our respective institutions. It is hoped that this study will give some insights into the teaching and learning to the language instructors engaged in teaching English as a foreign language in the kingdom.

Keywords: Vision and Wisdom in Teaching, Differentiation Approach, English as a Foreign Language, Multiple Intelligences, Pre-requisites, Effective Teaching and Learning, Rapport

Introduction:

Teaching is a quite interesting and devoting profession in which the teacher creates a learning environment that motivates the students to learn and supports them in the learning process. Instead of focusing on a particular teaching technique, it is advisable to utilize whatever tools that stimulate the maximum learning in the class. Keeping in view the level of the students in accordance with requirements of the course objectives and specifications, the author of the present study has been speculating, evolving and employing effective strategies in the class as well as developing pedagogy skills as an Assistant Professor in King Khalid University (now University of Bisha), Saudi Arabia for the last nearly seven and half years. The instructor has been enduring in finding the best teaching practices in teaching English as a foreign language in the kingdom in order to produce the best graduates.

Teaching is a quite responsible and sincere profession. A teacher teaching English as a foreign language in particular should always be in search of innovative ideas, practical implications of something unknown to known in teaching. Before teaching any course it is imperative on the part of the language instructor to begin by well-defined objectives where an instructor wants to begin and finally end. His main focus during the course of teaching should be to achieve the educational objectives at the end of the second/foreign language teaching/learning programme. At the outset, the educational objectives prescribed in the course syllabus must be very clear and kept in the mind during the course of teaching. The instructor should also intermittently check whether the required objectives are in a specific course are being followed and achieved.

¹ Assistant Professor, Department of English, University of Bisha, Saudi Arabia;
Adjunct: Department of Linguistics, Faculty of Arts, Aligarh Muslim University, India.

Over the last few decades the profession of language teaching has undergone many changes. Early attempts at language teaching almost entirely lacked a theoretical base. In the 20th century, however, two sets of language teaching methods emerged; the first set borrowed theories from psychology, linguistics, and sociolinguistics whereas the second set were based on individual philosophies of method developers.

It is true that a teacher certainly wants his students to learn the fundamental content of the courses. But beyond that, a good teacher would also try to foster critical thinking, facilitate the acquisition of life-long learning skills, and prepare students to function effectively in the present global era and consequently develop problem-solving strategies. When the teacher possess a clear idea about his teaching/learning objectives, he can discuss methods, approaches, strategies, techniques in order to achieve or work toward those objectives. It is here where a teacher can display his knowledge of learning theory, cognitive development, curriculum design, etc. The teacher has to explain specific strategies, techniques, exercises, and include both what he used in the past and are planning for future courses. It is pre-requisite for him to tie these directly to his teaching objectives and discuss how each one is designed to achieve that purpose.

1. Vision and Wisdom: Creating an Ideal Classroom Situation for an Effective ELT in Theoretical Perspectives:

The present study deals with effective innovative teaching strategies, techniques, approaches, methods as well as the pre-requisites for creating an ideal classroom situation for teaching English with particular reference to the students of University of Bisha, Kingdom of Saudi Arabia. The realizations of the pre-requisites for creating an ideal environment in the class in teaching English as a second/foreign language based on my own personal experiences, and observations as a student, a researcher as well as an instructor. As a student, the author has interacted many experienced language instructors as well as the experts of language pedagogy and applied linguistics and carefully listened and observed their deliberations in the concerned area. It is advisable that teachers in general have to be passionate about their subject and striving to instill this same passion in their disciplines. They have to establish a positive classroom atmosphere by investing time in building a rapport with their students and encouraging active class participation and interactions in questions and answer sessions. In addition, the teachers should not just expect respect from the students, but should also treat them with the same kind of respect. Needless to say, caring the students by the inner core of the heart and taking interest in them and their academic problems play a vital role in learning. This fosters the confidence among the students about the teacher and the course. The students in general feel relaxed in such a class.

The author's teaching experience began in the field of Linguistics and Language Teaching 15 years ago. The experiences not only familiarized with different approaches, ways, styles, techniques etc. to language teaching but forced to constantly adapt innovative teaching techniques, effective strategies, methods to respond to the present needs of the students. As a result, the present study stresses the importance of a variety of pre-requisites as well as pedagogical requirements that can be easily implemented in the class to create an effective, efficient, relaxed and enjoyable learning environment.

The inspirations for classroom activities come from interacting and observing other teachers' classes, Workshops, Seminars and Conferences, and from innovative techniques based on the understanding of the students' proficiency levels. One of the tenets in the teaching is the importance of students' interaction as well as active participation of students in the classroom. This is achieved through the development of activities that are innovatively created and implemented in the class. The suggestions and wishes of the students also come directly from the students' own practical experiences and the difficulties that target language presents to them on a daily basis. Another important aspect in the teaching is to approach

language learning with the synthesis of reading, writing and speaking. The teachers in general feel that primary language learning skills should be taught and learned independently, although these skills are inter-related and should not be separated in teaching and learning. Some teachers even undermine the listening skill and suggest to delete the listening (comprehension) skill from the course. Keeping in view the said contention the students are therefore encouraged to exercise their knowledge in different ways, providing them with greater ease in real-life situations.

Behind any teaching enterprise there always exist some theoretical assumptions. We may refer to them as guiding lines or principles. Sometimes not even teachers can state them as such explicit foundations. But these principles do work and influence their everyday teaching activity. As Stern (1983) puts it, “A language teacher can express his theoretical conviction through classroom activities as much as (or indeed, better than) through the opinions he voices in discussions at professional meetings”.

It is a fact that as the students' abilities develop, the students can concentrate on more complicated parts of the target language that make communication for the peer group. This includes improving one's listening and reading abilities (receptive skills) in addition to speaking and writing (productive skills). However, the four primary skills of language learning viz, reading, writing, speaking and listening should be part of the teaching and learning process at the outset. It is vital that students practice with the new language as often as possible and in as many ways as possible. This could be activities in class, watching TV in the new language, speaking/talking or writing to new friends, reading in that language, reading newspapers and magazines with the help of the dictionary etc. Each different method of interaction helps the student in many ways and contributes to further cementing the language into the learner's mind.

As a teacher, we seek to help our students make this connection through improving their linguistic and communicative abilities in the target language. I believe that it is important to adapt instruction to the needs and particular contexts of students in the classrooms, and try to selectively draw from a variety of philosophies and methods to meet these different needs. Students may have different goals for taking a course, and different learning styles, such as visual, auditory, and tactile kinesthetic learners (Gardner, 1985). In the light of the preceding contention innovative ways of imparting the lessons open a new Pandora's Box of learning in the class and consequently let class learn and acquire the target language in different ways such as lecture, discussion, activities, participation, freedom of discussion in the class, group work, etc.

2. Objectives of the Study:

Globalization and reform movements as recently witnessed throughout the world invite waves of change impacting aspects of human life, including the language and culture of communication and exchange (Canagarajah, 2005). English language has occupied the status of lingua franca in the entire world. The world literatures in different major professional fields such as science, technology, commerce, and education are now being heavily produced in this language. Keeping in view the need and significance of the ELT scenario there is an increasing demand for effective teaching and learning. Effective English language skills are seen as vital for the workforce of countries which seek to participate actively in the global economy and want to have access to the information that forms the basis of social, educational, and economic development (Burns & Richards, 2009).

The objective of the present study is to share the vision, innovative ideas, self-approaches, pre-requisites for creating a relaxed and congenial class environment, effective strategies and techniques with the teachers teaching English as a foreign language is the outcome of the decades of long observations and experiences as the teacher of ELT in the University of Bisha, Saudi Arabia. The researcher feels that a language instructor should be

innovative, speculative, critical as well as result oriented in the foreign language teaching profession. We have noticed in the practical classroom situation that many theoretical aspects do not work and change in accordance with situational demands. Consequently, it is advisable that the teachers should always be in search of finding the better techniques, approaches, reformulating and modifying the existing teaching tools, devices and other materials.

3. Literature Review:

Being a teacher of English language our main concern is to help the students acquire mastery/competency in the target language. The purpose of this literature review is to go through the theories and researches that have addressed what constitutes effective pedagogy for the acquisition of a new language (L2) in a classroom context. In other words, the review seeks to answer the question: How can teaching best ensure effective and fruitful language learning in the class? It is true that this is not an easy question to answer, both because there are many competing theories offering very different perspectives on how teaching can promote language learning and because the empirical researches in the past do not always pin point a clear cut direction and findings. During the past decades, an increasing number of publications have critically examined traditional views of second/foreign language teaching and learning programme and researches have called for reconceptualization of the field.

4. Significance of the Study:

Hopefully the present study will assist the language instructors teaching English as a foreign language in University of Bisha in particular and Arab world in general. The intention of the author in this paper is to draw the attention of the concerned language instructors working in the kingdom of Saudi Arabia to go through the deliberations and contention pin pointed in the present study. It is hoped that it would be in the wider interest of foreign language teaching community.

5. Approach and Vision Discussed and Explained:

During the course of learning and teaching, every teacher develops his own philosophy which governs his approach to the facilitation of learning. Below is the attempt to articulate the some of the relevant points based on pedagogical theories, experiences and observations as a student as well as a language teacher. Teaching and learning experiences as a student has greatly contributed to the skill as a teacher. While working in Central Institute of Indian Languages, (CIIL) Mysore-India got the opportunity to face and interact with so many different academic personalities and resulted in attending various international and national conferences, seminars, work-shops, orientation courses, work-shop cum training programmes, extension lectures etc.

Distinct styles, techniques, approaches, strategies and vision include the conception of teaching and learning and an explanation of how the language instructors should impart the teaching in the class. It also includes explanation why some teachers teach in a certain way which outlines his/her basic teaching methodology, styles and approaches and so on.

As a teacher as well as a learner, we must appreciate the importance of individualized instruction. Since the classes are small, allowing plenty of time for one-to-one teacher/student interaction. By getting to know each student as an individual we are able to customize instruction. This is always more satisfying for student and language instructor. Needless to say, the interaction and participation of students are the vital part of my teaching strategies. According to Vygotsky interaction is essential to the development of individual thought (p.22, 1962). Firstly, to foster interaction among students in the classroom, we should intermittently initiate small group work and discussions, which give more students the opportunity to speak and can be particularly beneficial to students who are the backbenchers and are more reluctant to in front of the teacher and the students in the class. It is a fact that the students who work together also have the opportunity to learn from each other. If the students are working

together and possess a team spirit will allow them for an exchange of ideas and perspectives. This helps the weaker students to learn more from their peer groups/class fellows and help these students to improve. Secondly, as a teacher we must pay attention to the backbenchers who always try to hide their faces from the teachers in the class. The teacher must instruct them to shift their place of sitting and come in front in the next class in order to make them more alert in the class and let them feel that the teacher is serious and more concerned about teaching and learning and consequently about their future. This strategy gives confidence to the students in the class that the teacher is serious about the students. The teacher should assure one thing in the class that all the students are given equal opportunities to interact and learn.

6. Freedom in the Class:

Freedom of the students in the class play vital role in acquiring the target language. Any kind of teaching learning burden and constraint should be avoided in the class. The class in general should feel energetic, active, interactive, relaxed, healthy presence of mind as well as fully motivated towards the learning. The students should be enthusiastic to attend their class. It results from the past experiences/observations that interaction and motivation played most pivotal roles in L2 learning. According to Long (1981), modified input and interactions that L2 learners most encounter are the ones that lead to meaningful learning and facilitate second/foreign language acquisition. In other words, through participations and interactions learners will be more exposed to comprehensible input, which then can lead to meaningful learning of the language. However, in order to facilitate learners to have active and meaningful interaction, learners' own desire to learn the language is necessary.

7. Creating a Positive Classroom Environment:

A relaxed as well as congenial teaching and learning atmosphere in the classroom is pre requisites where students can express ideas freely and develop their self-confidence as a student of a foreign language. Students take risks as language learners because the learning environment is positive and supportive. In addition it is hoped that through these techniques students will find the course interesting and exciting. Needless to say, when the students are more interested in a course, they are also more likely to be motivated to reach their learning goals.

8. Abstain from Cultural Conflict:

While teaching in India and consequently in University of Bisha, Kingdom of Saudi Arabia it is to be concluded here that the culture of the target group must be given due respect by the language instructor concerned during the course of teaching and furthermore also abstain from any kind of cultural conflict and contradiction in and outside the class. It has been practically seen and noticed that the students are more defensive about their home cultures and tend to clash with language instructor who they may see as attacking them or their cultural heritage. Schuman's Social Distance theory proposes a framework by which the perceived superiority or inferiority of a culture will put up obstacles to language learning and acculturation (as cited by Horwitz, 2008, p. 34). The instructor must adopt a secular and unbiased approach towards his peer group. This will create confidence in the minds of the general students in the class.

9. Self-prepared Teaching/ Learning Materials Motivate the Students:

Needless to say, the students and teachers are not text-bound during instructional time. It is obvious that the text is a tool, not the curriculum. The students in general are quite scared the length and width of the book and consequently their motivational level go down. It has been noticed in most of the cases that the teachers follow strictly the contents of the syllabus during the course of teaching and learning. If the teacher is fully satisfied that the prescribed learning materials satisfy the need of the students and also fulfill the objective of the course then he can impart those materials in the class. In accordance with the levels of the

students if he feels that some additional materials are required and satisfy the needs of the students then he can impart them in the class. It has been found that the teaching/learning materials in general and remedial teaching materials in particular have been proved quite fruitful for effective teaching in the class. The idea of the preparation of some additional teaching materials arises because the teacher knows the levels and limitations of his class very well. Brown (2007) also states that the intrinsic motivation principle is the strongest reward that a person can have since it stems from their own needs, wants and desires, and it is self-satisfactory. For this reason, language instructors apart from the book need to develop classroom materials that can satisfy the students' own needs, wants and desires. However, it should be notified here that even for those who are highly motivated to learn a second/foreign language at first, their motivation might not sustain. Dornyei (2000) points out that the mental process changes over time depending on various internal and external influences that the individual faces, which implies the necessity of teachers' endeavor to assist the students in maintaining their motivation.

10. Gardner's Multiple Intelligences:

It is worth to point out that Gardner's theory of multiple intelligences should also be taken into account during the course of teaching. It will help the varied students who possess multi-dimensional spheres of learning as well as multi-faceted aptitude. Howard Gardner of Harvard has identified seven distinct intelligences. This theory has emerged from recent cognitive research and "documents the extent to which students possess different kinds of minds and therefore learn, remember, perform, and understand in different ways," according to Gardner (1991). According to this theory, "we are all able to know the world through language, logical-mathematical analysis, spatial representation, musical thinking, the use of the body to solve problems or to make things, an understanding of other individuals, and an understanding of ourselves. Where individuals differ is in the strength of these intelligences - the so-called profile of intelligences -and in the ways in which such intelligences are invoked and combined to carry out different tasks, solve diverse problems, and progress in various domains." Gardner is of the opinions that since different courses/disciplines are presented in innumerable ways so learning must be assessed and evaluated through a variety of means."

Gardner's Multiple Intelligences 1. Verbal-linguistic intelligence (well-developed verbal skills and sensitivity to the sounds, meanings and rhythms of words) 2. Logical-mathematical intelligence (ability to think conceptually and abstractly, and capacity to discern logical and numerical patterns) 3. Spatial-visual intelligence (capacity to think in images and pictures, to visualize accurately and abstractly) 4. Bodily-kinesthetic intelligence (ability to control one's body movements and to handle objects skillfully) 5. Musical intelligences (ability to produce and appreciate rhythm, pitch and timber) 6. Interpersonal intelligence (capacity to detect and respond appropriately to the moods, motivations and desires of others) 7. Intrapersonal (capacity to be self-aware and in tune with inner feelings, values, beliefs and thinking processes) 8. Naturalist intelligence (ability to recognize and categorize plants, animals and other objects in nature) 9. Existential intelligence (sensitivity and capacity to tackle deep questions about human existence such as, What is the meaning of life? Why do we die? How did we get here? It is advisable that the language instructor try to incorporate these learning styles put forth by Gardner in his teaching. Needless to say, it is to be concluded that a peer group possesses distinct styles of learning and aptitude. It is also a fact that the educational theories, teaching strategies, and other pedagogic tools in meaningful and useful ways to better address the needs of the target group. Gardner himself asserts that educators should not follow one specific theory or educational innovation when designing instruction but instead employ customized goals and values appropriate to their teaching and students' needs. Addressing the multiple intelligences and potential of students can help instructors personalize their instruction and methods of assessment.

11. Learners' Self-centered Approach:

It is believed that students learn a target language by using that language. This facilitates the classroom as a learners' centered approach. In such a class the students are actively engaged in language use through plethora of class activities, interactions and participations discussions etc. By teaching and using English as a foreign language, a teacher familiarizes to a different culture on the one hand, and on the other hand he or she foster respect and tolerance for distinct life style.

The students are interacting in the classroom with their partners and learn from each other. Generally, the integration of collaborative and cooperative learning has been found quite effective in the class. It has been found that it enhances the leadership quality among the students and consequently teaches students oral skills and the ability to work as a team. The researches in the past in the area of applied linguistics have pointed out that the students acquire interpersonal language skills at a much faster rate than the language necessary for academic success. Oral interactions in the target language can be enhanced and encouraged through classroom discussions which in turn will pave the way for improving the concerned language skill.

Likewise, communication is apparently an important key to an effective teaching and learning process in any language programme. It has been practically seen in the class that by creating a student-centered learning, the students themselves take the charge of their own learning with little assistance from the teacher. This will inculcate a sense of responsibility in them in terms of reaching and achieving their learning goals. It is believed that students learn a language by using the language. So the learners are naturally drawn in a situation where they are actively involved in language use through innumerable activities, like students' participation in a face to face interaction with the teacher, question and answer session after the completion of the class lecture, teachers' interaction with their students about any assignment/homework given in the previous classes, literature discussions, and games etc. It is advisable that the students must interact with their classroom partners in order to acquire and learn each other.

12. Giving due Weight to "Literacy":

Keeping in view the seriousness of the students and requirements of the target language in their future practical life situations the language instructors should give due weightage to "Literacy" during the course of teaching and learning programmes. The reason is that in today's modern, technological and global era literacy skills are pre-requisites for success in academia and society. Students read and write about various topics relating to their own wishes and desires.

13. Instructors Should Speak Less in the Class:

In any second/foreign language teaching and learning class the teacher should speak less as much as possible and compel the students to interact more and more in the language being taught. This way of maintaining and teaching the class will be in the wider interest of the peer group and the target group will become habitual of using the L2 in the class. The language class should not always be a listening class. The interactions of the target group in the target language will be quite fruitful and effective in acquiring the oral skill.

14. Prevailing General Ideas in the Class:

The following general ideas evolve while teaching English as a foreign language in the University of Bisha:

1. The second/foreign language should be used as much as possible in the classroom by the teachers. The native language of the students should be avoided as much as possible. Instead of grammar translation method, direct method as well as communicative method should be used in the class as much as possible. This way of teaching will let the whole class to think in

the target language. Many language instructors interact with their students in their native language. The mother tongue of the target group should be avoided by the teachers in general as much as possible in and outside the class.

2. The teacher should make the importance and use of the second/foreign language clear to the students. The students from the very beginning must be told the significance of the L2 in today's global era. This will positively motivate the students in their endeavour to learn the target language by heart.

3. The teacher should make the class full of fun and enjoyable rather to make it very formal because formal class in nature gives birth to anxiety and stress among the students. The interaction of the teacher with the students in the classroom in a very natural and informal way will be more effective and meaningful.

4. During the course of teaching and learning the teachers should involve the students as much as possible. The teacher should make an eye to eye contact with the students in the class. The eye contact will give confidence in teaching/learning.

5. It is also important for the teacher to create a communicative environment in which all the students can participate and be involved in active communication such as group discussions, interacting individually to the students in terms of questions and answers activities. The activities that learners do in the classroom should be related to what the learners are supposed to be able to do with the target language in the real world situations. The ultimate goal of a student should be to effectively communicate his/her ideas in the target language without any fear and hesitation.

15. Interaction and Participation in the Class:

Needless to say, while teaching a foreign language there should be more student activities than the teacher activity in most lessons. Students' activities include students to students interactions as well as teacher to students interactions. Students work independently, in pairs, and in groups. Students ask and answer questions and they are forced to create the language for communication purpose.

16. Stephen Krashen's Theory:

Stephen Krashen (University of Southern California) is an expert in the field of linguistics, specializing in theories of language acquisition and development. To him,

"Language acquisition does not require extensive use of conscious grammatical rules, and does not require tedious drill."

"Acquisition requires meaningful interaction in the target language - natural communication - in which speakers are concerned not with the form of their utterances but with the messages they are conveying and understanding."

"The best methods are therefore those that supply 'comprehensible input' in low anxiety situations, containing messages that students really want to hear. These methods do not force early production in the second language, but allow students to produce when they are 'ready', recognizing that improvement comes from supplying communicative and comprehensible input, and not from forcing and correcting production."

"In the real world, conversations with sympathetic native speakers who are willing to help the acquirer understand are very helpful."

Stephen Krashen believes that there is no fundamental difference between the way we acquire our L1 and L2. He claims that humans have an innate ability that guides the language learning process. Infants learn their mother tongue simply by listening attentively to spoken language that is (made) meaningful to them. Foreign languages are acquired in the same way.

Krashen's theory of second/foreign language acquisition enabled me to answer many questions related to foreign language teaching and learning and one of his contentions that "language acquisition does not require extensive use of conscious grammatical rules, and does not require tedious drill" has been focal point during the course of my teaching and learning.

The focus in the class has always been to let the students speak, read and write either right or wrong without any kind fear. This helped me to remove the fear and shyness of the students. It has been noticed that many poorest of the poor students improved unexpectedly. Needless to say, if we read the psychology as well as the worth of the whole class we will notice that each and every student has different learning aptitude. Many students have fear of foreign language learning. The society also does not encourage the people in general to learn a foreign language. When they attend the foreign language class they relate the saying of the society with real classroom situations and find correct. They try to abstain from it. These are the non-linguistic factors that should be taken into consideration during the course of time.

We believe that foreign language acquisition requires meaningful, natural interaction and learners are concerned not with the form of their utterances but with the messages they are conveying and understanding.

Needless to say, teaching English as a foreign language requires broad knowledge of many fields such as social studies, general studies, culture, art, sports, literature, science and technology, business and computing, career and vocational education, geography, mass media and communication, etiquette, history, society and environment, philosophy and ethics, psychology, medicine, etc. The knowledge of the teacher in these areas help the students to widen their understanding and proficiency as well as mastery in the target language provided that the instructor relate his knowledge to these various disciplines during the course of his teaching. The diverse learning styles of all students are considered during instructional planning in the class.

17. Trial and Error Approach:

Trial and Error approach was encouraged at the outset. Trial and Error is a method of learning in which various responses are tentatively tried and some discarded until a solution is attained.

18. Arranging Debates and Discussions in the Class Promotes the Mastery and Language Competency in the Target Language:

Arranging debates and discussions about various disciplines also pave the way for the actual personality growth of the students in real life situations. Such debates and discussions expand students' knowledge about the global world and improve their listening comprehension and oral language skills. They also develop their imagination, creativity and critical thinking skills. They become argumentative about a topic and start expressing their own opinions. This is a good sign of a healthy class. During the course of teaching and learning if the arguments and opinions start coming from the students in the class this is a very clear cut sign of the positive achievements and developments of the students. It gives satisfaction to us that the class in general is moving in positive direction.

19. Developing Learners' Thinking Skills:

Language is a part of our thinking so the teacher should concentrate to develop learners' thinking skills. The students should be compelled to think critically about the concerned issue/ topic and reply. The silent learners do not learn a foreign language particularly the oral skills of the target language. A foreign language cannot be learned by the students simply by sitting and listening the teacher in the class. The reason is that language learning is an act of various activities, interactions, body movements etc. It is also true that some of the questions/topics may be difficult because students' vocabulary is not rich enough. So it should be managed in accordance with their age and level appropriate. Normally good students make their own opportunities for practicing the language inside and outside of the classroom. They are actively involved in the language learning process. The teacher and students must communicate purposefully in the target language as listeners, speakers, readers, writers, and viewers.

20. Focus on Course Specification and the Educational Objectives:

It has been found that in most cases the language instructors do not pay much attention to the course objectives and the very basic purpose of the course is ignored during the course of teaching. How many teachers are sure that the question items asked in their test papers followed the educational objectives specified in the course specification? One has to speculate over it. The teachers in general are also not very much familiar with the Blooms' Educational Taxonomy. The focus of the instruction at the advanced level should be based on directing students' attention to application, analysis, synthesis and evaluation. At this level students learn to solve problems by using previously acquired skills and experience. They learn how to classify, contrast, compare and categorize these facts; in addition, they solve problems and evaluate results. If the target group fulfills the following contention they are likely to achieve the ultimate goal specified in a course.

21. Reinforcement and Motivation in Class:

Reinforcement is an event that increases behavior. In the classroom, reinforcement occurs as teachers manage the environmental events that follow students' desired ways of behaving so to increase the strength and future likelihood of that behavior.

Reinforcement comes in two types—positive and negative. Positive reinforcement occurs when desired behavior is strengthened by the presentation of a contingent stimulus. The attractive, behavior-increasing, contingent stimulus used during positive reinforcement is referred to as a positive reinforcer. A positive reinforcer is defined as any environmental event that, when given in response to the behavior, increases the strength and frequency of that behavior. Some commonly used positive reinforcers in the classroom are praise, attention, tokens, and stickers.

Negative reinforcement occurs when desired behavior is strengthened by the removal of a contingent stimulus. The aversive, behavior-increasing, contingent stimulus that is removed during negative reinforcement is referred to as a negative reinforcer. A negative reinforcer is defined as any environmental event that, when taken away in response to the behavior, increases the strength and frequency of that behavior. Some commonly used negative reinforcers in the classroom are taking away an aversive assignment (e.g., homework), withdrawing an intrusive stare, or canceling a chore.

Reinforcement and motivation play a vital role in teaching either a second/foreign language or mother tongue. Reinforcement in the classroom improves student motivation and performance. Positive reinforcement concerned with the presentation of a reward immediately following a desired behavior intended to make that behavior more likely to occur in the future. It is believed that the quality of teaching has a significant impact on students' behaviour and motivation. Motivation is an unconscious, psychological process that varies by individual over time, and its degree usually depends on attitude. Both attitude and motivation are also social processes and they are influenced by individual experiences and cultural background of students. Needless to say, motivation can be generated through effective curriculum, good learning materials and teaching strategies. The teacher must gain the students' attention by supplying them with stimulating activities and using a range of teaching and learning strategies in the class, though students' motivation can be a difficult task for the teacher. The students must perceive the content of the lessons as relevant to their objectives and valuable in real life situations. The students in general are motivated by using various strategies such as learner-centered activities, cooperative learning, revision of the courses in the class in accordance with their wishes, informal assessments and open communication.

22. Categorization of the Communication Problems:

The problems can be generally categorized into two ways in the class:

22.1 specific Problems: During the course teaching and learning some specific problems are realized in the class. These specific problems are related to peculiarities of a subject: ways of teaching speaking, reading, listening, writing, material design, testing and assessment. All language the language instructors have to deal with both categories of problems in their institutions.

22.2 General Problems: These are very common problems encountered by the majority of the students in the class. General problems are common to the language instructors of all subjects: class participation, homework, assignments, blackboard assignments, class assignments, complaints, cheating in the quizzes, mid-term examinations, final examinations and sometimes behaviour management, such as unacceptability, aggressiveness, wishing the things to go in accordance within their own wishes.

23. Obligations of the Teachers in Teaching as a Foreign Language:

As a student as well as a teacher of English and Linguistics, we must have the utmost confidence that every student is able to strive for success in their academic performance. In order to realize that, we should try our best to promote growth by employing creativity, stressing the importance of education as well as giving my students the freedom to think and discover knowledge. Moreover, we also appreciate that each student is unique therefore any kind of ideas, opinions, criticisms, creativity and suggestions from them should be encouraged and taken into consideration. A teacher is like a father of the students. These students are supposed to be members of their family. It is advisable that a teacher must adopt the loving attitudes towards his class. Having been worked in this teaching profession since decades it is concluded here that rigidity and an authoritarian of the teacher will only create a distance between a teacher and a student.

23.1. The teachers must pay attention to students' personal and academic needs whenever needed. This attitude and approach of the teacher will create confidence and affections among the students. In addition, the teacher must create a relaxed and comfortable learning environment based on respect instead of fear. It has been noticed that some teachers do not pay heed to the students' problems, academic needs and requirements. We should build strong rapport with my students so that all of us can learn in a conducive and congenial teaching/learning environment.

23.2. A language teacher should always be open to new ideas and suggestions so that he would be more involved in educational as well as academic activities, attend educational talks and participate in seminars, workshops, extension lectures to further expand and refresh his knowledge in day today life.

23.3. It is true that a teacher without preparation has no right to enter into the class. The teacher has to be well-prepared for every lesson and systematically planned in time and materials efficiently to ensure that a successful lesson takes place.

23.4. Language teacher should encourage the students to explore every opportunity to utilize the authentic resources around their environment. It is a fact that learning should not only be limited within the four walls. He should try to make lessons more relevant and appropriate to the students so that they can relate whatever they learn in the classroom with the 'real' life situation to outside the college environment. At the end of the day, the students should be able to have self-confidence, good interpersonal skills and excellent knowledge once they have mastered the target language to survive out there.

23.5. The interactions with the students are conducted on a solid basis of mutual respect. All human beings including young adults in particular desire to be respected by their community of fellows at all the levels and at all times. In order to minimize obstacles to learning we seek to promote a positive, mutually supportive atmosphere in the classroom.

23.6. A language teachers be consciously fully aware of what he teaches as well as the way of his teaching. They should also be well acquainted with different language theories and must be able to reflect those theories during the course of his teaching. While teaching second /foreign language teaching critical pedagogic approaches to language acquisition should be taken into consideration.

23.7. It has been noticed in second/foreign language teaching programme that the students' creativity is normally not encouraged or promoted by the language teachers. The learners' potentialities must be utilized during the course of teaching and learning. This ignored aspect must be given due weightage in the class. It has been realized that creativity is perhaps one of the most under-utilized human characteristics in the context of language learning. The language teachers must intermittently remind the students in the class and outside the class that creativity is an important aspect of language learning. It brings innovative ideas in every sphere of learning. It is important in writing as a factor in paraphrasing, developing and combining ideas, also bringing new ideas while writing paragraphs, essays, letters, applications, stories and finally helps in avoiding plagiarism. This is a fact that creativity also plays an important role in oral production because even with a limited vocabulary, creative use of language will help facilitate meaning. If students are creative and innovative it would discard the plagiarism. It also promotes a smooth functioning of the communication. The students who are creative can manage their communication goals. They can communicate their ideas and feeling in one way or other way. Keeping in view the preceding contention students must be encouraged to utilize their own hidden potentialities and use the language creatively to express themselves. It would be quite beneficial for the students in the future.

24. Maintaining Rapport with the Students in and outside the Class:

Trust between teachers and students is the affective glue that binds educational relationships together. Not trusting teachers has several consequences for students. They are unwilling to submit themselves to the perilous uncertainties of new learning. They avoid risk. They keep their most deeply felt concerns private. They view with cynical reserve the exhortations and instructions of teachers. Stephen Brookfield (2006)

25. Instructor-Student Rapport:

Studies in the past have consistently demonstrated the positive learning outcomes associated with instructor-student rapport. Interpersonal communication is vital to effective teaching and learning in the class and building rapport has been shown to be a quite fruitful way of communicating with students. By engaging in uncommonly attentive behaviors, connecting behaviors, information sharing behaviors, courteous behaviors, and common grounding behaviors, the language teacher will hopefully experience and realize the improved teacher-student relationships, which will lead to more effective teaching, and, ultimately, improved class performance in general. Rapport is defined as an overall feeling between two people encompassing a mutual, trusting, and prosocial bond (Catt, Miller, & Schallenkamp, 2007). Although students report that rapport is an essential characteristic of a teacher, relatively little is known about this key facet of teaching (Frisby & Martin, 2010). Teachers in their academic circle from their colleagues hear of its significance, but how can rapport be taught, measured, and further developed. The rapport between instructor and student can be a significant factor in the overall learning and success of individual students. Rapport is one term that is truly relationship-centered in capturing what is experienced in an interpersonal relationship (Jorgenson, 1992) and Coupland (2003) argues that building rapport can have positive effects on the classroom environment. It can minimize anxiety, increase student participation, structure and encourage social interaction, foster a positive learning environment, and increase learning. (Frisby & Martin, 2010) Rapport improves numerous classroom areas; specifically motivation, feedback, student learning, communication, and, not to be ignored, instructor well-being. Wasley states that students who interact frequently with

an instructor earn higher grades, are more satisfied, and are more likely to return to school in subsequent years (Wasley, 2006). This positive classroom environment starts by developing relationships with individual students. Rapport is generally believed to have a positive effect on learning. Researches in the past have pointed out that teacher-student rapport contributes to teacher effectiveness and student learning. Building rapport with students is an important component to successful communication especially when the subject is learning a second language. Nguyen (2007) researched building student rapport in an ESOL (English for speakers of other languages) grammar class in which he studied competent teachers and their approach to building rapport in the classroom. The teachers effectively switched among a variety of techniques depending on the verbal and nonverbal cues they were receiving from the students. The techniques included “lexical items, special grammatical structures, formulaic expressions, speech tempo and body language” (Nguyen, 2007). The study showed that instructors were building rapport throughout the lesson as they focused on building an interpersonal relationship with the students. Through the interpersonal interactions, the students were able to observe the instructors communicating in the new language and then respond back thus reaffirming their learning (Nguyen, 2007). Having been reviewed the literature on teacher and student rapport or interpersonal relations we realized that in terms of classroom management, good rapport has always significant role during teaching. Rapport is the “ability to maintain harmonious relationships based on affinity for others” (Faranda and Clarke, 2004). Affinity or affinity seeking is defined as “the active social communicative process by which individuals attempt to get others to like and to feel positive toward them” (Bell and Daly, 1984). Why is rapport important in the classroom? Rapport is the interpersonal side of teaching. It is what makes the teacher more than just a lecturer. Rapport involves knowing your students and their learning styles and using your relationship with them to teach at a more personal level. Teachers who have good rapport with their students are skilled in “ways that encourage involvement, commitment, and interest” (Ramsden, 2003). Ultimately, like children, students need to think that you care before they care what you think it is a fact that positive teacher- student relationships will lead to proper behaviour and good discipline in the class and also fewer classroom management issues. While maintaining positive relationships with the students, the students come to know that their teacher cares about them and that they can trust their teacher. As a result, the students come to care about the teacher, which translates into wanting to please the teacher, through putting forth their best effort on assignments, projects and demonstrating appropriate classroom behavior. Maintaining good rapport with the students in and outside the class is an important part of the teaching and learning. This helps the teacher to maintain a sincere, liable and motivated class. While teaching a foreign language it is sine qua non on the part of the teacher to maintain it. The teacher-student rapport is very important in building a successful classroom environment. It is mainly concerned with the teacher-management skills rather teaching specifically It is advisable for the language teachers to pursue building positive relationships. A good and positive relationship is to be built with the students to maximize effectiveness of the environment of the class. The teachers in general expect a certain level of attention and respect from their students. In the light of the available literatures and findings of the researches in terms of good rapport it is obvious that positive classroom rapport plays an important role in maintaining a congenial atmosphere for the teachers during teaching in the class. One of the studies in the past states, “an instructor's behavior dictates the type of learning environment that is constructed, the type of relationships that bloom, and the academic outcomes that students achieve” (Frisby and Martin, 2010, p.160).

Lowman describes college classrooms as rich laboratories of interpersonal psychology (Lowman, 1995) with both students and teachers alike entering class with certain fears that can be alleviated from rapport building. Teachers generally fear not “getting through” to their students and failing to properly provide the educational material while students typically fear that the instructor will be authoritarian and that they will fail to perform.

Researchers analyzing student-teacher rapport have attempted to use it to predict numerous aspects of the classroom. Instructor rapport has been shown to predict student participation, affective learning, and cognitive learning (Frisby and Martin, 2010). Researches in the past have proved that negative rapport with students will have adverse impact on teaching/learning. In such a situation a teacher cannot effectively perform in the class. Choosing to not craft positive relationships will not prove effective teaching in the class. According to Ryan and Patrick (2001), "promoting performance goals was related negatively to social efficacy with teachers and peers, academic efficacy, and self-regulated learning, and related positively to disruptive behavior" (p. 448). In contrast, the positive rapport in and outside the class will definitely have a positive impact on learning as well as on the future of the students. Diero (1997) states "People like people who think highly of them. Students like teachers who think highly of them" (p. 198). This simple point effectively summarizes why an environment of positive rapport is beneficial to the classroom. Teachers in Kentucky and Russia believed students were more motivated when relationships were free of hostility and when the student believed the teacher liked them and the student liked the teacher (Hufton, Elliot, Illushin, 2003, p.372). A positive classroom rapport plays a multidimensional role in the academics as well as in many spheres of student's life. In a more recent study, Sanders and Jordan (2000) found positive teacher-student rapport may have improved student school behavior, increased classroom preparation, and reduced student engagement in maladaptive behaviors (Sanders and Jordan, 2000, p. 65). Similarly, Ryan and Patrick (2001) noticed that "students' perceptions of teacher support, and the teacher as promoting interaction and mutual respect were related to positive changes in their motivation and engagement" (Ryan and Patrick, 2001, p.437). Alongside this, their data also showed that "teacher support, promoting interaction, and promoting mutual respect were related positively to social efficacy with teachers and peers, academic efficacy, and self-regulated learning, and related negatively to disruptive behavior" (p.448).

25. Teacher's Self-created Congenial Teaching/Learning Environment in the Class:

An instructor should create an effective teaching environment in which students enjoy learning and gain confidence in their own abilities. The students must enter into the language classroom with a sense of confidence because they feel they are simply "not good at language". It is particularly important to set a high standard for healthy class activities and discussion in a language classroom.

The author's decades of teaching as well as research experiences in the area of language pedagogy and applied linguistics resulted in a number of things that a foreign language instructors should take into account and try to accomplish in the class: These are:

- the teacher should speak at appropriate volume in the class
- the teacher must make an eye contact with individual students
- the teacher delivers at a good pace
- the teacher apprised the students with the clear cut idea about the course specification and delivers clear explanations in the class
- the teacher makes good use of black board including clear writing
- the teacher encourages the students to ask questions and/or make contributions
- the teacher answers student questions' well
- the teacher appreciates the students' questions as well as his explanations
- the teacher gives respect to all the students
- the teacher commands respect and attention of students
- the teacher organizes instructional materials and activities well in advance
- the teacher displays good understanding/knowledge of material in this area
- the teacher delivers valuable instructional materials of interest to students
- the teacher explains clearly structure of lecture or exercises in advance

- the teacher clearly states his expectations at the end of the a language education programme/semester
- the teacher never uses a biased language
- The teacher is well acquainted with the objectives of the course.
- the teacher makes good use of technology and power point in the class
- Positive enforcement is must in and outside the class and negative enforcement must be avoided as much as possible

Summary:

Teacher expertise and professionalism, vision and wisdom are the most important resources for effective ELT. The pedagogical tendencies which have characterized second and foreign language teaching have been profuse and varied. As Stern (1983) points out, “The conceptualization of language teaching has a long, fascinating, but rather tortuous history”, which Brown (1994) portrays as the “changing winds and shifting sands of language teaching”.

To accomplish the learning goal and educational objectives, it is sine qua non to reach some prerequisites for creating a congenial environment for teaching and learning in the class. The main purpose of a course in foreign language is to help the target group to use it in day today life accurately, fluently and appropriately for purposes of a successful communication through the development of primary language learning skills, the mastery and command of language elements, the growth of communicative competence, the inculcation of literary skills and the development of study skills. The very purposes of teaching English are modest and utilitarian. But it has been noticed that the students in general after graduation are not up to mark in accordance with the required goals in the target language. The natural learning is somewhere vanishing. There is a possibility that there may be some no-linguistic factors which are affecting the whole language learning processes. This indicates that the language instructors in general must speculate and give serious thought to the overall competence and proficiency of the students in the concerned language in order to ensure the better functioning of foreign language educational programme as well as the brighter future of the students. The students are the backbone of a country. Healthy teaching and learning would consequently and definitely pave the way for the healthy growth of the nation.

Teaching a foreign language is an art and science. The language instructor be speculative and self-evaluator about the merits and demerits of his teaching and learning. The self-evaluation of one's own teaching methods, strategies, techniques are the essential aspects of the teaching and learning and will guide the teachers in the right direction. The teacher should be innovative in all respects and his efforts should always be to bring consistently and constantly the new ideas in the class in accordance with the level and standards of his peer group.

Finally it is recommended that the language instructors should keep two things into consideration: first, that although coverage of material is crucial, it's more important to teach students skills than things, and secondly, that students learn skills best through an interactive teaching style that demands their participation and challenges their abilities.

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Racism and Hegemony by Gaze and Blindness in *Native Son*

Md. Abdul Karim Ruman¹
Khondakar Md. Hadiuzzaman²

Abstract

According to Michel Foucault, our identity is constructed by how we are seen. 'Gaze' or 'look' is the desire of one person that constructs the identity of another who is gazed. In this regard, gaze and panopticon are the mechanics that create, propagate, establish, and gradually naturalize racial identity and prejudices, leading to the blacks' internalization of hegemonic ideology and inferiority which sustain automatically because of the victims' blindness to the reality. This essay explores—"How is the identity of the African-American constructed and what is its racial effect?" In *Native Son*, Richard Wright portrays the racism of the early 20th century America. The novel is about Bigger Thomas, a black, poor, uneducated, African-American male living in Chicago during the 1930's. He is burdened by the hegemonic ideology that due to his race and society, he is predestined to be nothing more than a menial low wage laborer, never having the chance to succeed in a world controlled by white men. This angers him and makes him distant from society. The climax of the story appears when he accidentally murders Mary, which eventually leads to his arrest and trial, where he is sentenced to death. The research shows that Bigger cannot be considered entirely responsible for his actions; rather the harsh racist world he lived in molded him into a villain.

Keywords: Gaze, panopticon, blindness, hegemonic ideology, racial identity, resistance

Introduction

'Gaze', in the cultural sense, is the desire of one person that constructs the identity of another who is gazed. It is a means of domination, by making others' identity according to some particular gaze, e.g. white, colonial etc. And ideology is the system of thought in a given society. According to Michel Foucault, our identity is constructed by how we are seen. In this regard, gaze and panopticon are the mechanics that create, propagate, establish, and gradually naturalize racial identity and prejudices, leading to the blacks' internalization of hegemonic ideology and inferiority which sustain automatically because of the victims' blindness to them. Therefore, to 'look' and 'be looked' through various modes of inscription like films, posters, media (especially newsreels and newspaper reports), and so on are explored and criticized by many writers and cultural critics. In this research, the focal question is—"How is the identity of the African-American constructed and what is its racial

¹ Lecturer, Department of English, University of Bisha, Kingdom of Saudi Arabia & PhD Candidate (Applied Linguistics & ELT), University of Dhaka, Bangladesh.

² Assistant Professor, Department of English, Dhaka Commerce College, Bangladesh.

effect?" Here, we would try to establish our hypothesis by locating how various modes of 'gaze' and blindness have been articulated in Richard Wright's *Native Son*, and how false myths of 'gaze' adversely affect individual psychology and behavior of both the blacks and the whites. It is noteworthy that mostly the novel is concerned with the black and red phobia.

Research Methodology

The methodology adopted in this research consists of a textual analysis of *Native Son* as the primary source, which will draw from a cultural theoretical framework, taking a critical exploration mainly towards the African-American's racial identity and its effects. So, regarding the terminology a subtopic entitled "Theoretical Framework" is included. There, we would like to clarify Michel Foucault's idea of gaze and panopticon. Besides, to analyze gaze from a cultural perspective, we would also like to have a glance at Louise Althusser's concept of ISA or Ideological State Apparatuses. The related research papers or literature reviews will also be explored as the secondary sources of information for this study.

Theoretical Framework: Foucault's Gaze & Althusser's Ideology

The gaze, [sometimes called, the look] is a technical term which was first discussed by French intellectual, namely Michel Foucault's [1926-1984] description of the medical gaze. Gaze is the ideological mechanism which from the perspective of dominant groups constructs, perpetuates, and determines the identity of the subaltern. It is not only a mechanism but also a controlling force. One cannot protest this policy—through gaze, one's identity is constructed. Again, the concept of gaze is concerned with the relations of power. Foucault's concept of gaze carries the sense of being objectified, subordinated, or threatened by the 'look' of another. Foucault argues that we should understand perception as governed by the modes of discourse. It characterizes particular social and intellectual regimes.

Foucault also deals directly with the conditions and effects of the gaze in the concept of 'panopticon surveillance'. His example of the panopticon is a model prison designed by Jeremy Bentham, which would comprise a circular building of prison cells, an open yard and a central tower. From this tower the prison-keeper could observe all the inmates without himself being observed. Here, prisoners would be subject to the 'gaze' of the guard, but never really know if they were really being watched. As a result, they would have to constantly monitor their actions and be on their best behavior. Foucault argues that such persistent self-monitoring and self-regulation would lead to the normalization of the deviant as they internalized the disciplinary regime which they were subject to. The panopticon would thus ensure the effects of constant surveillance through an invisible and not necessarily actual observer. This is a dramatic instance of the association of power and the gaze Foucault is concerned to identify. It has been argued that the principle of the panopticon lives on in our wider society and culture. Again, panopticon is a system of regulation, monitoring and surveillance to operate patterns of behavior continuously through some ideological state apparatuses like educational institutions, churches, media and other modern technologies. The way of admiration, acceptance and praise for any human being can simply be understood by other men's look; at the same time, disgust, rejection and unworthiness for anybody can also be understood by simple look or 'gaze'. Thus, by panopticon and gaze of white standard, blacks are identified negatively regardless of their origin and without questioning they accept and

internalize the hegemonic ideology through total negation and self-hatred. Here we see the importance of what Baier calls 'second person-hood,' of seeing oneself through the others' eyes in a social and historical context.

According to Foucault, the supervisor's observation controls the observed individuals by the power that coexists with the supervisor's observation. While the supervisor is observing the individuals, the disciplinary power he wields enters the observed bodies; working through general visibility. Practically, surveillance appears in many institutions, such as schools, media etc. for they produce supervision. Through surveillance, a massive soup is placed under control, for the disciplinary power pierces into their bodies to make them weak and submissive. In order to keep the society in control, the white gaze as the invisible means of surveillance is everywhere with its disciplinary power of white values. The whites do not impose the white values on the blacks through physical violence; but by some other implicit ways such as the white gaze. The white gaze is such a subtle, oppressive means that the blacks think nothing to fight back. In short, psychologically the blacks are overwhelmingly oppressed. Thus, the white gaze infuses the white values and the disciplinary power into the inferiority of the African-American without raising their urges to fight back. Gradually they accustom themselves to the white values embedded in the white gaze.

Foucault draws attention to how people are implicitly oppressed and disciplined in the construction of their subjectivity. In *Native Son*, the identity of the African-Americans is terminated through the interpellation of the western ideological thoughts. Interpellation is the humble acceptance of one's own position and identity imposed by the dominant culture or society. In the novel in question, most African-Americans are stimulated by the rules or ideologies set by the white Americans. One gets the feelings of constant gazing from the idea of panopticon and loses his/her total sense of identity and freedom. Thus, the black people's identity is constructed by the gaze of the white people that controls their codes of behavior. In other words, white ideologies work as the mechanism of panopticon in the black community and determine their identity.

Gaze in *Native Son*

In Richard Wright's *Native Son*, the themes of 'gaze' or the act of seeing and being seen, and 'blindness' are prevalent. The author explores and criticizes the politics of media and popular culture by frequently referring to the newspaper reports, the films and the posters. In this part of the research, we would show how popular culture and media affect and control human life by creating and maintaining their identity through (re)presentation, distortion and construction of facts to create the audience's consciousness; and thus motivate and encourage the mobs. To be specific, popular culture portrays the whites as wealthy, sophisticated and superior, and the blacks as either subservient or jungle savages. We have already mentioned Foucault's concept that our identity is constructed by how we are seen, e.g. through the 'gaze' of media and popular culture. Since 'gaze' affects and constructs one's psychology and attitude, Wright's protagonist Bigger conforms to a great extent to how he 'is seen'. We would also scrutinize how almost all the characters of Wright are somehow 'blind' to the reality, which sustains the racial antagonism, and the black and red phobia. Now, we would start with the functioning of 'gaze' leading to the racial stereotypes.

In his "The Fact of Blackness", Frantz Fanon expresses his embarrassing experience while he has to meet the white men's 'eyes' or 'gaze'. Generally, in racial context the Negroes 'are seen' with all kinds of negative associations like animal, bad, mean, ugly, cold, shivering, savage, violent, cannibal etc. That is why, a little white boy is scared to 'see' the black writer as the boy says, "Mama, the Nigger's going to eat me up". Indeed, this false notion of the boy is not inherited genetically; rather it has been injected into his mind by the white people of his surroundings. Our protagonist Bigger, too, is such an archetypal 'nigger'—a product of 'gaze' and 'panopticon'.

Throughout *Native Son*, Wright depicts popular culture as a major force in American racism, constantly bombarding citizens with images and ideas that reinforce the nation's oppressive racial hierarchy. And the novel's sub-titles 'Fear', 'Flight', and 'Fate' are also related to the ever-haunting mechanics of 'gaze' and 'panopticon' in Bigger's life. As the plot unfolds, Bigger feels 'watched' and controlled even when the white people are not present; it is as if the white people invaded his very insides. This sense of 'panopticon' and foreshadowing doom is heightened by Buckley's campaign slogan: "IF YOU BREAK THE LAW, YOU CAN'T WIN!" (Wright 16). The poster showed one of those faces that "looked straight at you when you looked at it and all the while you were walking, and turning your head to look at it, it kept looking unblinkingly back at you until you got so far from it you had to take your eyes away ..." (Wright: 16)

Again, media and popular culture remind the (false/mythical) states of the African-American Negroes by stereotypical representation:

Bigger ... looked at the colored posters ... Two features were advertised: one, *The Gay Woman*, was pictured on the posters in images of white men and white women lolling on beaches, swimming, and dancing in night clubs; the other, *Trader Horn* was shown on the posters in terms of black men and black women dancing against a wild background of barbaric jungle. (Wright 32)

Gradually, such representation follows the white authority and authenticity.

Bigger is naturally curious about the white world that he cannot wholly believe exists, for he has never seen it except at the movies. It is a fantasy world filled with everything Bigger's world lacks. So, one of the ways he escapes from shame and fear is by going to the movies where he can dream and wonder at the glamour of this opulent world. He can see lush golf greens, dancing parties, happy whites, and money everywhere. He sees all these things in *The Gay Woman*; and by chance, he sees the communist as the movie's villain, a wild, dangerous, crazy bomb thrower; and the blacks as radically foreign and inferior savages or clownish, humble and ignorant servants. It is, in fact, because of the movie that Bigger decides to try and make a wedge for himself into the rich, tempting white world. After seeing the blonde and attractive Mary Dalton in the newsreel, Bigger is more optimistic about the job interview, and excited to be able to get close to the rich and famous appeared in newsreels: "Was he going to work for people like you saw in the movies? If he were, then he'd see a lot of things from the inside" (Wright 35). Thus, media construct the blacks' fantasy world. However, the white society that produces this popular culture, then, has control over the racial dialogue that determines the meaning of the color of

Bigger's skin and hence his identity. Here we find Edward Said's concept of power, discourse and knowledge. This is the whites' politics of representing the blacks, how they 'see' the blacks and think how the blacks should 'be seen' by the entire world.

In another instance, the mechanism of 'panopticon' makes Bigger afraid and angry. On his way to Dalton-house, the author meditates—"Suppose a policeman saw him wandering in a white neighborhood like this? It would be thought that he was trying to rob or rape somebody?" (Wright 46). In reality, with such prejudices the blacks are universally gazed. As we see, 'gaze' creates consciousness during Bigger's encounter with Mr. Dalton: "The man was gazing at him with an amused smile that made him conscious of every square inch of skin on his black body" (Wright 47). This instance parallels with Fanon's encounter with racial gaze while staying in France. However, it gives him a sense of identity, though inferior. Subsequently, the 'gaze' of even a pet animal makes him "stone-still; the white cat ...sat looking at him with large placid eyes ..." (Wright 49).

Later, we come to know that false myth of 'gaze' that how blacks should behave, leads to Bigger's internalization of hegemonic ideology and inferiority complex. Just as the blacks are identified with the image of ape:

He had not raised his eyes to the level of Mr. Dalton's face once since he had been in the house. He stood with his knees slightly bent, his lips partly open, his shoulders stooped, and his eyes held a look that went only to the surface of things. There was an organic conviction in him that this was the way white folks wanted him to be when in their presence; none had ever told him that in so many words, but their manner had made him feel that they did. He ... notices that Mr. Dalton was watching him closely. (Wright 50)

Another outstanding example of 'panopticon' appears when "... he felt that they ruled him, even when they were far away and not thinking of him, ruled him by conditioning [hegemony] him in his relations to his own people" (Wright 110). Then, as Bigger pretends picking up Mary's trunk to the station, "he wanted to look back and see if Peggy was watching him, but dared not" (Wright 115). It is nothing but the surveillance of 'panopticon' mechanic created from his guilty conscience. But gradually "The feeling of being always enclosed in the stifling embrace of an invisible force had gone from him" (Wright 142). Yet, in his later encounter, "Jan's wide, incredulous stare made him feel hot guilt to very core of him" (Wright 157). Again, before the discovery of Mary's bones, "Bigger saw the men [journalists], one by one, turn and stare at him. He lowered his eyes" (Wright 194).

Blindness in *Native Son*

In *Native Son*, blindness caused by hatred and fear erects a dense wall of racial stereotypes for which Bigger sees the white people not as individuals, but rather as an undifferentiated 'whiteness', a powerful, threatening, and hateful authority that denies him control over his own life and identity. Therefore, though he feels that wrong is being done to him, he has so deeply internalized the rules of race relations that he finds himself acting out the role he has always seen the blacks assume around the rich, powerful whites. Thus, Wright shows how conditioned Bigger has been, subconsciously, to play the role of a victim of inferiority complex. In this regard, it is not only the whites who 'see' the blacks as ape, but also the blacks who 'see'

themselves as ape and accept it without question or resistance which can be called hegemonic ideology.

Now comes the theme of 'blindness' to the reality in racially compartmentalized world. As recognized through Bigger's confrontation, Mrs. Dalton is blind not only literally but also metaphorically. Bigger fears and hates the unending darkness of her 'blindness', because it symbolizes the darkness of his white enemies, specifically the psychological blindness of the entire Dalton household. The Daltons think they are friends of the blacks as they give large sum of money to the black charity in the form of ping-pong tables. But Wright hints at the inability of such white liberals and philanthropists to cure a national disease of racism by leisurely applying charity as a salve for the ugliest sores of the impoverished Southern ghetto. They are blindly ignorant about the black-experience because they 'see' the blacks with their wealthy, happy 'eyes' and never inquire to find the solution. Consequently, it is beyond Mrs. Dalton's apprehension to know, or even sense or guess that Bigger is in her daughter's bedroom at 2 a.m., because she has been shut up all her life, in her own white world. However, Mr. Dalton's implicit 'blindness' in donating ping-pong tables and Mrs. Dalton's explicit 'blindness' cannot prevent Bigger from murdering Mary Dalton. Above all, the whites 'see' Bigger as one who might steal, get drunk, or even rape; but they would never guess that he can murder a white girl. Mary and Jan are also metaphorically blind since they cannot feel Bigger's inward feelings and attitude to them. Likewise, Bigger believes that the blacks, who simply accept the social order defined by the white Americans, too, are blinding themselves to the reality of their predicament.

After murdering Mary, Bigger begins to convince himself of a growing importance as he mentally 'views' everyone around him as being 'blind' and himself as being the only one who can understand himself and 'see' things as they really are. Then, when he meets his friends at Doc's place, he is convinced that they too are blind, blind to his rebirth and resurrection from the black world of fear. Mary and Jan are blind as they cannot feel Bigger's inside. More than that, Bigger's near and dear ones are also blind—metaphorically they are blind to what really matters in life. His mother is escaping with her way of singing about religion, Christ and love; Vera exhibits a profound fear of life in her every gesture; Bessie is always crying the Blues about working hard and getting nothing out of life, but a cheap drink of whiskey to blot out the pain of her life; and his brother, Buddy, is content with a job and living his life without a fight—all these approaches to the harsh facts of life are, to Bigger, 'blindness'. Just as Bigger murmurs that his self-deluded family is blind to the fact that a job at the Daltons' is not going to improve their economic condition, he too blinds himself with intense anger and rash acts of violence. However, as a Naturalist, Wright uncovers this critical issue.

Meanwhile, the impact of media-politics returns in Bigger's thought during his encounter with Mary and Jan. When Jan holds his hand friendly, he thinks: "That would people passing along the street think? [surely, they would 'see' them as disrespectful and be furious to 'see' Bigger sitting with Mary] ... Jan and men like him had made it so that he would be conscious of that black skin ... he was something he hated, the badge of shame ... was attached to a black skin" (Wright 67). He also thinks that Jan is holding him up with pity to 'look' at him and be amused. Here, it is very important to note that Bigger's haunting fear of 'being gazed' by the whites as a

black affects his psychology that ultimately results in adversity. Besides, he is afraid of being teased even by his black friends if they 'see' him at this moment. Afterwards, he dislikes Mary's "looking inside of him" (Wright 80), and his anger enables him to 'look' directly at her. It is noteworthy that 'being gazed' makes him afraid, degraded and subservient, while the ability to 'gaze' makes him angry, white-hater and courageous.

It is to note that when Bigger was leading drunken Mary to her room he was afraid of Mr. and Mrs. Daltons' 'panopticon': "... perhaps Mrs. Dalton was standing in flowing whites and staring with stony blind eyes in the middle of the floor" (Wright 82). Later, when he was trying to push Mary's dead body into the furnace, "... to green burning ... pools of acquisition and guilt stared at him from a white blur ... It was the white cat and its round green eyes gazed passed him at the white face ..." (Wright 90). Here, his skin color traps him in a situation that leads to fatality.

In the meantime, knowing well that the Daltons 'see' Jan as a dangerous Communist, Bigger hopes that they will hold Jane responsible for Mary's disappearance. Since, racially blind Daltons are unable to imagine Bigger taking any action beyond the role that they have already assigned him. Bigger subverts the racial stereotypes by using them as a form of resistance and protection against the white authority. How the blacks' 'blindness' and the whites' 'gaze' lead to the former's internalization of hegemonic ideology and restriction are apparent in the breakfast scene at Thomas family. Bigger thinks:

... the thing to do was ... while they were not looking, do what you wanted ... He felt in the quiet presence of his mother, brother, and sister a force, inarticulate and unconscious, making for living without thinking ... a hope that blinded. He felt that they wanted and yearned see life in a certain way: ... they were blind to what did not fit. They did not want to see what others were doing if that doing did not feed their own desires ... there was in everyone a great hunger to believe that made him blind, and if he could see while others were blind, he could get what he wanted and never be caught at it. (Wright 102)

Wright also presents a highly critical portrait of the (blind) private investigators and police detectives. Britten is a parody of both primitive eyes and insular, racist thinker. Bigger can perceive that the investigator must 'see' him as guilty simply because he is a black. In Britten's 'eye', the reds and the blacks are similar. So he approaches Bigger as "You are a Communist, you goddamn black sonofabitch!" (Wright 152). His chauvinism is also expressed in his assertion to Mr. Dalton: "Well, you see 'em one way and I see 'em another. To me, a nigger's a nigger" (Wright 154). Undoubtedly, such stereotypical prejudice is the outcome of how the blacks have been 'gazed' for centuries throughout the world. But ironically and blindly enough, the victim's father himself does not 'see' Bigger as a bad boy. Wright is critical about the media for its prejudiced negative representation of and fearful propagation against the reds as well, even without any reliable witness or evidence. So, the newspaper publishes: "... HYDE PARK HEIRESS ... BELIEVED HIDING OUT WITH COMMUNISTS ..." (Wright 194). Next, "REDS TRIED TO SNARE HIM" (Wright 210). They do so only because communism goes in favor of and

against their manipulation of the blacks. As Max asserts: "I look at the world in a way that shows no whites and no blacks, no civilized and no savages ..." (Wright 387).

Similarly, the media represents Bigger stereotypically and utter negatively, e.g. as rapist, irrational etc. by adding fiction with distorted facts. In reply, sometimes Bigger also acts as he 'is seen' to act usually—i.e. violently. Therefore, he thinks "He committed rape every time he looked into a white face" (Wright 214). But when the newspaper hints at his assumed sex-crime, he fears that it would excite the whites to "kill him in their heart" (Wright 228). However, the white 'gaze' constructs his identity: "He was living, truly and deeply, no matter what others might think, looking at him with their blind eyes" (Wright 225). According to Max, the advertisements, radios, newspapers and movies play constantly and overwhelmingly upon human civilization. In this way, the media and popular culture also affect and enchant Bigger psychologically: "It was when he read the newspapers or magazines, went to the movies, ... that he felt what he wanted: to merge himself with others and be a part of this world, ... live like others, even though he was black" (Wright 226). Here, it is noteworthy that addressing the white judge, Max argues: "The more you kill, the more you deny and separate, the more will they seek another form and way of life, however blindly and unconsciously" (Wright 365). He also reminds the whites of their "blindness" (Wright 367). But earlier, Bigger blindly identified him with stereotype whites, just as the whites instinctively view all the blacks with suspicion when a white girl is killed.

Wright now satirizes the pedantic journalists who are looking for an angle that might bring to light Bigger's so called primitivism and angst, to prove that Bigger, the primitive Negro, does not want to be disturbed by white civilization. In the newspaper's words: "He looks exactly like an ape!"... his skin is exceedingly black. His lower jaw protrudes obnoxiously, reminding one of a jungle beast ... All in all, he seems a beast utterly untouched by the softening influences of modern civilization" (Wright 260). It is no surprise that the press reports are full of hyperboles, portraying a "NEGRO MURDERER RAPISST" whose "primitivism" is brought to light in countless capitalized headlines of mob-inciting rhetoric. Thus, the 'gaze' of the white authority and press takes control over his identity once again, to demonize Bigger and terrorize the blacks into submission by whipping up the white violence.

To restate, 'gaze' not only haunts memory, but also deconstructs and reconstructs mythical racialized identity. As for the first instance, Bigger cannot bear to 'look' at Bessie's face, fearing that she will 'look' at him accusingly even in death. And for the second instance, when Jan and Max talk to Bigger, it seems to him that for the first time in his life he has seen some whites as individual human being and vice versa; rather than merely a part of the larger oppressive force of whiteness, a looming mountain of hate. Ultimately he also begins to realize that he has been blind to the fact that Jan and Mary are human beings as well. Thus he recreates himself in his own image, rather than allow the whites to do so. Besides, the whole trial scene is a recognition for Bigger's identity as a human being, because it confirms his existence meaningfully by making others, especially the whites, conscious at least about his crime and punishment: "any eyes in the room were fastened upon Bigger now, cold gray and blue eyes, eyes whose tense hate was worse than a shout or a curse" (Wright 294). In fact, when Bigger revolts, it makes the whites 'see' a human being struggling for human dignity and recognition. However, now he feels that in his recognition of

others, and their recognition of him, he can gain the identity eligible for 'gaze' and gain the wholeness which he has longed for. This new identity brings Bigger an image of himself standing in a crowd of race and class. But regarding recognition, even Max cannot see beyond his own conception of how Bigger was forced to retreat from reality. When Bigger tells Max that he is pleased with what he has done, Max is unable to accept this assertion and gropes for his hat like a blind man, being unable to 'see' Bigger completely as an individual. Even Bigger is still defining himself by looking at the 'Bigger' that the world 'sees'. Bigger sees that distortion and names himself as its opposite, but that has nothing to do with who he really is. Hence, Bigger's identity crisis is more of a struggle to separate his own impressions from the projections of the racist society around him.

Meanwhile, the media succeeds in their politics in the sense that because of their manipulating representation of Bigger as a murderous animal, a distorted identity, anything said in Bigger's defense falls on deaf ears of law. However, in the readers' eyes, Bigger's proud announcement that he is entering a new world is a testament of his spiritual 'blindness'. Indeed, Bigger's pride of sanity and rage prevents him from seeing clearly. Consequently, his 'escape' is really a blind and headlong rush into the 'fate' that is waiting for him in the long run. Over head and ears, the distorting stereotypes and disfiguring violence of the blindly raging mob—all serve as testaments to America's spiritual blindness; i.e. the white America is blindly unaware of the sufferings of racism and poverty.

Conclusion

To conclude, 'gaze' (seeing and being seen) is a sociological practice for racial degradation and oppression. So, Wright demonstrates that racial ideology is socially constructed and applied for destructing the black psyche. In *Native Son* he tries to figure out the nature of 'gaze' and 'panopticon', and its consequent effect on the black psychology. Indeed, the effects of 'gaze and blindness' pervade the physical as well as the metaphysical existence of both the blacks and the whites. Here, media and popular culture emerge as the above mechanics. And, by horribly propagating hegemonic ideology and conditioning the blacks' natural inferiority, the white media create, manipulate, maintain and naturalize racial stereotypes, prejudices and antagonism. On the one hand, the whites represent the blacks as savage, beast, ape, violent and fearful to justifiably suppress, oppress, degrade and subordinate them. On the other hand, 'blindness' prevents the blacks from 'seeing' the reality and leads to internalize the hegemonic ideology. To Foucault, our identity is constructed by how we are seen. As a result, the reluctance and indifference of the white authority to 'see' Bigger and other 'niggers' as human beings turn the latter into an embodiment of revolt for survival. In other words, the blacks, metonymised by Bigger, have responded to the neglecting glare of the whites according to the way the latter always guess the former to be, i.e. violent. In fact, the general disrespect directed at the African-American black race has provoked conflict as well as generate thousands of Biggers who share a common quality in that they revolt against the conduct established for them by the prejudiced white nation. Hence, killing a white woman makes the black protagonist feel like he has power over the race that has oppressed him for so long, and he finally feels alive. But the whites see these rebels not as human beings struggling for dignity and recognition but as a threat to society that should be restrained. Bigger Thomas represents any black man who cannot be conditioned by the white man's laws and will not accept social oppression.

Finally, the white 'gaze' and the black 'blindness' are the policy or mechanics leading to hegemonic ideology to fulfill the power system by making the unprivileged blacks slaves or anyhow inferior to the whites. Hence, by being aware of this, one should avoid the dangerous ending like self-destruction. In Wright's settings, the blacks are seen stereotypically and unquestionably accepting the predestined racism they fall into contempt and decay. To be black in America means to be the victim of social values and race prejudice. Bigger Thomas's fear, flight, fate and trial dramatize American racism, its pervasiveness, and the way racism prevents social and cultural understanding or compassion for the other. However, regarding the racial subjugation originating from outside 'gaze', Bigger assumes to have been successful in his resistance to it and have somehow established his identity. Still he is 'blind', either physically or psychologically, to the reality of the white world. To agree with Fanon's words in this regard, the fact of the juxtaposition of the white and the black races has created a massive psycho-existential complexity in him. Finally, we would like to state that Wright has tried to deconstruct the hegemonic ideology and racially hierarchical identity constructed by gaze and blindness to reconstruct a dignified identity for the twentieth-century African-Americans like Bigger.

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Enhancing English Language Learning through Mobile Technology: A Bangladeshi Perspective

Afroza Akhter Tina¹

Abstract

Mobile learning is a form of e-Learning which can take place anytime, anywhere with the help of a mobile communication device such as a mobile phone, a personal digital assistant (PDA), iPod or any such small portable devices. Through the advancement of mobile technology and their increasing affordability, mobile devices have transformed from a means of communication to tools for socialization, entertainment, work, and learning. In Asia, mobile penetration has doubled within a short span of time; in 2001, average penetration was 19.7 per 100 inhabitants while in 2005 the penetration rate rose to 40.9 (Orbicom, 2007). In Bangladesh, the total number of mobile phone subscribers has reached 115.627million at the end of April 2014 (BTRC, 2014). The paper focuses in particular on the use of mobile phone—either alone or in combination with other technologies—to increase access to educational opportunities and resources in terms of English language learning in our country. In particular, it aims to reveal the use of the device to improve educational outcomes in promoting a ‘new way of learning’ regarding the target language which offers a way to extend the support of learning outside the classroom as well.

Introduction

The use of mobile devices has become common among a wide range of age groups due to affordability and availability (Newhouse, Williams, & Pearson, 2006). The situation of English language teaching and learning along with assessment in Bangladesh is still the same in most of the educational institutions where one in five teachers has no teaching qualification (UIS, 2006) but the number of mobile phone subscribers has reached 115.627million at the end of April 2014 (BTRC, 2014) which can facilitate the learning if we can use the device for this purpose. However the use of technologies in education is very low in Bangladesh (EIA, 2009b). English in Action (www.eiabd.com) is playing a significant role in this regard in terms of teaching of English significantly in all sectors by introducing mobile technology to enhance teaching and learning in English language classrooms in Bangladesh as a means of integrating ICT into different aspects of school-based support systems. Along with it, the Underprivileged Children’s Educational Program (UCEP), a leading non-government organization (NGO) in Bangladesh, also provides general education and vocational training for working children. However, contextual learning is important and hence how much we can effectively use mobile devices to enhance language learning is a considerable fact indeed.

¹Senior Lecturer, Department of English, Daffodil International University, Bangladesh.

Literature Review

Kadirire (2009) defines m-learning as a form of e-Learning, which can take place anytime, anywhere with the help of a mobile communication device such as a mobile phone, a personal digital assistant (PDA), iPod or any such small portable devices. In the *2011 Horizon Report* on emerging technologies that are likely to have a significant impact on teaching and learning over the next five years, mobile technologies were predicted to have an immediate impact on education globally within one year or less (Johnson et al., 2011). This trend is linked to the widespread proliferation of mobile phones: according to a 2011 report on global ICT trends, 87% of the world's population now has a mobile phone (ITU, 2011c). There are now 5.9 billion mobile phone subscriptions worldwide, which represents a penetration rate of 87%. In the developing world the mobile penetration rate is 79%, nearly as high as the global average (ITU, 2011b). Mobile phone ownership is increasing exponentially in developing countries, even among poorer communities, where people often spend a substantial portion of their income on mobile phones and accompanying service charges. Because an increasing number of people are using mobile phones in their daily lives, academic researchers and sometimes small groups of teachers, usually working in isolation, have launched disparate projects to explore how these devices might be used to improve teaching and learning in Asia. One study conducted in Bangladesh by Alam and Islam (2008) mentions SMS technology as one of the promising means of creating a virtual interactive classroom in distance learning. The study focuses on the efficacy and feasibility of virtual classroom by means of integrating perceived broadcast video and SMS technology. The other studies as BBC Janala Program and research of EIA and UCEP here have proved the potential benefits and advantages to use mobile devices in language learning. In Asia, the immense popularity of mobile phones, especially among low-income groups, has encouraged proponents of development programmes to explore the potential of mobile learning to deliver key educational services to people outside the reach of traditional school systems.

Current perspectives of mobile learning

It generally falls into the following broad categories:

Techno-centric: This perspective dominates the literature. Here mobile learning is viewed as learning using a mobile device, such as a PDA, mobile phone, iPod, PlayStation Portable etc.

Relationship to e-learning: This perspective characterizes mobile learning as an extension of e-learning. These definitions are often all-inclusive and do not help in characterizing the unique nature of mobile learning. What is needed is clarity: in agreement with Traxler (2005), the techno centric/e-learning based definitions only seek to place mobile learning somewhere on e-learning's spectrum of portability.

Learner-centered: From the earlier researches of Sharples, Taylor, O'Malley and their colleagues of considering m-learning as strongly linked device (Sharples et al., 2002), now led to the definition: "Any sort of learning that happens when the learner is not at a fixed, predetermined location, or learning that happens when the learner takes advantage of learning opportunities offered by mobile technologies" (O'Malley et al., 2003). However, it soon became clear that rather than the device, the focus should be on the mobility of the learner. This led to considering mobile learning from the learner's perspective.

The role of mobile in promoting a new way of learning

The benefit of mobile learning is actually an extension of the traditional type of learning which has the easy access to communicate according to the need of the learner. This is an alternative learning process which facilitates instructional methods/approaches in an interesting and new way.

In terms of new way of learning, mobiles facilitate designs for personalized learning in that they are responsive to difference and diversity in the way learning occurs. Mobiles can support learning that occurs spontaneously in impromptu settings outside the classroom and outside of the usual environment of home and office as well. They enable learning that occurs across time and place as learners apply what they learn in one environment to developments in another (Sharples et al., 2005, pp. 2, 4; 2007, pp. 222-23).

In Bangladesh, the total number of mobile phone subscribers has reached 115.627million at the end of April 2014(BTRC, 2014). Even a day laborer can afford a mobile for its cheap call rate and SMS service. The country is connected to information and communication, at a large extent, by the increasing expansion of mobile use. In despite of being a least developed country, it has created a booming mobile market. Moreover, the students are frequent users of mobile phone and familiar with the mobile devices; this is true for the students of both urban and rural places. Accordingly, it will be plausible to use mobile phone as a tool for learning especially for language learning. As a facilitator of new learning, mLearning goes beyond an emphasis on the possession of information to enabling learners to find, identify, manipulate, and evaluate existing information (Brown, 2003, p. 2). The internet connections in a mobile phone in our country these days offer fantastic opportunities to use the handset as a tool to learn foreign language. With the growth of mobile users, the mobile phone companies also design new and updated cell phones installing a number of functions such as SMS, games, GPS, audio, video, recorder, wireless Internet, TV display etc.

Potential benefits and advantages to enhance English language learning in Bangladesh

Nikana (2000) claims that student motivation may increase through the use of mobile devices because students could be participating in group discussion and dialogue more often and receive quick and effective feedback. Song (2007) defines six categories by which course content may be delivered using mobile devices:

1. *Pushing*: delivering assessments and quizzes without constraints of time and place
2. *Messaging*: a one-way communication using SMS
3. *Response and feedback*: instant two-way communication
4. *File exchange*: students and teachers sharing information anytime, anywhere
5. *Posting*: information presentation, dissemination
6. *Classroom communication*: students and teachers share information in the form of asynchronous messages.

Mobile Telephone Technology as a Distance Learning Tool in Bangladesh

This pilot project of *Mobile Telephone Technology as a Distance Learning Tool in Bangladesh*(Islam, Ashraf, Rahman, & Rahman, 2005) investigated how mobile phones could be used to introduce interactivity and thus overcome the

problems plaguing traditional distance education in Bangladesh which included interaction between instructor and students via SMS technology. Fifty-two students were divided into two groups: the control group, in a room face-to-face with the instructor, and the experimental group, in a room with a projection screen on which they could watch the instructor. Those in the latter group could raise and respond to questions via SMS. To determine outcomes, the two groups were each given the same pre-test and post-test, with the face-to-face group answering the questions by pencil and the other group answering via SMS.

Activities and research of EIA and UCEP in Bangladesh in promoting mobile learning

Both EIA and UCEP possess the similar aim of facilitating English language learning both inside and outside the classroom through the use of mobile and other devices. EIA aims to equip twenty five million Bangladeshi school children with the skills to communicate in English to levels that will enable them to participate fully in national economic and social activities and global opportunities. There are four major strands to the EIA programme in Bangladesh:

1. *Primary Education*: engages students and teachers through innovative classroom resources.
2. *Secondary Education*: empowers teachers to change their classroom practice. These interventions are school-based, delivered through supported distance learning and enhanced by mobile technologies.
3. *Adult Learning*: enables lifelong learning via interactive and digital media.
4. *Research, monitoring and evaluation (RME)*: evaluates on-going projects and researches the impacts of interventions.

As a partner in the EIA programme, The Open University UK is involved in developing teaching and learning materials for the teachers' professional development programme in Bangladesh. There are three operational phases in the EIA project:

1. *Developmental Research (2008-2011)*
2. *Upscaling (2011-2014)*:
3. *Embedding (2014-2017)*

Around 30,000 poor working dropout children are studying in UCEP schools in Bangladesh which are operated by 3 shifts per day, each of 3 hours duration. The curriculum of UCEP is basically prescribed by the National Curriculum and Textbook Board (NCTB) which cover Bangla (mother tongue), English, mathematics, social environment and hygiene but contents are more related to vocational trades. Therefore the students learn in a highly vocational and practical way, using English where necessary as technical vocabulary (EIA, 2009).

Focus on BBC Janala Program

The program 'BBC Janala' has gradually achieved a great popularity among the people because of the easy access to it via six mobile operators whose network covers almost the entire population where English is taught through the use of Internet and fast growing mobile technology. The popularity of this teaching program also bears out the acceptance of mobile phones as a language learning tool by mass people.

Possible recommendations to use mobile devices in learning English in Bangladesh

Mobile technology has the potential to change the very nature and processes of pedagogy (McCombs et al, 2006). But the use of it in language learning is still under-researched in the context of developing countries including Bangladesh which can enhance teaching and learning activities (Lacina, 2008) and can offer teachers an understanding of new technological applications and professional knowledge, as well as enabling them to reflect on their own learning process, both individually and collectively (Corbeil and Valdes-Corbeil, 2007). The government is trying to equip computers in our classrooms along with internet connection at a very low cost within a short time as part of making the country and population digital in all aspects. The increasing rate of using mobile devices can create the platform and potentials to push the endeavor forward which can include the whole mass regardless of age, gender and locality. The uses of portable media players (iPods) in classroom teaching and learning can prepare teachers to benefit from the use of the new and emerging technology in classroom settings with great interest. But more research needs to be done on the actual consequences of using portable media players in structured pedagogical contexts in Bangladesh. It is too early to see how far mobile technology, in this case a portable media player (iPod), is being used to support teachers' professional development in English language teaching and learning. However, from the findings of this paper it is evident that the iPod does have a number of advantages for teachers to use it for their professional development in English language teaching and learning in a constrained environment.

The advancement and benefit of using mobile in learning English depends on the knowledge and usage of the user which may require training and effort to have the positive outcome. Here are some possible strategies to use the cell phone in learning English both inside and outside the classroom which can enhance the learning with great enthusiasm.

1. Awareness should be created through mobile devices.
2. Teachers of primary level can be trained to spread the awareness all through the community.
3. Downloading required documents (e-books, dictionaries) as per necessity.
4. Using translation dictionaries for definition of a word.
5. Practicing pronunciation and developing skills by recording audio materials
6. Receiving feedback through text messages from teachers and seniors where corrections can be done
7. Homework and some quizzes can also be delivered in such way.
8. Snapping pictures through cell phone camera for assignment and reports.
9. Recording students speech in cell phone voice recorder options and later use it for speaking and pronunciation tests (Thornton and Houser, 2004)
10. For learning grammar through listening popular songs (according to the interest) in mobile i pod which can also integrate the other skills as well.
11. Using sound effects as stimulus for writing.
12. People can use their cell phones to call and record their voices to communicate with each other or post their comments
13. Using different mobile games and apps to develop problem solving and critical thinking skill (according to the level).

14. Using word match games as the means of spelling practice.

Conclusion

Mobile technology has the potential to change the very nature and processes of pedagogy (McCombs et al, 2006). Education in the mobile age does not replace formal education, any more than the worldwide web replaces the textbook; rather it offers a way to extend the support of learning outside the classroom, to the conversations and interactions of everyday life. On the basis of the outcomes from these projects, open and distance learning has proved to have the potential to be an effective technique to support and bring about changes in both classroom practices and also to be involved in the process without having a particular mentor as well. The use of this new technology has been shown to facilitate access to learning English, as well as improving the quality of teacher education and training. It is necessary now to investigate the attitudes and perceptions of large sample of different fields to analyze how the use of specific mobile applications could be used to learn English both inside and outside the classroom or could be used by students and faculty to promote informal learning. Bangladesh now dreams of incorporating the whole mass within strong and easily accessible internet framework which can create the platform to learn English in communicative way. Future research should also further develop mobile learning theory as it relates to current technology and best practices so that mobile learning may be able to acquire its own identity in terms of learning language.

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My Mortal Enemy: A Preface to a New Society

Md. Al Mursalin Samrat¹

Abstract

Willa Sibert Cather's *My Mortal Enemy* is a short tightly written tale. In its short length, it holds great complexity, pathos and profound ideas. It exposes, on the one hand, the rude side of the civilization based on extreme materialism, patriarchy, industrialization and urbanization; and on the other hand, foretells about a new society where psychological complacency, value system and individual human identity should be retained with humane consideration and respect. Myra Driscoll's elopement with Oswald Henshawe, her "longing to behold the morning break over the sea" (Cather 1010), and her subsequent turning towards spiritualism prove that she hates and tries to escape the prevailing social structure based on extreme materialism and patriarchy. She constructs a new world in her imagination and gives some ideas of that world where human relationship should be built up on the basis of pure love, human feelings for artistic pursuits and spirituality, not on the basis of material values. This paper critically reads the novel to comprehend Myra's psychology and to probe the cause of her obsession with materialism and of her subsequent turning back to religion with a hope for a new society.

Introduction

If we critically consider the narrative of the novel in terms of "Hegelian Dialectic", we find that the very plot gradually leads to a new horizon; that is, a new society. Myra's elopement with Henshawe with the hope of complicit happiness could be taken as the "Hegelian Thesis", the beginning of something. And this is negated by the frustrations, disillusionment, and in a word, the failure of their relationship, which could be seen as the "Anti-thesis". There is always a tendency towards "Synthesis". That is, the emergence of something new out of the two or something absolutely unique. In this regard, the hope for a new society could be taken as the "Synthesis" of the novel. A society based on love, artistic pursuits and spiritualism.

In considering *My Mortal Enemy* as a preface to a new society, first we need to probe into the question of—why does the author think of a new society? There must have been something within the existing social structure which cannot ensure complacency among people of the society and to which the author has grudge. Let us first examine the American society of that time at a glance.

American Society

The American social, cultural, and economic scene at the beginning of the twentieth century is one of the great complexities, confusions, and diversities, which are fully mirrored in the literature of the age. With the passing of time, this complexity and intricacy continue to mount owing to various causes, which include influences from the other side of the Atlantic, chief of such influences being the

¹Lecturer, Department of English, Ishakha International University, Bangladesh.

teaching of new psychology of Freud, Jung and Bergson and the philosophy of Karl Marx and his followers. The Puritan beliefs on ethics also created tremendous stress in the lives of the American. These beliefs made them buoyant and materialistic. Moreover, rapid industrialization and urbanization bring with them their problems and difficulties. The anxiety, ennui, boredom, and the sense of loneliness and neurosis caused by these developments find their place in literature as well.

Willa Cather finds great interest in dealing with the profundity of these problems and weaving a way of resolving it. *My Mortal Enemy* is a paradigm of such attempt. Repression of the patriarchy, materialism and loss of faith ushered in the age of industrial development, scientific progression and urbanization are the major concerns in this novel. The whole novel deals with Myra's relationship with her chosen husband (against her uncle's consent), and her subsequent struggle against poverty. Actually her way of living and struggle show us how material goods can shape human psychology and how the patriarchal social structure can bring great catastrophe upon individual human identity particularly in case of the women. Revealing the most vulnerable aspect of human existence, Willa Cather shows, through the portrayal of Myra Henshawe, how true love, artistic pursuits, faithfulness in relationship, and spirituality can restore psychological complacency and create a new world of human bonding.

Cather's Materialistic View on the Contemporary America

While choosing a cosmopolitan life with all its cultural amenities and professional opportunities, Willa Cather expresses, in many of her works, her objections to the negative effects of urban life. The rise of metropolis and the automobile ushered in the machine age, and Cather was profoundly disturbed by its implications for people and their culture. Throughout her life, especially after 1922, Cather was greatly concerned with the decline of spirituality in an increasingly material American society. In this regard, she shared many of her preoccupations with the modernist writers of the age; both the expatriate and the ones who stayed in America. As in T. S. Eliot's *The Waste Land* where Eliot shows the spiritual sterility of human being and the decline of human civilization leading to a restless existence, Willa Cather also shows, in *My Mortal Enemy*, the decline of faith and a confusing human existence. Again just as Eliot's *The Waste Land* offers some cure for the crisis of a doomed civilization through mythicoreligious system, Cather's *My Mortal Enemy* also gives a solution to the materialistic urban society by imagining a new society based on aestheticism, actual love, human bonding and faith in spiritualism.

Myra's Character

In *My Mortal Enemy*, Cather, through her characters, especially Myra Henshawe, shows how materialism of that time changed the American society, and its impacts upon human lives and psychology. People of that time were losing their faith in religion and becoming more and more materialistic in their attitude like our heroine Myra Henshawe. Myra, a lady of high born, left small town Illinois behind her as a young woman to marry the man she thought she loved. In so doing, she turned her back on a large inheritance. She lives the high life in New York City as the wife of a businessman. She cuts herself from Catholicism and becomes materialistic. We know that in Parthia, at her great uncle, John Driscoll's house Myra had, in Nellie's words, "everything: dresses and jewels, a fine riding horse, Steinway piano" (Cather 984). That is why we notice her, at her old age, lamentation that she thrust aside her

inheritance and eloped with Oswald, "I should have stayed with my uncle. It was money I needed" (Cather 1002). She feels aggravated when she thinks over her uncle's opinion, "It's better to be stray dog in this world than a man without money... a poor man stinks, and God hates him" (Cather 985). From the very first chapter we are introduced to her patrician way of living when we see her giving away Oswald's six new shirts to the janitor's son because she cannot bear him in "ill fitting things" (Cather 983).

But even leading a materialistic life, Myra is not happy in her conjugal life. And the reason may be 'relative deprivation' as Myra calls it, which is very much evident in her character. At her old age she divulges her own hate for her "moneyed friends". It is actually her jealousy of other people's opulence that makes her feel hatred towards them: "That's the last woman I'd care to have splashing past me and me in a hansom cab" (Cather 993). Materialism shifts her true happiness from intangible entities such as relationships, faith, and security to material goods.

Anti-thesis

Part II of the novel could be taken as the Hegelian "Antithesis" of the first part. Its setting is in a place which is the "sprawling over-grown West-coast city which was in the throes of rapid development" (Cather 997). And here Myra and Oswald take their new residence. They stay in an "apartment hotel, wretchedly built and already falling in pieces" (Cather 998). Oswald has lost his position and shifted to this town and Myra is laid low with illness. They are struggling with poverty. In this shabby apartment hotel the symptoms of neurosis in Myra come into front. Myra who once chose to lead a materialistic life to rise above her sense of sinfulness is no longer capable of leading that sort of life because of her financial calamity. Her sense of sinfulness that was repressed in her mind now comes again and makes her to be called a neurotic. It seems she has failed to face the reality of her condition. But reality is not easy to avoid; it is apparent in the faded condition of their furnishings and in the trampling overhead of the Poindexters. Thus a complete frustration, disillusionment, and disaster in the married life of a couple are portrayed. And all these happen because of her thirst for material well being neglecting the spiritual side involved in a relationship.

Religion

Being fully dejected and aggravated for her ruined condition, Myra looks back her past and weighs up her connubial life at her old age. She realizes that it is her quixotic love, within the patriarchal social structure, that has ruined her as well as Oswald. It could not offer any ease to her since it is based on material values. After she realizes that material goods or money can no more ensure her happiness, she takes turn towards spiritualism. She is now trying to find solace into the religion and literature. Because to Myra religion is a different kind of love, unlike romantic love that failed to gratify her, in which "seeking is finding... desire was fulfillment" (Cather 1009). Her belief in religion, even after her civil marriage, becomes apparent when she utters "I broke with the Church when I broke with everything else and ran away with a German free-thinker; but I believe in holy words and holy rites all the same" (Cather 1005). She accepts frequent visits from Father Fay and clings to her crucifix. Myra's planned death is a highly spiritual one: they find her body "wrapped in her blankets, leaning against the cedar trunk, facing the sea... the ebony crucifix was in her hands" (Cather 1012).

Patriarchal Oppression

Myra's uncle John Driscoll has an unfathomable influence on Myra. His materialistic outlook gives shape to Myra's personality: "Indeed she was a good deal like him; the blood tie was strong" (Cather 984). He does not care to feel the sensitive mind of his niece. He rather takes her as a material goods and thinks of how worthy Oswald is in the marriage contract. He thinks that Oswald has little prospect in Parthia. So he refuses the marriage and disinherits Myra when she elopes with Oswald. In a sense, then, John Driscoll's authoritative behavior forced Myra towards her fall. Even Myra is so mold by the patriarchal society that she herself cannot think of her acts positively. Her repressed feeling always pains her for the deed and finally comes out into the surface as she says, "It's been the ruin of us both. We've destroyed each other... We've thrown our lives away" (Cather 1002). This shows the complete helplessness of the woman existence. She does not get her individual identity either in her uncle's house or in the house of Oswald. She is denied of her identity because of her being a woman.

The high iron fence of John Driscoll's house suggests the repression and domination practiced by the patriarchal society. And the image of Myra's coming "out of those big iron gates, for the last time" (Cather 985) indicates Myra's disenchantment or revolt with the existing patriarchal society and her desire for a new society comprising of aesthetic and intellectual pursuits, true love and spirituality. She does not take anything from her uncle's house except her clothes she wore. It suggests that she fully leaves the existing society and everything it comprises of.

Esther Sinclair's love with Ewan Gray is another example of extreme materialism and the lack of status of women in the society. Although Esther Sinclair loves Ewan Gray, "she could not make up her mind whether he was stable enough to marry" (Cather 987), because she "was the daughter of an old New England family and had been properly brought up" (Cather 987). The whole society is grasped by materialism where the essential human passion, feelings and emotion have no value. Even Aunt Lydia is not confident on Ewan Gray's case in spite of his having every sensible human quality; he writes poetry for Esther Sinclair and shows it to Myra. Along with materialism, patriarchy gives a double blow to the women. They cannot think of their fortune by their own choice. If Esther had essential power in the society, she could have been more determined in her decision in this regard. Her choice is restricted by the society. In Myra's case, the effect is more severe. Though she revolts against the patriarchy through her elopement with Oswald, she is a sinner in the eye of patriarchal society and to her own conscience.

Materialistic Society

Then the faults are within the structure of the society. As it is based on material values, it cannot ensure happiness to its inhabitants. Willa Cather shows how relationships are breaking down as a result of the poisonous grasp of materialism. Because of materialism people are losing faith in others as it is evident in the relationship of Myra and Oswald. Myra does not believe in Oswald, and Oswald tries to deceive Myra by taking gifts from other girls. He even gets pleasure in the company of the newspaper girl while his wife is on the verge of death. Willa Cather, as a social reformer, cannot support the running of this society any longer. She has her thought turned towards a new society, which is evident in the plot, motif and image she has employed in the novella. The most significant image which might suggest a

hope for a new society is the image of the sea-shore where Myra loves to spend her time and finally dies. During her worst physical and mental condition, one thing that gives her great pleasure is to go along the shore and spend some time alone. This lonely moment is very much significant in our understanding of Cather's implicit hope for a new society. Nellie Birdseye says, "I could see her leaning against her tree and looking off to sea, as if she were waiting for something" (Cather 1002). This waiting may be her waiting for a new society. Here she feels so satisfied that she gives a lonely soft smile to Nellie. She tells Nellie, "I've had such a beautiful hour, dear; or has it been longer? Light and silence: they heal all one's wounds" (Cather 1002). She along with Nellie watched the sun dropping lower toward his final plunge into the Pacific. She says, "I'd love to see this place at down" (Cather 1002). This plunging of the sun into the Pacific suggests the plunging of the existing society into confusion and restlessness. And Myra's longing for seeing the place at down suggests her linking for a new society.

Aesthetic Values

Not only we are told of her hope for a new society, but a complicit picture of that society is suggested through various symbols and incidents. Myra's a highly sophisticated mind for art and literature is obviously suggestive of a society where art should occupy the heart of the people instead of material desires. Myra has a high opinion and respect for her singer and actor friends: "Her account of her friends was often more interesting to me than the people themselves" (Cather 992). Nellie also says, "Her friends are of two kinds: artistic people-actors, musicians, literary men-with whom she was always at her best because she admires them" (Cather 992). In her visit to a poet friend of Myra, Anne Aylward, Nellie finds Myra "so brilliant and strangely charming in that sunlit study up under the roofs" (Cather 993). She cared for her poet friend so much that "... tenderness for her friend and bitter rebellion at her fate choked her voice. She suffered physical anguish for that poor girl" (Cather 993). Myra's relationship with the actress Helena Modjeska, a lady of sophistication and highly artistic intelligence further consolidates the evidence of Myra's artistic and literary mindedness. Nellie says, "For many years I associated Mrs. Henshawe with that music, thought of that aria as being mysteriously related to something in her nature that one rarely saw, but nearly always felt; a compelling, passionate, overmastering something for which I had no name, but which was audible, visible in the air" (Cather 995). Again we get the evidence of her deep love to her artist friends when she sends Nellie with her hide away money to Father Fay at St. Joseph's Church to celebrate a mass for the repose of the soul of Helena Modjeska, Countess Bozenta-Chlapowska.

Conclusion

Thus *My Mortal Enemy* can be seen as a preface to a new society since it shows a frustrating picture of the existing patriarchal society for its obsession with materialism. As it has become a diseased society it cannot ensure happiness for its inhabitants. So through the portrayal of Myra and her engagement with different facets of life it foretells about a new society where human relationship should be built up on the basis of pure love, human feelings for artistic pursuits and spirituality, and respect for individual human identity of which the existing society is lacked.

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Applicability of Communicative Approach in Teaching English at the Secondary Level of Alia Madrasah Education in Bangladesh

Zahid Hussain Md Jakir Masum¹

Abstract

Considering the increasing need of English language proficiency at every level of labor market, the government and educational policy makers have employed Communicative Approach (CA) of English language teaching in Bangladeshi Alia Madrasah education. The main goal of doing so is to teach English in Bangladeshi madrasahs with an aim of developing students' communicative ability in English. This study investigates the applicability of CA in Bangladeshi madrasahs considering the contexts into account. Adopting mixed-method approach, this case-study research on three madrasahs attempted to find out the gap between current practices and CA by interviewing the English teachers, some students, and the institutional heads using different questionnaires, and by observing one class from each institute to explore the naturalistic context. The findings showed that despite the presence of very few positive signs, CA is not applicable in the Bangladeshi madrasahs as long as the current context exists. Therefore, the policy makers and respective authorities should take necessary steps to improve the current situation for which the recommendations at the end of this research can be considered.

Keywords: Communicative Approach, CLT, Madrasah Education, Secondary Education, Bangladeshi English Teachers

1 Introduction

Communicative approach (CA) is a modern and most popular approach that focuses on developing a learner's four skills (listening, speaking, reading and writing) in English or any other target language. Nowadays, English is among the "stipulated compulsory subjects" throughout all streams of Bangladeshi education system (Ministry of Education, 2010, p. 21). Madrasah education system is a blend of regular education and religious education from class I to XII under Bangladesh Madrasah Education Board, and all qualifications awarded by this board are equivalent to the qualifications of other education boards. Therefore, to identify how contextually appropriate the CA is in the Bangladeshi madrasahs, this small-sketch research is intended to explore the applicability of CA at the secondary level of Bangladeshi madrasahs. This research seeks to investigate the applicability of communicative approach of teaching two English papers of the class IX-X in madrasahs of Bangladesh. By applicability, I mean whether the context of Bangladeshi madrasahs is suitable for adopting CA to teach the two papers of English. By the context, I mean every object that contributed to the language learning and teaching; for instance, teachers, students, materials available, institutions and so on. Learning context includes external environment that incorporates classroom, teachers, working space etc. and internal environment that takes account of personal belief, hopes etc.

¹Lecturer, Department of English, North East University Bangladesh, Sylhet, Bangladesh. Email: masum-elt@hotmail.com

2 Significance of the Research

Several reasons influenced me to conduct my research on this area. In Bangladesh, many foreign languages are taught; e.g. English, Arabic, French, German, Urdu, Farsi etc. while only English is a compulsory subject across primary, secondary, higher secondary and tertiary levels. Earlier in Bangladesh, Grammar Translation Method was used widely at every level to teach English. But recently, curriculum developers introduced CA of teaching English by the late 1990s in the schools of Bangladesh. In madrasah education, a 100 marks paper of English syllabus was introduced on the basis of CA in the year 2004 that later was upgraded to two papers carrying 200 marks in 2010.

Many researchers questioned the universal suitability of CA. For example, Ellis (1996) questioned on "...universal relevance of the communicative approach to language teaching in view of the cultural conflicts arising from the introduction of a predominantly western language teaching approach to far Eastern cultures." He further opined that "for the communicative approach to be made suitable for Asian conditions, it needs to be both culturally attuned and culturally accepted" (p. 213). Context of learning and teaching is very important in ELT, and "to be appropriate, a methodology must be sensitive to the prevailing cultures surrounding any given classroom" (Holliday, 1994, p. 161).

In Bangladesh, very few researches were carried out to investigate the appropriateness of CA and most of them were on the Bengali medium general schools. Madrasah education, the second most popular education system of Bangladesh, was not a consideration of these researches despite of supplying a significant portion of labor force. Having communicative competency is important for almost everyone working in Bangladesh as Imam (2005) reported, "In Bangladesh, it is now important for even factory workers, who earn less than the minimum wage, to know some English, the language of the labels of goods and packaging" (p. 480). These reasons triggered me to take madrasahs in my research. Among the levels of madrasah education, secondary level has the majority of students. However, some basic knowledge and intelligence is required to respond to the questionnaires. Therefore, I preferred secondary level over other levels for this study.

3 Research Questions

To achieve the main aims of this study, there are some research questions which led to the findings of this study. The research questions are:

1. What are the main principles of CA?
2. What factors are important when applying CA in educational settings?
3. In what kind of context is CA appropriate?
4. What kind of teaching and learning environment exists in madrasahs?
5. What are the hurdles of implementing CA in Bangladeshi madrasahs?

4 Literature Review

4.1 Background of CA

The CA has emerged as the most popular method in today's world, and it appeared from the past methodologies in second language teaching. Wilkins (1972) proposed a functional or communicative definition of language that also served as the basis of communicative syllabuses for language teaching. His writings along with the works of the Council of Europe, Widdowson, Candlin, Brumfit, Johnson and other British applied linguists are the basis of CLT (as cited in Richards & Rodgers, 2001, p. 154).

Communicative Language Teaching (CLT) can be understood as a set of principles about the goals of language teaching, how learners learn a language, the kinds of classroom activities that best facilitate learning, and the roles of teachers and learners in the classroom"

(Richards & Rodgers, 2001, p. 2). The concept of communicative approach starts from a theory of language that sees language as a means of communication, and the goal of language learning is to gain communicative competence. Communicative competence refers to the ability of a person to use a language for communication in a variety of situations. Communicative competence includes the following aspects of language knowledge:

- a) Knowing how to use language for a range of different purposes and functions,
- b) Knowing how to vary our use of language according to the setting and the participants,
- c) Knowing how to produce and understand different types of texts,
- d) Knowing how to maintain communication despite having limitations in one's language knowledge (Richards, 2006, p. 3).

This approach is more learner-centered approach of teaching that sees language as a system of communication. Communicative language teaching includes “the development of language learning or teaching from form-based to a meaning-based approach, the move towards an eclectic approach from a rigid method, the shift from teacher-fronted to learner-centered class” (Nagraj, 2008, p. 48).

CA considers the language in terms of the communicative functions that means how it performs in real circumstances.

The instrumental aim of a communicative approach is to produce students who can communicate both orally and in writing with native speakers in a way appropriate to their mutual needs. The desired outcomes may range from functional tasks, such as greetings, to complex academic skills (Ellis, 1996, p. 214).

4.2 The Principles of CA

CA or CLT is often described as a set of principles that can be used in classroom to achieve the very goal ‘communicative competence’. “Communicative language teaching can be understood as a set of principles about the goals of language teaching, how learners learn a language, the kinds of classroom activities that best facilitate learning, and the roles of teachers and learners in the classroom” (Richards, 2006, p. 2). The basic principles of CLT are—

1. Learners learn a language by using it.
2. The best way of learning a language is through the process of struggling to communicate.
3. Developing the ability to use the language effectively and appropriately is the desired goal.
4. Communication involves the combination of different language skills.
5. Language is a process of construction and therefore, it involves trial and error.
6. Teachers need to motivate students to work with the language (Richards & Rodgers, 2001, pp. 156-157).

The main principle of CLT is to develop learners' ability to communicate meaningfully by exposing them to real-life situations. It establishes a relationship between the classroom activities and language use outside the classroom.

4.3 Teachers' Role in CA

The main focus of CA in ELT is to help learners to develop their ability of meaningful communication. The success of learning a language depends on how well the learners have developed their communicative competence and how much they can apply it in their real life situations. CA of language teaching or CLT focuses on the communicative

competence of language teaching. The goal of this method is to develop a learners' skills over the four language skills, i) listening, ii) speaking, iii) reading, and iv) writing, in English. Hymes (1972) argued that the goal of language teaching is to develop communicative competence (as cited in Savigon, 2002). It focused on functional view of language teaching with the aim of teaching English so that students can be prepared to face real-life situations.

In CLT, teachers need to perform certain roles by the principles of CLT. The main task of teachers is to facilitate the communication process. They also need to be resource, an organizer of resources, a motivator, a counselor, a guide, an analyst and a researcher. Richardson (2006) said,

Teachers now had to assume the role of facilitator and monitor. Rather than being a model correct speech and writing and one with the primary responsibility of making students produce plenty of error-free sentences, the teacher had to develop a different view of learners' errors and of his/her own role in facilitating language learning (p. 5).

However, a teacher should ensure whether her/his students can understand their responsibility to do a task. S/he might take notes on the difficulties that students face while carrying out classroom activities as well their errors to work on later time. The teacher has two main roles: the first one is to facilitate the communication process between all participants in the classroom, and between these participants and the various activities and texts. The second role is to act as an independent participant within the learning-teaching group.

4.4 Students' Roles in CA

CLT emphasizes on the process of communication rather than mastery of linguistic form. The prime role of learners is negotiating among themselves. Learners should learn in an interdependent way by contributing as much as s/he gains.

Learners now had to participate in classroom activities that were based on a cooperative rather than individualistic approach to learning. Students had to become comfortable with listening to their peers in group work or pair work tasks, rather than relying on the teacher for a model. They are expected to take greater degree of responsibility of their own learning.

(Richards, 2006, p. 5)

The students do most of the speaking, and frequently the scene of a classroom during a communicative exercise is active, with students leaving their seats to complete a task. Because of the increased responsibility to participate, students may find they gain confidence in using the target language in general. Students are more responsible managers of their own learning (Larsen-Freeman, 1986).

4.5 Teaching and Learning Activities in CA

CA emphasizes on the use of language for communication purpose where direct involvement of teachers and students is a must. An activity is in some way derived from the input and sets out what the learners are supposed to do in relation to the input. Nunan (1989/2000) proposes three general ways of characterizing activities: 1) rehearsal for the real world; 2) skills use; 3) fluency and accuracy.

Classroom activities are designed to focus on tasks that involve negotiation and sharing of information. Littlewood (1981) grouped activities into two kinds: 1) functional communication activities that require students to use their language resources to overcome an information gap or solve a problem, 2) social interactional activities that require the learner to

pay attention to the context and the roles of the people involved, and to attend to such things as formal versus informal language. The communicative classes might contain the following activities: information-gap activities, jigsaw activities, task-completion activities, information-gathering activities, opinion-sharing activities, information-transfer activities, reasoning-gap activities, role plays, pair work, group work and so on. The classroom activities should as far as possible mirror the real world and use real world or authentic sources as the basis for classroom learning (as cited in Richards, 2006, pp. 18-20).

4.6 Environment that Suits CA

Communicative approach has several principles of language teaching that requires a special kind of context. A model communicative classroom:

...can serve as a focal point of the learning-teaching process... [it] no longer needs to be seen as a pale representation of some outside communicative reality. It can become the meeting place for realistically motivated communication-as-learning, communication about learning, and meta-communication...A communicative methodology will therefore exploit the classroom as a resource with its own communicative potentials.
(Breen & Candlin, 1980, p. 98).

Savignon (2002) opines that “the essence of language learning should be based on real communication” (p. 3). Nunan (1989/2000) stresses the use of “activities involve oral communication, carrying out meaningful tasks, and using language which is meaningful to the learner”, and the use of “materials promote communicative language use; they are task-based and authentic” (p. 194).

The learning environment is very important in applying CA. Every researcher puts emphasis on creating such a context where students have the chance to be exposed to real-life situations and to negotiate meaning that will enhance their communicative competence.

5 Research Methodology

Within a mixed-method research orientation adopting both qualitative and quantitative research, a case study approach has been chosen for this study as “a case study aims to understand the case in depth, and in its natural setting, recognizing its complexity and its context” (Punch, 2005, p. 4). All English teachers, heads, and present students of class IX and X of the three madrasahs under this study provided useful data to achieve the aims of this research. One English class from each institution, in total three, has been observed. The teachers, heads and students were interviewed by using three different questionnaires as “the knowledge needed is controlled by the questions; therefore, it affords a good deal of precision and clarity” (McDonough & McDonough, 1997, p. 171). The classroom observations were naturalistic observation—concerned with “the understanding of natural settings and representation of the meanings of the actors within that settings” (p. 114).

6 Findings

6.1 Findings from Teachers

The teachers participated in this study are teaching English at the secondary level of madrasah education—class IX and X—and have been teaching for English for at least six years. None of them has English degree, and one of them has training on ELT while the rest two do not have training background on English or teaching language.

Questionnaire for teachers has twelve questions—seven questions were Multiple Choice Questions (MCQ) where they had to tick the appropriate answer(s), four ‘Yes/No’ questions and one open-ended question.

All of them reported to use a combination of Grammar Translation Method (GTM) and Communicative Language Teaching (CLT). They usually integrate activity with lecture; however, one teacher told that most of the time he has to rely only on lecture because the very basic equipments are not available to use in classroom activities. Every teacher uses role-play and information gap in their classes. Besides, one teacher revealed that students are not willing to take part in classroom activities that forced him to limit the use of different communicative activities—very few though—at the least level. Another teacher reported that because of the large number of students, sometimes more than forty, they cannot use any communicative material or activity in class. The teachers are found to focus on two language skills: reading and writing. They cannot use multimedia player, multimedia projector, photocopier, wallpaper, cue cards, activity cards and authentic materials. Exercise handbook is used by everyone while one of them use practice booklets. All of them tolerate students' errors unless communication is hampered, except one who does not tolerate errors at all. All four teachers' main emphasis is on form of language; nevertheless, they want to focus on functions but do not because it has little use in public exams. They try to encourage their students to use English in classroom but not outside the classroom. They also do not develop any special tasks to enhance students' interaction. Everyone uses the first language, Bengali in this case, even local dialect in classroom teaching to make the lesson understandable to the students. Everyone regards developing students' ability to use English in communication is the aim of teaching English.

The above findings suggest that the teachers who have been interviewed have some ideas about CA of teaching English. They use some classroom activities and their aim of teaching English is impressive. Unfortunately, they do not have any access to basic equipments to use in classroom activities; e.g., wallpaper, cue cards and so on. Their tolerance about students' mistakes is a positive thing. However, they are using a combination of GTM and CA in classroom teaching that means GTM is still in our English language education which is not a good sign at all. Their focus on form and on two skills only—reading and writing—because other skills and functions are not useful in public exams is probably the most serious pitfall of our current English language education. They motivate students to use English in classrooms only which indicates their concentration on academic purposes only, not on building communicative competency in real-life context. They use first language; even local dialect that should be reduced to the least. To sum up, the implementation of CA is in doubt as the response from teachers suggests despite having the basic idea of CA, none of them is maintaining it while traditional teaching methods and techniques are still dominating.

6.2 Findings from Students

The students' questionnaire contains six questions—three questions are MCQ where the students had to select the right answer(s) and the rest three questions are 'Yes/No' questions. The students reported that they are encouraged to use English only in classroom. None of the students were introduced to real-life situations. Three skills of English language—reading, writing and speaking—are focused by teachers. All students reported that information gap activity is used in classroom. All of them told about another activity they do in class where they have to stand and read dialogues of the conversation given in their textbook that I labeled as 'dialogue reading'. Their teachers, as they reported, are moderate in treating errors.

The above findings do not suggest enough positive sign for CA. The teachers use information gap as classroom activity and let the students read the dialogues from the book. They tell the students to use English in classroom but not outside the classroom. Disappointedly, none of the students reported to be introduced to the real-life situations. In short, the response of the students' questionnaire does not imply meaningful use of CA.

6.3 Findings from Institutional Heads

The respective institutional head of every institution participated in this study, and all of them have Kamil degree from madrasah while only one of them is trained on educational management from NAYEM. The questionnaire for institutional heads contains five questions among which one is open-ended question, three questions are MCQs where they had to tick the appropriate answer(s) and the last one is 'Yes/No' question.

Their responses reveal that they have a common recruitment policy: formal interview. Two heads reported to call interview for recruiting English teacher by newspaper advertisement, and unfortunately got no response from a qualified candidate for this position. Therefore, teachers of social sciences are taking English classes. The heads asked their teachers to encourage students to use English in classroom. Although there is chance for training, unfortunately there is no opportunity for promotion and higher study. Out of three madrasahs, only one is capable of providing materials for teachers if they need while others cannot do it for financial reasons.

The above findings show no bright pavement for effective implementation of CA. The most disappointing thing is the scarcity of English teachers as two institutions did not get any response to their vacancy advertisements. The absence of professional development is also an alarming issue. In the absence of the opportunity of professional development, teachers will not be motivated that might have a very negative impact on teaching. Moreover, the financial problem is also a big issue as it barred two out of three institutions under my study from providing opportunities to develop communicative activities to their English teachers.

6.4 Findings from Classroom Observation

All of the three classes observed by the research had approximately 40-50 students and they were very congested. There was a partition in the middle of the class to separate the seats of male from female students. There were chalk, blackboard and duster in the classroom. Two teachers came into class with only textbook in hand while the other one brought a practice booklet also. In three classes I observed, there were no practical activity. In one class the teacher read and translated a lesson into Bengali. After that there were some question-answers between the teacher and students. In another class, the teacher read and translated the lesson. Then he asked students to write a paragraph. Only few students could write while the teacher wrote a paragraph on the blackboard and asked students to copy them. In the third class, the teacher told two students to read a dialogue from the book, what I labeled earlier as 'dialogue reading' which can never be a communicative activity. There were no activities that could be regarded as communicative activity.

The above findings expose the absence of communicative approach in classroom teaching. One teacher who asked the students to write paragraph told, "There is no use of any activity because they are not useful in board exam." "Everyone sees result and my task is to help students to pass the board exam," another teacher said. "My only job is to make the students pass their exam by any means," said the other teacher. The attitude towards teaching and learning approaches of all observed teachers are highly exam-oriented; and it seems that the only aim of hiring them is to train the students for passing English exam, not to teach English language effectively.

7 Recommendations

The findings of this study show that the CA of teaching English is not applicable in the secondary level of madrasah education as long as the current context exists. The literature of this paper provides some ideas in what type of context CA can be successfully applied. The main principle of CA is that the means of language learning is communication. Therefore, the main principle of teaching a language should be the development of the ability of students to

communicate in the TL which is English. This is not the situation supposed to be as the main aim of new education policy and NCTB in developing the new textbook and syllabus is to develop students' communicative ability in all basic skills of English language—listening, speaking, reading and writing (Ministry of Education, 2010). It is high time for us to get rid of our stereotypical ideas and take new course of action because “if we teach them [learners] about the language then they will be able to answer the questions about language. If we teach them to use language for communication, then communication is what they will be able to do” (Bush, 2008, p. 451-452). In fact, the teachers should act like a facilitator and motivator while the students also have to be very active. The CA class is learner-oriented and students need to perform a lot of communicative activity. Teachers should tolerate the learners' errors as long as it does not hamper communication because a learning environment should be “non-threatening, frivolous and fun-loving” (Rajaram, 2011, p. 15), but this type of context is very rare in Bangladeshi madrasahs. Therefore, it is a must to ensure quality training for the teachers as “language teachers should be well-trained” (Mima, Ondigi & Mavisi, 2013, p. 32), and it is even more urgent when we see institutes are not getting qualified teachers and using teachers of other fields such as social sciences instead.

8 Conclusion

This study is a small-sketch with an attempt to find out the applicability of CA at the secondary level of Bangladeshi madrasah education. Although CA is highly appreciated as a modern and progressive way of language teaching, everybody faces difficulties at the time of implications. Communicative activities like group work conflicts with many contextual factors as existed in Bangladeshi madrasahs. Large number of students in class, traditional examination system, students' low motivation, difference in students' ability, and teachers' limited proficiency of arranging communicative tasks are among the barriers. However, the positive attitude of teachers is what can give us the biggest hope. Respective authorities including the Ministry of Education, NCTB, NTRCA and so on should arrange effective training programs not only for recruited English teachers but also for those who teach English despite being recruited as teachers of other subjects. Curriculum and materials should also be developed and updated periodically by considering the contextual barriers of madrasah education, students' needs and interests, and difficulties perceived and faced by classroom teachers.

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Ensuring a Conducive ELT Classroom Environment for Medical Students in Bangladesh: A Needs Analysis

Md. Badrul Huda Sohel¹

Abstract

The study introduces us to the classroom, the place where the teachers at institutions teach English as their professional career. The paper explores the nature of classroom activities and the typical class settings in medical colleges of Bangladesh. It also shows the needs of physical and psycho-social environment of classrooms which are hardly maintained in our educational institutions. The discussion centers on the characteristics of medical students in Bangladesh as well as some suggestions regarding how the teachers would have to manage the classroom for teaching them English more effectively. For identifying the needs of the medical students in ELT classroom, the researcher has selected 120 students from two medical colleges in Bangladesh and collected data regarding classroom activities, teachers' performances and the students' impressions on them. The questionnaire method has been used to collect data from the students. For getting specific data, two classrooms from two colleges have been selected where the same teacher has conducted classes on the same topic on a particular lecture manual but his strategies have been different. By analyzing the collected data, the researcher comes to the conclusion that medical students enjoy those classes in which teachers adopt some techniques to involve the students into classroom activities rather than directly entering into the topic.

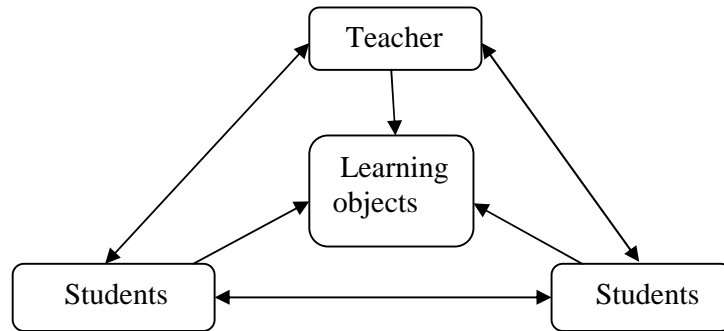
Keywords: Classroom, Medical students, Teaching, Learning, Directions, Feedback, Environment, Progress

Introduction

Basically a classroom is a place in an institution where teachers and students interact with each other in the teaching-learning process to share knowledge from the information available. The ends of a teacher in a classroom are to communicate with his/her students to regulate the learning activities, to monitor the progress of the students, to motivate the students to learn, to engage the students to think critically and creatively and to maintain discipline. The students on their part, besides socializing with their peers, receive information and directions from their teachers, engage actively in individual and group work, take tests and quizzes, and interact with

¹ Lecturer, Department of English, Ishakha International University, Bangladesh.

their teachers and their peers, receiving help and feedback in return. In a word, a classroom may be considered as an ecological system:



(Figure: 1.1)

The theoretical discussion above necessarily shows the proper functions of a classroom but what happens practically in ELT classes at medical colleges in our country does not conform the issues. The reasons behind this are many:

1. ELT course is not a core-course for medical students.
2. The course does not bear any credit in academic transcript.
3. In case of failure, promotion in upper classes is not hampered.
4. The students remain under tremendous pressure with their core-courses.
5. Medical teachers hardly value the course as they think that English has already been the medium of instruction in medical study.

Classroom at a Glance

Medical students have already spent 12 years sitting in classroom listening to their teachers. In fact, it is a place of both serious work and fun with the classmates. The students become chaotic if the teacher fails to ensure it in a vibrant teaching-learning place. Classroom is the best place for them to come closer to each other. During the lecture it is their common habit to whisper for sharing their personal likings, dislikings, feelings to his/her near and dear ones.

Physical Environment

The physical environment of a classroom refers to the physical elements such as furniture, lighting, fan/AC and space that help make a teaching atmosphere. Teachers should be aware of the fact that minimum physical stress produces maximum effectiveness. Sensory comfort of teachers ensures high auditory and visual clarity to the learners. An uncomfortable physical environment leads to lack of concentration of students to lectures. Therefore, it is vitally important for a teacher to make his/her classroom pleasant, tidy and comfortable. A functional and interactive classroom is the way in which teachers can show that they care for their students. Sitting arrangement in classroom is also important because sometimes students seated in rows cannot participate effectively in discussion. Most of our ELT classes are conducted in lecture galleries which hinder our discussion based teaching process. Besides, the lecture galleries are sometimes unusually large in comparison with the number of students. As a result of this, echo is created and teaching learning activity is hampered.

Psycho-Social Environment

Classroom is not only a place of learning, it is a place of making friends as well because students spend many happy hours with their classmates. Thus, it is a place of social interaction through which social skills are developed. It is also a place of building self-confidence and personal identity. So a classroom should be a place where students will feel it as a good, secure and comfortable place. Teachers should be aware of the social groupings and activities in the classroom because social psychological security is becoming crucial for the young learners outside the classroom. Teachers need to engage the students in shared decision making that increases learners' interpersonal skills and enhances their latent domain of knowledge. Thus, a democratic classroom should be produced based upon the views and opinions of the teachers and students. The situation will then mobilize positive peer culture as students work with the teacher in a continuing partnership to create the moral culture of the classroom. In a word, it is necessary to ensure a friendly cooperative atmosphere in the classroom creating a "we" culture.

Features of a good psycho-social classroom environment:

- * It is secure from threat and physical harm.
- * It has a friendly interactive atmosphere.
- * Students are happy to be members of the class.
- * Views are freely expressed.
- * It is a stimulating learning environment.
- * It has an atmosphere of cooperative learning.

From the discussion above, it is evident that the attitude of a teacher influences the psycho-social environment of a classroom. So the learners' psychology is regulated by the psychology of teachers. Our ELT teachers can realize the fact and make the class effective by creating a psycho-social class environment and can differentiate the results before and after implementing it.

Contents of Lecture Manuals

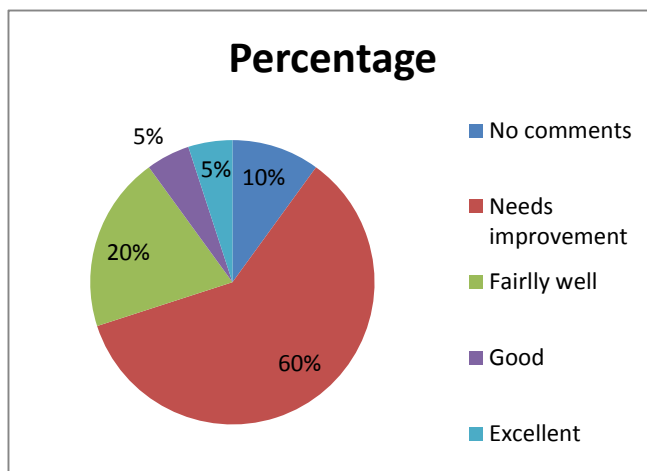
It is a common phenomenon of our students that they feel interested in those contents which are pragmatic and from real life situations rather than theoretical and obscure ones. Many students lose their appetite for learning because they find the topics irrelevant and opaque. Moreover, they give less importance to the non-credit course (ELT course) and the reasons have been mentioned earlier. Therefore, lecture manual plays vitally important role for classroom effectiveness in ELT classes. For instance, an elderly man is disinterested in pop music whereas a young man is interested in it. The positive thing in this regard is that our ELT lecture manual has been designed in such a way that it has already created an appeal to the students and teachers. Topics, issues and situations are incorporated in a single volume that meets the thirst of medical students.

Impact Assessment Chart by the Students of 23 Medical Colleges and Dental Colleges, ELT 2013-14

	Excellent	Interesting	Needs Improvement	No Comments
How do you find the ELT course content?	1235	1095	275	165
How do you assess ELT teaching techniques of your teacher?	1402	940	370	163
How do you rate the ELT orientation program?	1495	910	275	195
	Highly Recommended	Recommended	Needs Review	No Comments
How do you recommend on the need of the ELT course for MBBS students?	1561	1001	312	01

Methodology

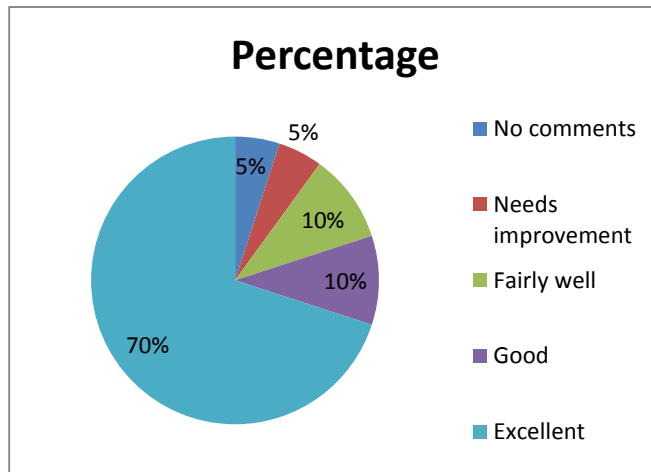
For conducting the research two medical colleges were selected by the researcher himself. The content of both the colleges was the same. In college-1 the teacher started his class with a topic from the content which made the students bored. In college-2 the same teacher started the same lecture not drawing the topic from the manual at the very beginning. The teacher started his class with a story containing a moral lesson of common day phenomenon and consequently reached his targeted topic. In both the classes, at the end of the lectures, questionnaires were used to collect necessary data from the students. Two students were selected by the teacher to conduct the survey on behalf of him. Questionnaires were given to the students from which the level of performance of the teacher was evaluated. The following pie charts show the level of performance of the teacher:



Level of performance	Percentage
No comments	10%
Needs improvement	60%
Fairly well	20%
Good	5%
Excellent	5%

Table1: College-1

College-1



Level of performance	Percentage
No comments	5%
Needs improvement	5%
Fairly well	10%
Good	10%
Excellent	70%

College-2

In college-1, group work, pair work, case discussion and students’ participation on the topic were emphasized; whereas in college-2, the teacher was only the speaker and the students were only listeners.

Conclusion and Recommendations

This research shows that teaching methodology and classroom environment are equally important in teaching and learning process. Both the situations influence the mindset of teacher and students. The paper also reveals that as the course (ELT) is not a mandatory one for medical students, teachers need to teach it strategically. It does not mean that teachers will fabricate stories to make their students understand the importance of ELT classes. They need to prove its importance by exemplifying pragmatic scenario. A notion enters in the students’ mind that they need English a little bit because they are the students of science and English is a discipline of arts and humanities. However, they should be made understand that English is not a subject; it is a language, a lingua-franca. Teachers should follow the methodologies that the researcher followed in college1. Prior to that, she or he must ensure a suitable classroom environment for conducting a fruitful class. Teachers’ movement to each student in the class is also important as it mobilizes students’ attention. Group work, pair work, case study and case discussion accelerate students’ motivation and make the class a vibrant place. At the end of the lesson, teachers must take feedback from the students. Otherwise classes and course will be finished only, but the end of teaching and learning process will remain unfulfilled.

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Criminal Defamation in Bangladesh: An Overview

Nusrat Jahan Shaba*

Nadia Islam**

Md. Mamun Chowdhury***

Kazi Latifur Reza****

ABSTRACT

Defamation is the offence of injuring a person's character, fame, or reputation by false and malicious statements. In Bangladesh, defamation is codified as a penal offence. However, one can sue for defamation in civil court under the Code of Civil Procedure, 1908. This study primarily focuses on the traditional features regarding the issue of criminal defamation as well as compares them in light of our legal enactments. Criminal defamation law in our country is not a perfect one. Towards the end, the existing laws of our country relating to criminal defamation is discussed in contrast with their shortcomings as well as different opinions are shared from journal articles, internet materials, case history to clarify the importance of reforming the criminal defamation laws.

Keywords: Criminal Defamation, Publication, Criminal Law, Bangladesh, Cyber Defamation

Introduction

Law of defamation has always been an interesting and controversial topic.¹ There are different views regarding defamation as some accept it as a civil tort, some enact it as a penal offense while some consider it both as civil and criminal.² Criminal defamation is not as common as civil defamation worldwide. However, in Bangladesh defamation is codified as a penal offence. Still, one can sue for defamation in a civil court following the provisions of section 19 of the *Code of Civil Procedure 1908*.

The practice of filing defamation case in Bangladesh is significantly covered by the criminal jurisdiction. The nature of criminal defamation is different from civil defamation and therefore, the key elements of defamation are applied from a different view to determine liability in criminal defamation. Thousands of attempts are being taken to analyze, explain or discuss various aspects of defamation.

However, in Bangladesh, the research is mostly focused on the issues of general idea of criminal defamation, mostly concentrating on the issues of blasphemy laws.

* Lecturer, Department of Law and Justice, The People's University of Bangladesh, Dhaka.

¹ Orsi, Silvano Domenico, "Defamation: Tort or Crime? A Comparison of Common Law And Civil Jurisdictions" (2011) 9(3) *Dartmouth Law Journal* 19, 19.

² Ibid 22.

Methodology of the Study

An overview on criminal defamation in Bangladesh is the prime concern of the study. This study draws on published secondary materials. In order to give complete shape to the study, a range of research methods are used:

- (i) Collection and review of the relevant secondary literature on criminal defamation;
- (ii) Analysis of statutory laws and relevant cases relating to criminal defamation;
- (iii) Study of the press and media reports of national and international level in pertinent aspects.

Literature Review

This research paper concentrates on different aspects of criminal defamation laws in Bangladesh. It focuses on the traditional means regarding the issue of criminal defamation as well as compares them in light of our legal enactments. We have gone through many articles on internet, talked with our teachers, friends and other respondents for proper development of the research. In this research, the legislation of our country relating to criminal defamation is discussed in contrast with other countries as well as different opinions are shared from journal articles, internet materials, case history etc. to clarify the importance of necessary reformation of criminal defamation laws of Bangladesh.

"Defamation: Tort or Crime? A Comparison of Common Law and Civil Jurisdictions"³ by Silvano Dominico Orsi is one of the articles analyzed for the purpose of this article, where defamation was compared from both criminal and civil jurisdictions.

"Perceived Impact of Defamation: An Experiment on Third-Person Effects"⁴ by Jeremy Cohen, Diana Mutz, Vincent Price and Albert Gunther, is another article which is also reviewed and the discussion is related with different impacts of defamation.

The article "Criminal Defamation: An Instrument of Destruction"⁵ by Professor Jane E. Kirtley is also analyzed where various adverse uses of such defamation laws are focused issues.

However, this concerned paper focuses on existing laws regarding criminal defamation and tries to find out the loopholes therein which is quite different from the above mentioned articles.

Conceptual Understanding of Defamation

The definition of defamation and defences vary from jurisdiction to jurisdiction. From a broader aspect, defamation is the publication of false and derogatory statement respecting another person without lawful justification with a view to expose the defamed person to hatred, ridicule or contempt or which causes him to be shunned or avoided, or which has a tendency to injure him in the office, profession or trade.⁶

Lord Atkin defined defamation in 1936 thus: "A defamatory statement is one which injures the reputation of another by exposing him to hatred, contempt, or ridicule, or which

³ Orsi, Silvano, "Defamation: Tort or Crime? A Comparison of Common Law And Civil Jurisdictions"(2011) 9(3) *Dartmouth Law Journal* 19.

⁴ Cohen, Jeremy; Mutz, Diana; Price, Vincent and Gunther, Albert, "Perceived Impact of Defamation: An Experiment on Third-Person Effects" (1988) 52(2) *The Public Opinion Quarterly* 161.

⁵ Kirtley, Jane E., 'Criminal Defamation: An "Instrument of Destruction"' (November 18, 2003) <<http://silha.umn.edu/assets/pdf/oscepapercriminaldefamation.pdf>>

⁶ Rutherford, Leslie and Bone, Sheila, (Eds), *Osborn's Concise Law Dictionary* (Sweet and Maxwell, 8th Ed, 1993) 110.

tends to lower him in the esteem of right-thinking members of society."⁷ Defamation essentially takes two forms - libel and slander. Libel is a written defamation often characterised as involving a statement in a 'permanent form', such as a print or online publication or an electronic broadcast;⁸ and slander is a spoken defamation typically an oral statement that is not published.⁹

In Bangladesh, Section 499 of the *Penal Code, 1860* defined defamation as publication of defamatory statement concerning any person, which intends to harm that person, without a valid excuse or reason which is stated as exceptions in the section. A defamatory statement is one that is likely to cause ordinary, reasonable people to have such an idea about the person defamed which will generally harm the reputation of that defamed person. It includes any statement which has the tendency to lower the person in the estimation of others, or that would tend to result in the person being shunned or avoided or that is likely to expose the person to hatred, contempt or ridicule.

Defamation: Types and Trends

Defamation was first considered as a penal offence during the period of Roman Emperor Julius Caesar as it can be found from the writings of a Roman lyric poet named Horace. At that time, the publication of defamatory books or 'libri,' as they were known in Latin, or the "libelli famosi," which were libellous writings, from which the word libel is derived, increased and as a consequence, laws were imposed which made such publication unlawful and publishing such statements were regarded as particularly dangerous and sanctioned with severe punishment, whether the matters contained in them were true or false.¹⁰ The Romans applied the doctrine of strict liability for both slander and libel, and imposed severe punishments. They treated defamation as a crime where the defamatory statements made, either in spoken word or in print, with the malicious intent to publicly injure or defame another's honour.¹¹

Criminal defamation came into existence in the earlier centuries where 'duels' were in practice and the government imposed penal liability for defamation with a view to restrict this practise of 'duels'.¹² The English Star Chamber¹³ in the 16th century innovated modern criminal defamation laws to control statements about the Crown.¹⁴

The law of criminal libel is several centuries old and campaigners have attempted to have both criminal libel and seditious libel abolished. The argument here is that it is dangerous for such laws to remain in existence; especially in light of regimes elsewhere in the world who oppress their people with laws preventing free speech and attacking those who dissent from this.¹⁵

⁷Berg, Mitch, 'Casting Immunity before Swine' on *Shot in the Dark* (07 December, 2011)

<<http://www.shotinthedark.info/wp/?tag=defamation-law>>.

⁸ Caslon Analytics Defamation Profile, 'What is Defamation?' (2005)

<<http://www.caslon.com.au/defamationprofile.htm>>.

⁹ Electronic Frontier Foundation, 'What is Defamation?' <<https://www.eff.org/issues/bloggers/legal/liability/defamation>>.

¹⁰ Orsi, above n 1, 20.

¹¹ Villiers, Melius de 'Malice in the English and Roman Law of Defamation', (1901) 17 Law Quarterly Review 388 as Cited in Orsi, above n 1, 21.

¹² Berg, above n 4.

¹³ *Court of Star Chamber*, in English law, the Court made up of judges and privy councilors that grew out of the medieval king's council as a supplement to the regular justice of the common-law Courts.

¹⁴ Berg, above n 4.

¹⁵ Ibid.

Criminal Defamation in Bangladesh: Law and Practice

▪ *Penal Code, 1860:*

According to section 499 of the *Penal Code, 1860*, publication can be done in either of the ways,

1. spoken,
2. intended to be read,
3. signs,
4. visible representations.

This means, if a defamatory statement is published even in an oral form, it will be sufficient to consider this as a criminal defamation and therefore, the accused can be punished for this offence following Section 500 of the *Penal Code, 1860*.

The provisions of *Penal Code, 1860* relating to defamation in Bangladesh also says, a person's reputation will only be affected when the imputation directly or indirectly, in the estimation of others,

1. lowers the moral or intellectual character of his caste or of his calling, or
2. lowers the credit of that person, or
3. causes it to be believed that body of that person is in a loathsome state, or
4. causes it to be believed that body of that person is in a state generally considered as disgraceful.¹⁶

If any publication defames any public figure, then the victim must show that the accused did this maliciously or he had reckless disregard for the truth instead of objectively showing that a 'reasonable person' should have known the statement to be false. The same situation lies in case of any statement published which relates to public concern.¹⁷

In theory, the objective of defamation laws is to balance protection of individual reputation with freedom of expression.¹⁸ Criminal liability arises from publications that affect the community, such as those that have a tendency to endanger the public peace, and penalties in most jurisdictions include imprisonment.¹⁹ Defamation action may be brought, not only against the original publisher (writer/speaker), but also against anyone who takes part in the publication or re-publication of the material. Furthermore, re-publication by someone other than the original writer may result in an action against the original writer as well as the re-publisher.²⁰

Truth is considered as the best defence against the accusation of defamation. Historically, criminal defamation does not need the statement to be true. The basic factor is if the statement was enough to disturb public peace it will be sufficient to constitute the offence of criminal defamation. Through this provision, the law of defamation contradicts with the freedom of speech. *Constitution of People's Republic of Bangladesh* in Article 39 upholds the right to freedom of expression. Article 43 provides protection of privacy to the citizen. Inconsistency with this law makes the first exception of Section 499 of the *Penal Code, 1860* void following Article 26 of the Constitution of Bangladesh as well as Article 7 of the Constitution of Bangladesh. There is nothing which empowers a government to enact any law which makes publishing true statements unlawful for the sake of public good. In fact,

¹⁶*Penal Code 1860* (Bangladesh) s. 499 (Explanation 4).

¹⁷*Gertz v. Robert Welch*, 418 U.S. 323, 349-50 (1974). See also *Hepps*, 475 U.S. at 775; *Dun & Bradstreet v. Greenmoss Builders, Inc.*, 472 U.S. 749, 761 (1985) (Powell, J., concurring).

¹⁸Hawk, Reputation '*Online Defamation and Your Rights*', <<http://www.reputationhawk.com/onlinedefamation.html>>.

¹⁹ *Ibid.*

²⁰ *Ibid.*

everyone has the right to speak the truth, no one can be penalised for speaking the truth merely because the truth is not accepted by public.

According to different jurisdictions like Australian legislation, an inference that casts a defamatory imputation is enough to bring an action.²¹ However, fair comment is widely used as a defence against defamation if the statement—

1. is a comment
2. is fair and bona fide²²
3. is one of public interests.²³

Most regimes allow a defence of fair comment, with protection for example, of a statement of opinion that is held to be made in good faith and without malice (encompassing any dishonest or improper motive rather than merely spite) on a matter of public interest. Interpretation of what is in the public interest and the bounds of comedy or critique of politicians, business figures, academics and others varies widely.²⁴

If the defamatory statement is an expression of opinion, defamation claims usually cannot be brought, because opinions are inherently not able to be falsified.²⁵ However, some jurisdictions decline to recognize any legal distinction between fact and opinion, such as the American Jurisdiction. Fair comment on a matter of public interest, and arguments made with an honest belief in their soundness on a matter of public interest are defensible against a defamation claim.²⁶ If a “reasonable person” could honestly entertain such an opinion, the statement is protected.

Here consent is an important term which can be used as a defence. If the publication takes place with the consent of the person defamed, it cancels defamation.²⁷ It is one of the most uncommon defences through which the claimant gives consent to the defamatory publication and therefore, the accused cannot be held liable.²⁸ Also, during the Court hearing, if the accused is asked to repeat the defamatory statement, then it is automatically assumed that the victim has implied or expressed consent to the publication of such matter.²⁹ Like many other issues, the laws for criminal defamation do not cover the issue of ‘consent’.

Criminal defamation includes another important and sensitive issue which is defamatory and blasphemous statement in respect of religion. This is one of the issues of highest importance to different states as they are facing deep trouble with this. Therefore, blasphemous laws are in existence in different countries as well in Bangladesh. Section 295-298 of the *Penal Code, 1860* states penal provisions in respect of defaming religion. Also, one can be prosecuted under Section 499 of the *Penal Code, 1860*, but the punishment provided under the blasphemous laws is stricter. Under the rules of Islamic Sharia Law, which is mainly derived from Islam’s holy book, *The Quran*, and from the Hadiths, Fatwas, Sunnaand as well as other important Islamic scriptures and decrees, freedom of speech with respect to criticism of Mohammed and Islam is strictly forbidden. The protection of religion, however,

²¹Electronic Frontiers Australia, *Defamation Laws and the Internet* (14 January 2006) <<https://www.efa.org.au/Issues/Censor/defamation.html>>.

²²*Madras Times Ltd. v Rogers* (1915) 30 MLJ 294 as cited in Gandhi, above n 16, 156.

²³Gandhi, above n 16, 156.

²⁴*What is Defamation?*, above n 5.

²⁵*Hustler Magazine v Falwell* (1988) 485 US 46 as cited in Orsi, above n 1, 28.

²⁶Ibid.

²⁷Gandhi, above n 16, 162.

²⁸Orsi, above n 1, 28.

²⁹*Collerton v Maclean* (1962) NZLR 1045 as cited in Gandhi, above n 16, 152.

appears paramount under Sharia.³⁰ Criticism of Islam or Mohammed is considered vile blasphemy and punishable by death via stoning or lynching. Recently a matter concerning cartoons drawn by a man in Denmark and published by Danish and European newspapers drew a lot of attention because the cartoons depicted the Muslim prophet Mohammed. Depicting Mohammed is an act considered by Muslims as blasphemous and defamatory to their Prophet and is strictly prohibited by Sharia Law.³¹

▪ ***Code of Criminal Procedure, 1898:***

According to section 99 (a), (b), (c), (d), (e), and (f) of *Code of Criminal Procedure, 1898* the government may confiscate all copies of a newspaper if it publishes anything subversive of the state or provoking an uprising or anything that creates enmity and hatred among the citizens or denigrates religious beliefs. The magistrate can send police with a warrant to the place where these newspapers are found. The aggrieved person can take the matter to the notice of the high court.

Under section 108 of *Code of Criminal Procedure 1898*, a magistrate can ask for an undertaking from a person who has made an attempt to express anything seditious or create class-conflict or threaten judge. Under clause 144 of *Code of Criminal Procedure, 1898* a magistrate can prevent a journalist from going to his specified place of work.

▪ ***Information and Communication Technology Act, 2006:***

Cyber defamation is any defamation on the internet. Just like other types of defamation, cyber defamation is also against the law.³² The Court has recognised cyber defamation to be the same as other forms of defamation and you can take action against a person who defames you over the internet.³³ If anyone defames someone over the internet, it is not too late to do something about it. Sometimes you might find that you become involved in defaming someone without meaning to.³⁴ According to the Section 57 of the *Information and Communication Technology Act, 2006* if any person deliberately publishes any material in electronic form that causes to deteriorate law and order, prejudice the image of the State or person or causes to hurt religious belief the offender will be punished for maximum 14 years and minimum 7 years imprisonment and a maximum fine of taka 1 crore. It is also suggested that the crime is non-bailable.

▪ ***Pornography Control Act 2012:***

It has been seen in Bangladesh that video clips, MMS etc. of sexual intercourse or behavior relating to sexual activities have been recorded on camera by a section of people and then used to blackmail, cheat, defame girls and women. Some section of the society cultures a thought that if the video was recorded or the still picture was taken with the consent of the persons being filmed it will not be a crime; but actually and very justly it is a crime under section 8 of the *Pornography Control Act 2012* and any person convicted under the above mentioned section can be sentenced up to 7 (seven) years of imprisonment.

³⁰Horrie, C. & Chippindale, P., *What is Islam? A Comprehensive Introduction*, pg. 44, Virgin Books, (1991), as cited in Orsi, above n 1, 42.

³¹ BBC News, *Mohammed Cartoon Row Intensifies*, (Feb. 1, 2006) <http://news.bbc.co.uk/2/hi/4670370.stm>, as cited in Orsi, above n 1, 42.

³² Legal Aid, '*Online Social Networking: Defamation*' (25 September, 2012) <<http://www.legalaid.nsw.gov.au/publications/factsheets-and-resources/online-social-networking-defamation>>.

³³ Ibid.

³⁴ Ibid.

▪ **Contempt of Courts Act, 1926:**

Sometimes defamation amounts to contempt of court. When the act of defaming a judge is calculated to obstruct or interfere with the due course of justice or proper administration of law, it would certainly amount to contempt. The offence of contempt is really a wrong done to the public by weakening the authority and influence of courts of law which exist for their good. According to section 3 of the Act of 1926, a contempt of court may be punished with simple imprisonment for a term which may extend to six months, or with fine, which may extend to two thousand Taka, or with both and the accused may be discharged or the punishment awarded may be remitted on apology being made to the satisfaction of the Court. The contempt of court act is not an exhaustive one. The 1926 act only consisted of three substantive sections of law with no attempt to define the term contempt itself and also no detailed provision explaining court procedure and elaborating the law in this regard.

1. Appraisal

In Bangladesh, the law is silent in the matter relating to the rule of publication and liability of publication which leads to a great deal of confusion. The Court decisions relating to the issues of criminal defamation cases are also ambiguous enough to keep this confusion alive. As most of the cases dealing with this issue ignores the English law principles stating that Bangladesh has a codified legislation and therefore the British principles are no longer valid for us. On the contrary, there are cases, where the court discussed the British principles of ‘qualified privilege’³⁵ while gave judgment on the ground of eighth exception³⁶ in support of qualified privilege.³⁷ There is no consistency in the decisions which leads to a problematic situation as what we need to follow to determine the liability of a criminal defamation charge. It is totally meaningless not to incorporate common law decisions whereas the laws of defamation in our country are stated in the *Penal Code, 1860* which was enacted by the British regime. The reluctance of the Courts in Bangladesh to apply the British principles to decide a criminal defamation case is nothing wise to do. We can never ignore the century-old history of criminal defamation. Also, one cannot overlook the principles they have been applied and are still applying as these principles grew out of a long term custom. Of course, we need to consider our own society and compare it with the British society. However, there is no way to cancel their ideas as we owe our legal system from the very British people. Therefore, even if the Courts are determined to override the British principles, there should be a complete set of rules, which covers each and every detail of different aspects of criminal defamation leaving the ambiguity behind. Whereas the USA legislation for libel is still based upon the traditional common law of defamation that was inherited from the English legal system,³⁸ we are ignoring it to apply common law decisions in our cases.

The core issue is whether there is a uniform law in respect of matter stating the publication of defamatory statement in a criminal defamation case in Bangladesh. The point is the law defining defamation under Section 499 of the *Penal Code, 1860* missed out numerous aspects as well as the whole issue of publication. This would not have been problematic if the Courts were allowed to consider the common law principles or any other legal jurisdiction that have a uniform set of principles either statutory or customary. However, earlier cases³⁹

³⁵ *Qualified privilege is a defence against defamation which allows free communication in certain relationships without the risk of an action for defamation generally for the lawyers, journalists.*

³⁶ 8th exception

³⁷ *Abdun Noor and Others v State and Another* (1998) BLD 624; *Sigma Huda v Ishfaque Samad and Others* (1993) BLD 152

³⁸ Orsi, above n 1, 30.

³⁹ *Abdun Noor and Others v State and Another* (1998) BLD 624; *Sigma Huda v Ishfaque Samad and Others* (1993) BLD 152

shut that door too as the Courts held that there is no scope for using common law principles as we already have a codified law.

There have been several recent cases and developments in the law of defamation that have affected the realm of permissible comment and opinion in publications, whether in the media or in a business context. Actually we are talking about the burning issue of our national life section 57 of the *Information and Communication Technology Act, 2006*. We cannot deny the necessity of such laws but it is very much alarming when such Criminal defamation laws are especially problematic from the point of view of free expression. They can lead to the imposition of harsh sanctions, such as a prison sentence, suspension of the right to practise journalism or a hefty fine. Indeed, the incidents of bloggers Asif Mohiuddin, Mashiur Rahman Biplob, Subrata Adhikari Shuvo and Rasel Parvez, as well as Probir Sikdar are the results of such concerns.

2. Towards Unification of Defamation Laws

Different aspects of criminal defamation cannot be discussed without touching parts of the civil defamation. Also, the nature of criminal defamation varies from country to country, in some cases, even province to province. In this view, following any particular jurisdiction would be unwise. Moreover, ignoring any century-old custom will not be fruitful. Violating fundamental rights ensured by the Constitution is not accepted as well. Therefore, Bangladesh needs to come up with a legal code that covers every aspects of criminal defamation with a view to punish the offenders, not harassing innocent people. Following any particular jurisdiction is not desired at all; rather, reflection of our own society should be seen in the laws.

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Nano-Transfersomal Betamethasone Dipropionate for Treatment of Localized Plaque Psoriasis: Preparation, Characterization and Clinical Study

Sanaa Elgizaway¹

Maha Fadel²

Basma Mourad³

Fatma El-zahraa Abdelnaby⁴

Abstract

Transfersomes are ultra-deformable carriers, their efficiency in topical drug delivery nominate it to be used to avoid the side effect of betamethasone dipropionate (BP) and increase its skin penetration. In the present work, factorial design approach was undertaken for the formulation of BP loaded in transfersomes. Phosphatidylcholine from soya bean, two types of surfactants (tween 80 and sodium deoxycholate) and two different concentrations (5 mg and 7.5 mg) were used in two levels and transfersomes were prepared using thin film hydration technique. The prepared formulation were characterized by vesicle size (nm), zeta potential, poly disparity index, % Entrapment efficiency, Transmission electron microscopy (TEM) and in-vitro drug diffusion. Optimized transfersomal batch (TBP) (entrapment efficiency of 90.19 ± 0.48 %, nano-vesicle size of 242.80 ± 1.20 nm, uniform spherical shape and highest % release) were formulated in sodium carboxy methyl cellulose hydrogel and characterized for PH, drug content, in-vitro diffusion study and stability study. Clinical evaluation of TBP hydrogel was carried out on patients suffering from localized plaque psoriasis compared with market BP cream and placebo gel. Result of regression analysis revealed that vesicle size and % Entrapment efficiency were dependent on the phospholipid, types of surfactants and surfactant concentration. Transfersomal gels were found to be stable in freezing temperature for 6 months. Clinical results showed that TBP gel significantly improved all signs and symptoms of psoriatic plaques than other treated groups. It is clear from this study that transfersomes are a promising prolonged delivery for BP and have reasonably good stability characteristics and increased the impact of using BP in treatment of localized plaque psoriasis.

Keywords: Transfersomes; Betamethasone dipropionate (BD); localized psoriasis

1. Introduction

Psoriasis is a chronic inflammatory skin disease with increased epidermal proliferation related to dysregulation of immune disease⁽¹⁻³⁾ estimated to affect around at least 125 million people across the world.⁽⁴⁾ Psoriasis has different types; psoriasis

¹Professor of pharmaceutical technology, faculty of pharmacy, Tanta University

²Professor of pharmaceutical technology, National Institute of Laser Enhanced Sciences, Cairo University

³Professor of dermatology, Faculty of Medicine, Tanta University

⁴Department of pharmaceutical technology, faculty of pharmacy, Tanta university

vulgaris, guttate psoriasis, erythrodermic psoriasis, pustular psoriasis and nail psoriasis. Psoriasis vulgaris is the most common form of psoriasis, it is characterized by red, scaly and raised plaques. Classic psoriasis vulgaris mainly infects specific areas such as elbows, knees and the scalp. It also can remain localized or become generalized over time and the plaques may differ in size.^(1, 5) Psoriasis develops from an interaction of multiple genetic risk factors with environmental factors, such as streptococcal infection, Human Immunodeficiency Virus (HIV) and stress. Psoriatic disease is not contagious.^(6, 7) Treatment of psoriasis may be topical or systemic. The choice of treatment depends on many factors such as extent of disease, its influence on patient's life, and the life perception of their illness.⁽⁵⁾ Different types of treatment can be used such as ultra violet B (UVB),^(1, 6) psoralen plus ultraviolet A (PUVA) therapy,⁽⁶⁾ methotrexate (MTX), cyclosporine, aciretin, biological agents such as infliximab, alefacept,^(5, 6, 8) vitamin D₃ analogues such as calcipotriol, topical retinoids and topical corticosteroids such as betamethasone dipropionate (BD),^(2, 6, 9) which has been used in topical therapy for treatment of mild to moderate psoriasis. It is a highly potent glucocorticoid receptor agonist which possesses immunosuppressive, anti-inflammatory and anti-proliferative effects. It also exerts its action by inhibition of phospholipase A2 leading to inhibition of synthesis of arachidonic acid and controls the biosynthesis of prostaglandins and leukotriens.^(10, 11) It is known that BD can be applied alone or in combination with other compatible drugs such as vitamin D₃ analogues. Vesicular systems in drug delivery such as liposomes, niosomes, collidosomes, ethosomes and transfersomes are colloidal structures having an aqueous core surrounded by a bilayer comprising amphiphilic molecules. Greogor Cevc was the first to introduce the term of transfersomes in 1991 and it is considered to be the first generation of very highly adaptable vesicles.⁽¹²⁾ Transfersomes are known to develop the site specificity and safety of corticosteroids because they are used topically for a large variety of dermatological conditions. There are several advantages of transfersomes, such as they are biocompatible, biodegradable and they can transport the therapeutic agents through narrow pathways between most cells in the skin (five to ten times narrower than their own diameter) without any significant loss. They are easily applied and they offer a novel approach for investigating skin histology.⁽¹³⁾

Therefore, the aim of this work is to design and assess a betamethasone dipropionate (BD) loaded transfersomes as a topical formulation for treatment of localized plaque psoriasis.

Materials and Methods

Materials

Betamethasone dipropionate (BD) was a kind gift from El-Bog pharmaceutical INB, Egypt. Phosphatidylcholine (PC) from soybeans and deoxycholic acid sodium salt (SDC, > 98%) were purchased from Fluka biochemika company, Saint Gallen, Switzerland. Absolute ethyl alcohol and chloroform were purchased from Fischer scientific company, London, UK. HEPES buffer (4-(2-hydroxy)-1 piperazineethanesulfonic acid): 1 Molar was purchased from Sigma Aldrich company, St Louis, MO. Normal saline (0.9% Na Cl) was purchased from Otsuka company, Japan. Tween 80, methyl paraben and propyl paraben were purchased from Acros organics company, Geel, Belgium. Carboxy methyl cellulose sodium salt (CMC) was

purchased from El-Nasr pharmaceutical chemicals co, Adwic, Egypt. Uranyl acetate-2-hydrate was purchased from Allied signal company, Riedel - Dehaen, Germany. Dialysis tubing- visking: size 5 inf Dia 24/32" – 19 mm: 30 M was purchased from Medicell company.UK.

Methods

Preparation of transfersomes

Different formulations of transfersomes loaded with BD composed of 50 mg SPC with 3 variables of drug content and surfactants each in 2 levels were prepared by the conventional thin lipid film hydration technique^(14, 15) using rotary evaporator (Helidolph., Germany) according to compositions listed in Table 2. The quantities of lipid (soya phosphatidyl choline), surfactant (sodium deoxycholate or tween 80) and drug (BD) were dissolved in 6 ml of chloroform till complete dissolution and placed in a rotary evaporator for 2 hours at a temperature of (40- 42 °C) at a rotation speed of 80- 83 rpm under vacuum. The organic solvent was totally evaporated and the formed lipid film was subsequently hydrated by adding 15 ml of the freshly prepared 0.01 M HEPES buffered saline (PH 6.5) as a hydration medium for 30 minutes at (40-42°C) and at a rotation speed of 120-122 rpm. The formed transfersomal suspension was left for further 2 hours for complete hydration and swelling.

Table (1): Betamethasone dipropionate loaded transfersomal formulations

Batch code	A	B	C	EE % ± S.D	Particle size (nm) ± S.D	PDI ± S.D	Zeta-potential ± S.D
F1	-	-	-	82.1 ± 0.76	529.80 ± 0.20	0.727 ± 0.002	-18.60 ± 0.10
F2	+	-	-	82.63 ± 0.55	358.80 ± 1.20	0.6 ± 0.020	-7.25 ± 1.00
F3	-	+	-	88.55 ± 0.51	390.10 ± 0.90	0.448 ± 0.020	-12.70 ± 1.00
F4	+	+	-	90.19 ± 0.48	242.80 ± 1.20	0.407 ± 0.020	-15.00 ± 1.00
F5	-	-	+	69.17 ± 0.74	674.00 ± 1.00	0.562 ± 0.020	-14.30 ± 1.00
F6	+	-	+	55.53 ± 0.42	279.60 ± 0.40	0.524 ± 0.001	-20.50 ± 0.50
F7	-	+	+	78.21 ± 0.54	250.50 ± 1.50	0.416 ± 0.001	-13.10 ± 1.00
F8	+	+	+	72.22 ± 0.80	396.30 ± 1.30	0.396 ± 0.002	-16.70 ± 0.40

A, B & C are the 3 variables (A) drug content, (B) surfactant type and (C) surfactant concentration. (+) higher level and (-) is the lower level. (EE) entrapment efficiency, (PDI) poly disparity index

Experimental factorial design

Different factors and their effect on the vesicular properties were evaluated using a 2³ full factorial design, composed of three variables, which set at two levels each. The independent variables were the drug content (A), the type of surfactant (B) and the concentration of surfactant (C). Physico-chemical properties of the produced transfersomes, i.e. mean particle size, poly disparity index (PDI) and zeta potential (ZP) were the dependent variables. For each factor, the lower and higher values of the lower and upper levels were represented by a (-1) and a (+1) sign, respectively

summarized in Table (2). These were chosen on the principle of the tested lower and upper values for each variable according to pre-formulatory studies and literature research. A factorial design approach was applied to maximize the experimental efficiency requiring a minimum of experiments to optimize the BD - loaded transfersomes.

Table 2: Coded units of 2³ Full Fractional Design for transfersomes loaded with betamethasone dipropionate (BD)

Variables	Levels	
	Low	High
A (Drug content)	25 mg BD	50 mg BD
B (Type of surfactant)	Sodium deoxycholate	Tween80
C (Amount of surfactant)	5 mg	7.5 mg
Coded values	-1	+1

Statistical Analysis

Statistical analysis of the determined parameters in the present study was carried out using MINITAB statistical software (Minitab release 16) and SPSS statistical software (SPSS release 20). A polynomial equation was used to fit the data by multiple regressions procedure. Regression analysis was performed to find the interactive impacts of the 4 variables [particle size (PS), zeta potential (ZP), polydispersity index (PI) and entrapment efficiency]. This resulted in an empirical model that related the response measured to the independent variables of the experiment. For a 3-factor system the model equation is:

$$Y = b_0 + b_1 A + b_2 B + b_3 C + b_4 AB + b_5 AC + b_6 BC + b_7 ABC \quad \text{Equation (1)}$$

Where **Y** is the predicted response; b_0 is the intercept; b_1 , b_2 , and b_3 are the linear coefficients; b_4 , b_5 , b_6 and b_7 are the interaction coefficients and A, B, C, AB, AC, BC and ABC are independent variables. The mean effect (A, B, C) represents the average result of changing one factor at a time from its low to high level. The interaction terms (AB, AC, BC and ABC) show how the response changes when two factors are changed simultaneously.

Transfersomal Characterization

Entrapment efficiency

The prepared transfersomal formulations (**F₁-F₈**) were centrifuged using cooling centrifuge at a speed of 40,000 rpm and a temperature of 4°C for 1 hour. The transfersomal residue was separated from the supernatant containing the free drug (FD). The residue was washed twice with 15 ml 0.01M HEPES buffered saline and centrifuged for further 1 hour. The supernatant and the washing solutions were mixed and analyzed spectrophotometrically for FD. The residual washed transfersomes were resuspended in 15 ml 0.01 M HEPES buffered saline and kept in 4° C for further study. Aliquots (100 µl) from collected supernatants were completed to 3ml ethanol and the drug concentration for each formula was measured spectrophotometry at a maximum absorption wavelength of 238 nm for FD determination. Experiment was done in triplicates (n=3).

$$EE \% = \frac{(\text{Total amount of BD} - \text{amount of free drug [FD]})}{\text{Total amount of BD}} \times 100 \quad \text{Equation (2)}$$

Particle size, Poly disparity index (PI) and Zeta potential (ZP)

Vesicle properties such as vesicle size, polydispersity index (PI) and zeta potential (ZP) were determined by dynamic light scattering method (DLS) using a computerized inspection system using (Zetasizer Nano ZS, Malvern Instruments, Malvern, UK) at room temperature. The samples of transfersomal formulations were diluted 10 times using 0.01 M HEPES buffer.⁽¹⁸⁾ and the samples were transferred to disposable polystyrene cells for measuring particle size. For measuring zeta potential, samples were transferred to disposable plain folded capillary zeta cells and all measurements were done in triplicates.

Transmission Electron Microscope (TEM)

Transfersomes vesicles were visualized by using (JOEL, Japan) Transmission Electron Microscope (TEM). Transmission electron micrographs of BD transfersomal formulations were obtained for all prepared formulations. For each formula, one drop is added to 1 ml distilled water in a test tube. A drop is loaded on a carbon-coated copper grid to leave a thin film on the grid. Before the film dried on the grid, it was stained with uranyl acetate 70% saturated solution of alcohol. A drop of the staining solution was added onto the film, and the excess of the solution was drained off with a filter paper.

Release Study

A volume of 0.5 ml of each transfersomal formulations was placed in a dialysis bag (3.8 cm in length of regenerated cellulose). Both ends were tied. The dialysis bag was suspended in 15 ml HEPES buffer saline at PH= 5.5 and maintained at 37 ± 0.5 °C. The dispersion was rotated at 200 rpm in a shaker. At predetermined time interval 15 minutes up till 4.5 hours, 2 ml aliquots of each formulation (F1 - F8) was sampled and replaced with 2 ml fresh HEPES buffer saline. The maximum absorption of BD in the supernatant was measured by spectrophotometry at 238 nm and drug concentration was quantified using previously prepared standard calibration curve of BD in hydroalcoholic solution and all experiments were conducted in triplicates. The percentage cumulative BD released were plotted against the corresponding time points to get the complete release profiles of BD from each formulation.

Preparation and evaluation of betamethasone dipropionate loaded transfersomes gel

The formulation that acquired the smallest particle size and highest EE % was formulated in hydrogel. The hydrogel were prepared using 5% carboxy methylcellulose (CMC) as a gelling agent. Freshly prepared transfersomal BD were added to 50 ml distilled water containing 0.1% methylparaben and 0.2% propylparaben. The volume of mixture was completed to 100 ml using distilled water with gentle agitation. CMC was then added with continuous agitation until complete swelling of the resin. The mixtures were then left at 4°C for 24 h for complete removal of air from the prepared gel. The concentration of the drug in the gel was adjusted to be 0.05% similar to the drug concentration in the market product (diprosone® cream).

Gel characterization:

Organoleptic properties

The gel formulation was tested for its organoleptic properties such as color, odor, texture and transparency.

In vitro BD release from gel formulation

Gel containing transfersomal BD (1 ± 0.15 g) was placed in 4 glass watches each of 5 cm diameter and covered with a dialysis membrane of 0.5 mm pore size. The glass watches were placed in dissolution vessels containing 100 ml 3:1 ethanol: HEPES buffer of pH = 5.5 (skin pH) at $32 \pm 0.5^\circ\text{C}$ (skin temperature) a receptor solution. The receptor solution was stirred with paddle at a constant rate of 100 rpm, using dissolution equipment. Three samples from the acceptor were studied (n=3). The amount of BD released was calculated using previously described methods.

Drug content

The physical stability of BD loaded transfersomes was evaluated at 0 time after gel preparation and post storage for 6 months at 4°C . Three samples (0.5 gm) were withdrawn from different places in container at different time intervals 1, 2, 3, 4, 5 and 6 months and tested for drug content. A weighed 0.5 g gel was putted in a measuring flask and dissolved in a mixture of 25 ml ethanol and 25 ml distilled water then, 2 ml were measured spectrophotometrically and amount of BD was calculated using the equation of standard calibration curve of BD in hydroalcoholic solution at $\lambda_{\text{max}} = 238$ nm. A prepared solution of dissolved CMC in hydroalcoholic solution was used as a blank. The experiment was made in triplicates.

In vitro release

A release study at time intervals 1, 2, 3, 4, 5, and 6 mothes was carried out as described previously. The release profile each moth was studied.

Clinical study

Twenty patients with plaque type psoriasis ranging in age from 24 to 60 years. The patients were enrolled from the outpatient dermatology clinics, Tanta university hospital. Patients will be subdivided into two equal groups Group 1: consists of 10 patients and their age ranged from 25-62 years. The psoriatic plaques on one site of the body of the patient will be treated with BD loaded transfersomal formulation (optimized F4) and the other side of the same patients will be treated with placebo. Group 2: consists of 10 patients and their age ranged from 24-61 years. The psoriatic plaques on one site of the body of the patients will be treated with traditional BD cream present in the market and on the other side of the same patients will be treated with placebo.

Inclusion criteria • Plaque type psoriasis • Lesion >50% of (body surface area) BSA • Age 24-62 years Exclusion criteria • Uncooperative patients • Pregnancy or lactation • Patients prohibited from taking topical corticosteroids by the physicians Physician Global Assessment (PGA) score: PGA score was calculated at base line and after 2 month of treatment as shown below

0 Clear, 1 minimal, 2 mild, 3 moderate, 4 severe, 5 very severe

Patient's age in group (1) ranged between 25 years – 62 years and 5 (50%) out of the patients were male and 5(50%) out of the patients were female while in group (2) patient's age ranged between 24 – 61 years and 4(40%) out of the patients was male and 6(60) out of the patients was female. The duration of lesion in all patient's was ranged between 1.5 – 12 years.

Results and Discussion

Optimization of transfersomes preparation

In the present work, thin film hydration method was utilized to prepare the transfersomal formulations. This method was advantageous in improving entrapment efficiency and stability of the prepared transfersomal formulations compared with other methods such as vortexing method.^(15, 19) This increase in EE% may be attributed to the formation of a thin film with a large surface area which facilitate the complete hydration of vesicles while, during vortexing, visual observation revealed that lipids tended to aggregate and adhere to the walls of the vortexing vial, making hydration of the vesicles difficult.⁽¹⁵⁾

Effect of drug content

It was found that by increasing the drug content from 25 mg to 50 mg, in transfersomes prepared using SPC (50 mg) either with the use of tween 80 or sodium deoxycholate as a surfactant in low concentration (5 mg), the particle size of the prepared transfersomes decrease (Table 2). This may be due to partitioning of the lipophilic drug into the coating layer resulting in an increase of its rigidity. Consequently, this enhances the stability of vesicles with smaller size. When the drug amount was increased, the stability of the micelles was affected. There is an optimum ratio between the drug and the surfactant used. When it attained, a low PDI occurs. If the drug is lower than the optimum ratio, the PDI begins to increase. That is why the micelles are disturbed (Table 2).

Effect of type of surfactant

It was observed that vesicles containing tween 80 were higher in BD entrapment efficiency than vesicles containing SDC. One-way to explain these findings are to consider (regard) the HLB (hydrophilic/ lipophilic balance) of the two surfactants. HLB values for tween 80 and sodium deoxycholate are 15 and 17.6, respectively.⁽¹⁵⁾ Based on these HLB values, the affinity for lipids was expected to be higher in case of using tween 80 rather than SDC (tween 80 > SDC) and the incorporation of BD as a lipophilic drug was easier in the non - ionic surfactant compared with the anionic surfactant. As the drug is highly lipophilic so it has higher affinity towards tween 80 as it is nonionic surfactant (likes dissolve likes) unlike SDC, which is anionic surfactant.

Effect of content of surfactant

The increase in surfactant content resulted in formation of more homogenous micelles and so that's why the polydispersity index decreased. This may be due to the impact of higher concentration of tween 80 on the physical stabilization of the transfersomes that prevent or decrease their aggregation.

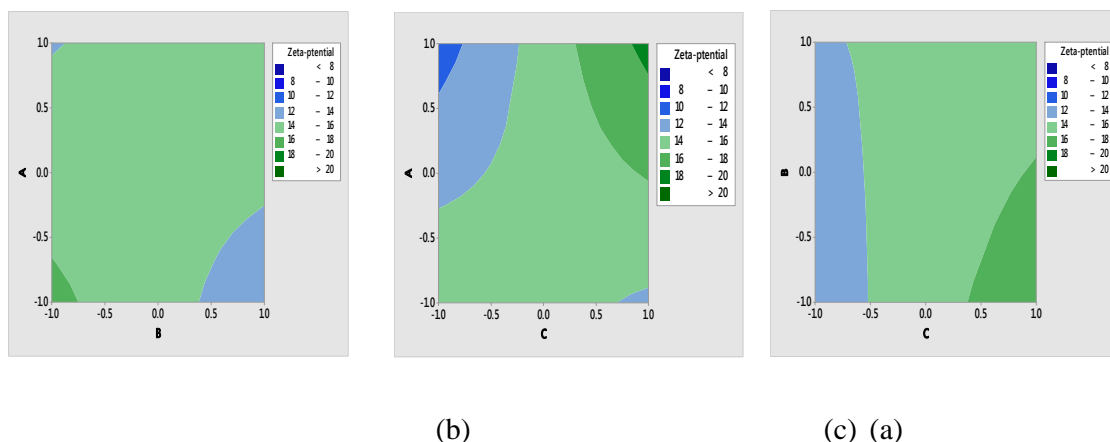


Figure (1): Contour plots for the effects of (a) variables A and B, (b) variables A and C on and (c) variables B and C, respectively on zeta potential

In vitro characterization

Entrapment efficiency

Formulations containing tween 80 have entrapment efficiency range from 72.22 ± 0.80 % to 90.19 ± 0.48 % while formulations containing SDC range from 55.53 ± 0.43 % to 82.83 ± 0.20 %.

Particle size measurement, Poly disparity index (PI) and Zeta potential (ZP)

Formulations containing tween 80 have a particle size range from 242.80 ± 1.20 to 396.30 ± 1.30 nm while formulations containing SDC have a particle size range from 279.60 ± 0.40 to 674 ± 1 nm. Polydispersity index (PI) for formulations containing tween 80 is in the range of 0.396 ± 0.002 to 0.448 ± 0.020 while PI for formulations containing SDC is in the range from 0.524 ± 0.001 to 0.727 ± 0.002 . The optimized formula F4 has owns a particle size of $242.89 \text{ nm} \pm 1.20$, polydispersity index (PI) of 0.407 ± 0.020 and a zeta potential (ZP) of $-15 \text{ mV} \pm 1$. Formulations involving tween 80 have a particle size range from 242.80 ± 1.20 to 396.30 ± 1.30 nm while formulations containing SDC have a particle size ranging from 279.60 ± 0.40 to 674 . Formulations containing tween 80 have a particle size range from 242.80 ± 1.20 to 396.30 ± 1.30 nm while formulations containing SDC have a particle size range from 279.60 ± 0.40 to 674 . Formulations involving tween 80 have a particle size range from 242.80 ± 1.20 to 396.30 ± 1.30 nm while formulations containing SDC have a particle size ranging from 279.60 ± 0.40 to 674

Transmission Electron Microscopy (TEM)

The TEM micrographs for the eight tested formulations showed great variations in shape and nanosize of transfersomal vesicles. It was observed that formulae from F1 to F4 showed typical spherical shape, unilamellar structure and smooth surface vesicles and Formulae from F5 to F8 showed high deformation in the

shape of the formed vesicles and this may be due to the use of high surfactant content which resulted in the formation of mixed micelles.

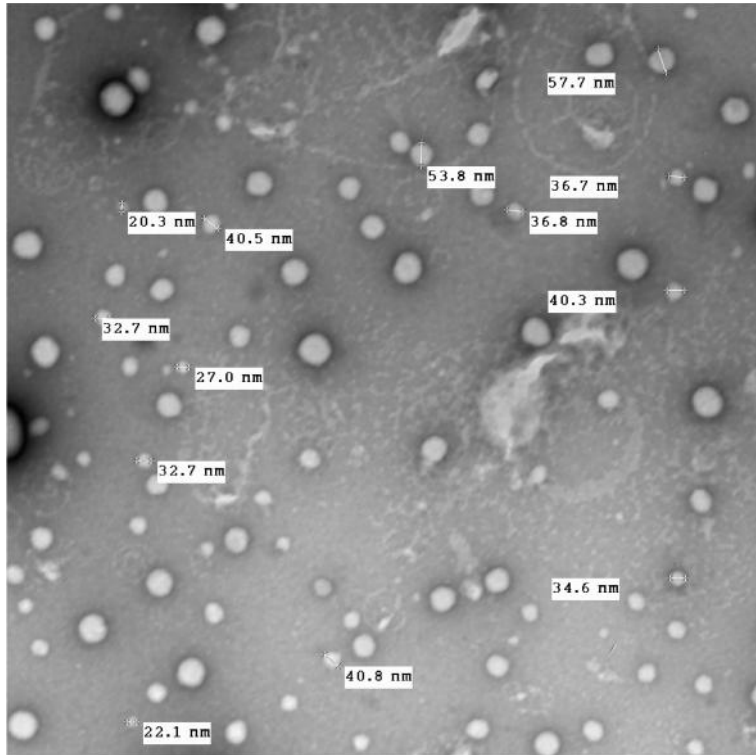


Figure (2): Transmission electron microscope (TEM) Photograph of transfersomal vesicles (F4) (magnification x 7500)

6.3. In vitro release of prepared transfersomal suspensions

Figure 3 represents the percentage of drug released from the 8 formulae at different times. From the figure and from the statistical data, there was significant difference in drug release for the 8 formulae.

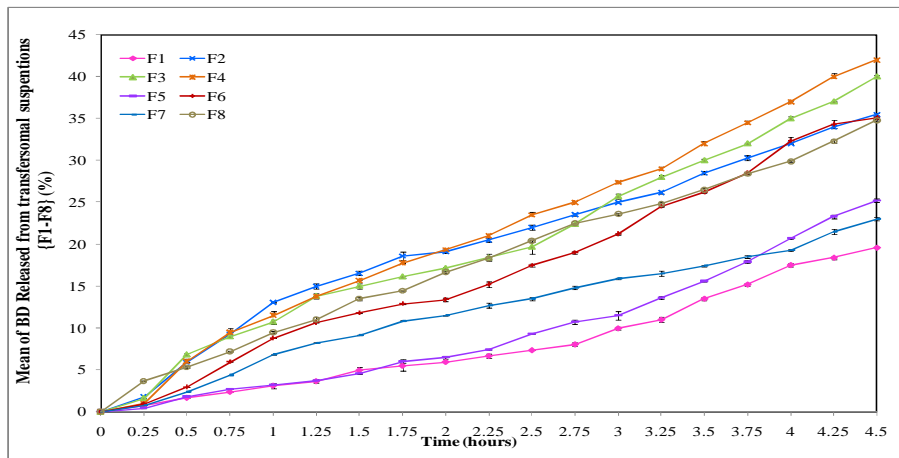


Figure (3): In vitro BD from transfersomal suspensions

Stability Studies

Drug release from the gel during 6 months is used as an indication for stability. Table (26) shows ANOVA test for comparison between % BD release during storage for 6 months and Table (26) shows regression coefficient for drug release using different mathematical models. Table (25) shows the correlation coefficients for the release using different mathematical models which indicates the pattern of drug release during storage for 6 months.

Drug release from gel follows Higuchi order after 1, 3, 4 and six months and follows zero order after 2 and 5 months.

From Table (26) and Figures (53-59), it was found that the mean of the percentage BD released from transersomal gel at the base line was $45.7 \pm 24.3\%$ then it was $45.7 \pm 24.1\%$ after the first month, then it decreased after the second month reached $45.5 \pm 25.5\%$ then it decreased to $45.0 \pm 23.3\%$ after the third month, then it decreased to $44.6 \pm 22.9\%$ after the fourth month then it decreased to $44.5 \pm 24.4\%$ after the fifth month then it decreased to $44.4 \pm 23.5\%$ after the sixth month with observed decreased trend found to be statistically insignificant (P value) = 0.998.

Table (27) represents average % drug release from the gel after 2.5 hours and after 4.5 hours during the 6 months.

BD content

The percent drug remaining in the formulation was also used as a measure of storage stability. Results are shown in Table (28) and represented in Figure (60). Minimum leakage of drug in gel formulation at 4 ± 2 °C may be due to high viscosity of Na CMC base retarding movement, agglomeration, and fusion responsible for leakage of the drug. Refrigerated conditions were found to be excellent; at all times the drug leakage was negligible.

Table (27): percentage of BD content and release from gel during storage for 6 months

Time	drug release % \pm S.D after 2.5 hrs	drug release % \pm S.D after 4.5 hrs	% BD content
Baseline	54.33a \pm 1.05	79.62a \pm 0.28	97.90 \pm 1.93
1st month	53.51a \pm 1.08	79.44a \pm 0.82	98.50 \pm 0.50
2nd month	53.56a \pm 2.19	79.70a \pm 0.43	97.83 \pm 0.49
3rd month	53.46a \pm 0.89	76.36a \pm 3.49	97.73 \pm 0.68
4th month	51.04a \pm 0.86	75.10a \pm 2.27	97.73 \pm 0.31
5th month	50.89a \pm 0.0	79.52a \pm 1.99	96.63 \pm 0.85
6th month	52.12a \pm 1.63	76.69a \pm 2.19	97.60 \pm 1.01

From Table (25) and Figure (60), it was found that no significant different upon storage of transersomal gel for six months on the stability of optimized transersomal gel (F4) concerning percentage of BD content. Table (25) and Figure (56) shows that the mean percentage of drug content was $97.9 \pm 1.9\%$ at the base line then it decreased to 98.5 ± 0.5 after the first month then it decreased to $97.8 \pm 0.5\%$ after the second month and after the third and fourth month it decreased to $97.7 \pm 0.7\%$ and $97.7 \pm 0.3\%$, respectively. Then it decreased to $96.7 \pm 0.8\%$ after the fifth month then it decreased to $97.6 \pm 1\%$ after the sixth month. These changes in the percentage of BD content during the six months were statistically insignificant (P value = 0.499) and this indicates good stability for the formulation.

Invitro BD release from BD loaded transfersomal gel (optimized formulation F4)

(Figure 4)

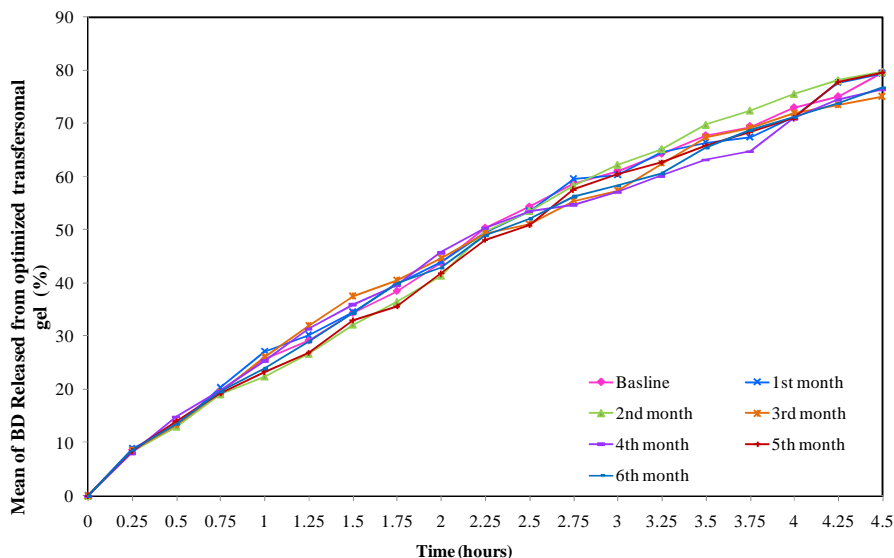


Figure (4): In vitro BD release (set free) from optimized transfersomal gel (F4)

8- Clinical results

Two groups of patients were selected for current study (group 1 and group 2). Group 1 consists of 10 patients and their age ranged from 25- 62 years. The psoriatic plaques on one side of patient treated with BD loaded transfersomal gel (TBD) and the other side treated with placebo. Group 2 consists of 10 patients and their age ranged from 24-61 years. The psoriatic lesions treated on one side with conventional betamethasone dipropionate (FBD) and other side with placebo. Un-cooperative patients, pregnant or lactating women and patients prohibited from taking topical corticosteroids were excluded from the study. Physician global assessment (PGA) score was calculated at baseline and after two months of treatment. In the current study, application of TBD gel was in non-occlusive way as it has been recommended for optimum delivery through skin in-vivo. This procedure produces the transepidermal hydration gradient, which is believed to be the driving force for vesicle transfer through the skin (Cevc & Blume 1992, Maghraby., et al 1999).

From the comparison between the two groups in the current study, there was no statistically significant difference between the studied groups regarding age, sex, duration of lesions where P=0.903 (P significant as P< 0.05).

From the comparison between the two groups regarding score before treatment and after treatment, there was no significant difference between the two groups regarding score before treatment P=0.881 (P significant as P< 0.05) as shown in Table (4) and Figure (5). From the results in Table (5) and Figure (6), there was a significant difference between the two groups regarding score after treatment P= 0.017 (P significant as P< 0.05)

Table (4): Comparison between the two groups as regards score before treatment

Score site before treatment	Group (1)		Group (2)	
	No	%	No	%
Moderate (3)	4	40	3	30
Severe (4)	4	40	5	50
Very Severe (5)	2	20	2	20
P Value	0.881			

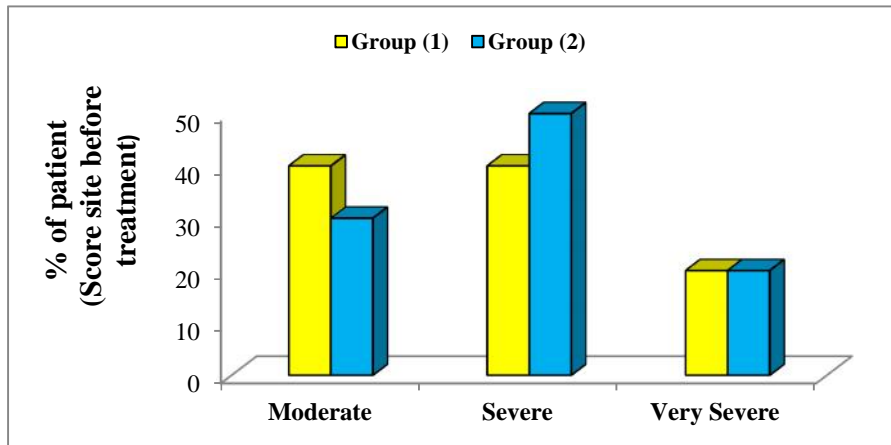


Figure (5): Comparison between the two groups as regards score before treatment

Table (5): Comparison between the two groups regarded to Score site after treatment

Score site after treatment	Group (1)		Group (2)	
	No	%	No	%
Clear (0)	3	30	1	10
Minimal (1)	6	60	1	10
Mild (2)	1	10	5	50
Moderate (3)	0	0	3	30
P Value	0.017*			

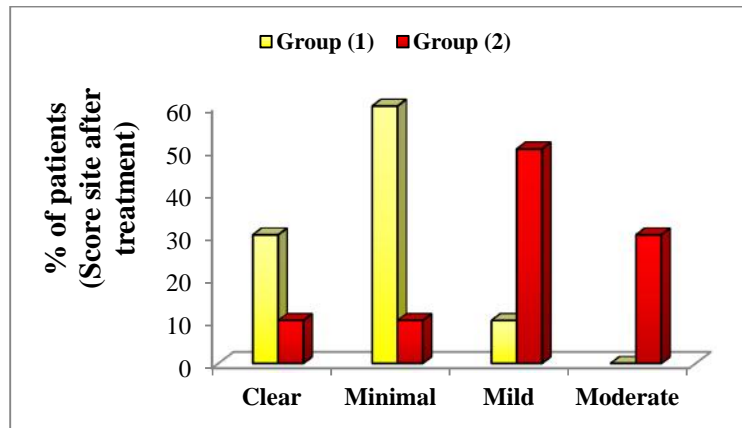


Figure (6): Comparison between the two groups as regards score after treatment

Changes in the signs and symptoms of the disease were greater with BD loaded transfersomal gel (TBD) than they were in FBD cream. In comparison with FBD and placebo, TBD gel three times daily was superior in enhancing patient compliance.

Figure 7 shows a female patient with slight red elevated plaques and fine scale (PGA score 4), in right and left leg before getting any treatment. But when treated with conventional betamethasone dipropionate cream it is showing slight erythema scales (PGA score 3).

Figure 8 shows a male patient with plaque-type psoriasis in right and left leg before getting any treatment (PGA score 5). But when the left leg was treated with BD loaded transfersomes for 2 months, the severity of the disease decreased (PGA score 2) while there was no improvement in right leg after treatment with placebo for 2 months.

Figure 9 shows a male patient with plaque psoriasis with fine scale (PGA score 2), in right and left hand before getting any treatment. But when treated with conventional betamethasone dipropionate cream (FBD), slight improvement occurs (PGA score 1) while no improvement is found in left hand after treatment with placebo for 2 months.

Figure 10 shows that the right and the left arm can be seen with the plaque type psoriasis before treatment with any drug (PGA score 4).

A mild improvement (PGA score 3) in the right arm occurs which was treated with TBD; while left arm did not show improvement as it was treated with placebo for two months and left arm showed no improvement after treatment with placebo for 2 months.

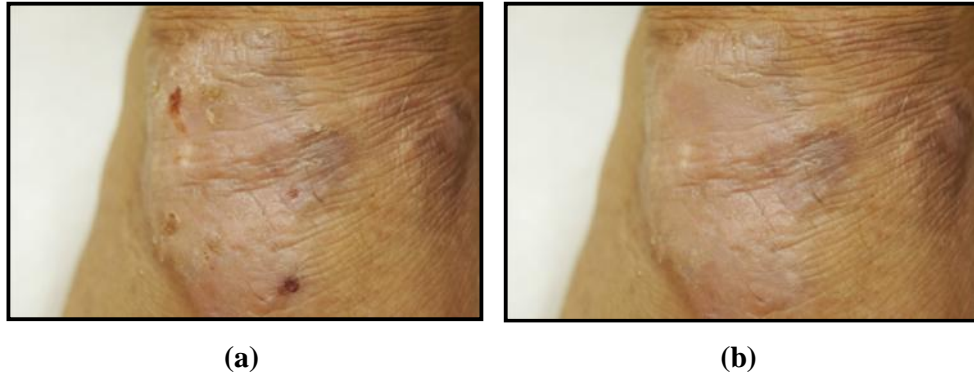


Figure (7): A female patient with slight red elevated plaques with fine scale (PGA score 4), in right and left leg before getting any treatment. But when treated with conventional betamethasone dipropionate cream showing slight erythema scales (PGA score 3).



Figure (8): A female patient with slight red elevated plaques with fine scale (PGA score 4), in right and left leg before getting any treatment. But when conventional betamethasone dipropionate cream showing slight erythema scales (PGA score 3).

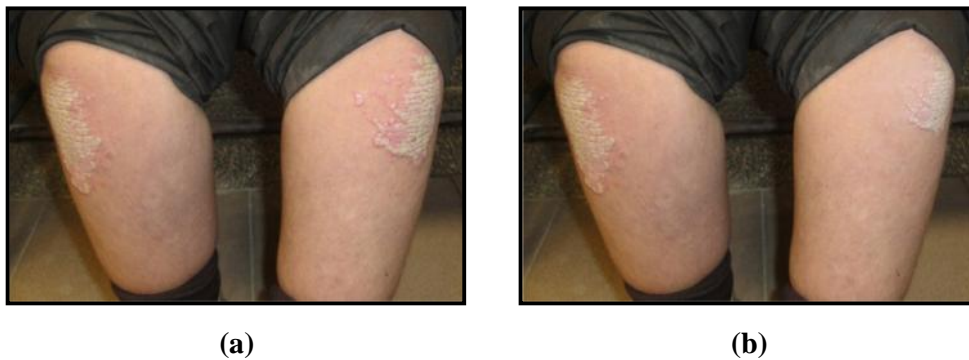
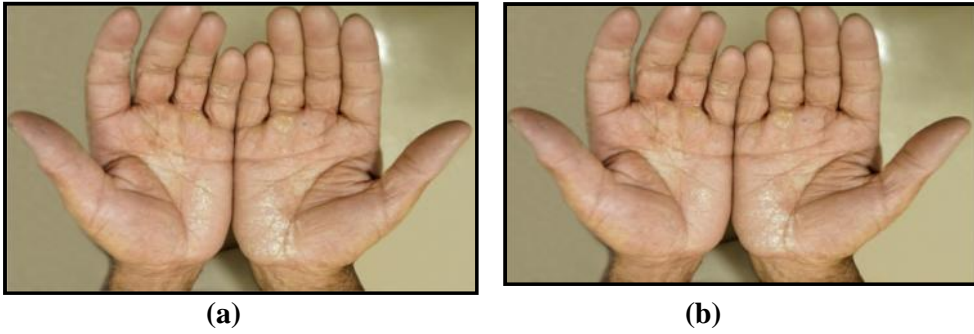


Figure (9): A male patient with plaque-type psoriasis showing: (a) left leg before treatment (PGA score 5) and right leg before treatment with placebo. (b) Left leg showing moderate improvement after treatment with TBD (PGA score 2) and right leg with no improvement after treatment with placebo for 2 months with no improvement.



(a)

Figure: (10) A male patient with plaquetype psoriasis type showing: (a) right hand before treatment with slight erythema scales (PGA score 2), left hand before treatment with placebo. (b) right hand after treatment for 2 months with conv cream (FBD) showing slight erythema scales (PGA score 1), while no improvement for left hand after treatment.

Summary:

The current results indicate that TBD gel formulated with 5% Na CMC applied topically is an effective vehicle for delivering psoriatic lesions especially in localized psoriasis. More various formulations of TBD must be optimized to provide higher clinical effectiveness.

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Growth of Bangladeshi Infants in the First Four Years of Age

Dr.Khurshida Pervin¹

Abstract

Infant is derived from the Latin word ‘infants’, meaning “who are unable to speak.” The infant is a dynamic, ever-changing being who undergoes an orderly another predictable sequence of neurodevelopment and physical growth. Infant growth tends to follow a fairly predictable path. Physical growth refers to an increase in the size of the body (length or height and weight) and other organs. Some of the most impressive developmental accomplishments of the early years are the most visible. The young child grows faster during the first four years than after he or she grows another age. Not only does the child grow physically larger but body proportions also change. Child development refers to how a child becomes able to do more complex things as they get older. Development is different than growth. Growth only refers to the child getting bigger in size. Like height, weight, chest circumference, leg length etc. From birth to one and two years of age, children grow rapidly. After this phase/time, growth gradually slows down.

Keywords: Growth, Infant, Stature, Weight, Boys, Girls, Bangladesh

Background of the Study

Numerous studies have been carried out on the early human growth. The longitudinal growth study of Bangladeshi infants from zero to four years of age and the data have been collected from primary steps which involved in human growth study.

Objective of the Study

The objective of this study is to examine the growth pattern/mean growth of length (stature), and weight of infants from birth to four years of age who were born and are living in Bangladesh, especially who are permanently staying in Rajshahi City.

Subjects and Methods

The longitudinal growth study of Bangladeshi infants from zero to four years of age conducted recruiting 296 healthy children. By using anthropometric measurements the data had been collected when the infants were immunized length/stature (when they were unable to stand properly by themselves, rather lying on bed only) and their weight was calculated.

Results

The growth of Bangladeshi infants’ tends to greater length, probably due to environmental factors related to living conditions, caring and food habits. The

¹ Assistant Professor, Department of Business Administration, Prime University, Dhaka, Bangladesh. Email: drpervin2012@yahoo.com.

growth in weight shows a faster velocity among the males than the females. The adequate growth of the children is probably related to the pediatric and family care they have received. The Bangladeshi children are generally longer, slightly higher than that of some other countries such as the Chinese and the Japanese Infants.

The results of the study to the subsequent ages of these children might allow their growth to be followed in time and a better finding by observation for four years for the various influences of environmental and genetic components on their growth potential.

Introduction

Growth and development in infancy and early childhood are important indicators of an infant's health and long-term well-being. Different organs grow at different rates. For example, the reproductive system has a brief growth spurt just after birth, then it changes very little until just before puberty. In contrast, the brain grows almost exclusively during the early years of life. At birth, the brain is one fourth of its future adult size. At age of one year, the brain is three fourths of its adult size; that is, the brain is developed of three fourths in infancy than in its adult period of time. The kidneys function at the adult level by the end of the first year.

However, in a multi-economic family status, evaluation of the growth of a child must take account of their family income status. So, the children of different family and genetic groups may grow at varying rates, it is important to have appropriate information about growth and development for each group. Moreover, gender is an index of many factors, including environmental influences like nutrition and cultural practice that can affect the outcome of birth and growth.

Growth faltering in Bangladeshi infants has been observed for the first time in Bangladesh. But it was observed in Italy, China and in more developed countries (Lu et al. 1980, Rao and Zheng 1989, Yang and Zheng 1989, Tam et al 1999, Yeung et al. 1999). S. Toselli et al. have shown from the data on the growth of Chinese children and another children who are living specially in Western countries (Japan, Thailand etc.) seem to indicate that infant growth faltering occurs after 4-6 months of age. Various authors have attributed early growth faltering to both environmental and genetic components. Wu and Deniel (2001) suggested that this growth pattern, especially the reduction in the rate of weight and/or length increase, might be interpreted by a nurse with little experience in caring for a Chinese population as an indicator of health problems, including malnutrition, failure to thrive or neglect.

Growth of physical dimensions of the body is a highly regulated process. The pattern of post-natal growth is well documented, with a high growth rate immediately after birth, and rapid deceleration until 4 years of age.

The main aim of this study has to evaluate the growth pattern of a child depend upon mainly length or stature, weight, nutritional status and body composition of Bangladeshi infants who were living at Rajshahi City in Bangladesh. Besides this on the basis of the study, it has also impact on the influence of environmental factors and lifestyle on their growth.

Materials and Methods

In 2006, the World Health Organization (WHO) published the first growth standards as prescriptive charts for children under the age of 5 years to be used as a single uniform global standard. Doctors measure the baby's weight, length, and head circumference and track his or her growth on a standardized growth chart (there are different charts for boys and girls of WHO & CDC). Whether baby is large, small, or medium-sized, as long as this growth pattern stays consistent over time, chances are baby's progress is just fine.

In this study the selected sample of 296 infants (134 females and 162 males) born at Rajshahi City from 2002 to 2007 was studied longitudinally. Longitudinal data on 11 pre selected variables of child growth was collected during the period of 25 May to 17 December, 2002 for a group of children from their birth to 48 months of age from the study area. The study had started with 296 children. There was about 38% loss of the study children during the 4 years of study. Finally, we have 169 children. All the babies were living here permanently. The anthropometric measurements at birth were taken from the hospital birth records.

The experimental data has been collected first time from randomly selected clinics and hospitals at Rajshahi City of Bangladesh and second time from home. Personal information about the infants and their parents has obtained by means of a questionnaire administered to the parents during an interview. The researcher has met the infants at their scheduled appointments of birth day date regularly. They were observed at every after 15 days of interval during the first year of age and then the next 2nd, 3rd and 4th year it observed every after 1 month. All measurements were carried out according to standardized techniques with proper measurement tools.

An infant's physical growth refers to the increases in height and weight and other body changes that occur as a child matures. From zero to four years of age, the growth measures included Recumbent Length (Stature) or Full Length, Shoulder Elbow Length (Right and Left), Sitting Height, and Weight, Head Circumference.

The researcher has used in research some of the instruments, such as (a) Weight Machine, (b) Spreading Caliper, (c) Sliding Caliper, (d) Length Measurement Tape (which has sketched in cm, inches) etc. She has taken full length of infant by measurement tap. The birth weight has been recorded from the taken clinic or hospital where it was born. Next the researcher has taken weight of every 15 days to 1 year of age infant by the weight machine to keep infant lying quietly or on sitting position.

Nutritional status and body composition were assessed by the skin fold thickness, as well as by calculation of body mass index (BMI). Means, standard deviations, maximum and minimum values were calculated at all the considered ages.

All statistical analyses were carried out with SPSS, Excel. Before statistical analysis the data was performed.

Discussion on Growth of Infants

Concept of Weight:

Nudebody weight was accurately measured using a regularly calibrated beam balance. The printed weight was later transferred measured using a regularly calibrated beam balance. The children were measured nude up to 2 years of age. Two- and three-year-old children wore standardized clothing; the weight of this clothing was subtracted from the observed data.

Concept of Recumbent Length Stature:

It obtained on most subjects from birth to 24 years of age, and two examiners were always employed to help with the proper alignment of the subject and to hold the younger children properly. The subject was stretched out fully on a specially constructed measuring table, his head touching the fixed headboard, and the flattening of any lumbar lordosis was attempted against the soles of the feet to create a rightward pressure exerted on the subjects' angle.

Stature by Age 0-48 Months

At about 2 & 1/2 years of age, or when the subjects could stand erectly, stature was measured in addition to recumbent length. It was measured in the standard manner. With the head in the Frankfort plane, the child stood tall and erect without upward pressure exerted on the mastoids, and he obeyed the examiner's instruction to "Take a deep breath and hold it."

The longitudinal data on recumbent length or stature of Bangladeshi Children from 0 to 48 months of age has collected individually and their age specific mean values for boys, girls and sex differences are shown in Table 1.

An examination of the Table shows that mean stature at birth does not differ significantly between the sexes but at age 48 months the sex difference in average stature is observed to be 3.50 cm, 100.41 cm for males and 96.94 cm for females with standard deviation of 6.55 cm and 4.00 cm. This implies, mean height velocity for males is comparatively larger than females but females are more consistent than males. Boys had a similar or greater mean length than girls in all age classes. In both sexes, the length at 25 months was one and a half of times than their birth length.

Age (months)	Boys			Girls			Sex Differences
	n	Mean	SD	n	Mean	SD	Mean
0	162	48.55	2.58	134	48.53	2.46	0.02
3	161	56.13	3.11	134	55.74	2.80	0.40
6	160	62.14	2.92	133	61.70	2.71	0.45
9	160	67.60	2.79	133	67.01	2.39	0.59
12	160	72.44	2.78	133	71.62	2.44	0.82
18	127	77.97	3.23	118	77.35	3.08	0.61
23	127	82.44	3.60	118	82.00	3.43	0.43
25	127	84.26	3.73	118	83.90	3.61	0.36
28	96	87.02	3.97	87	86.16	3.73	0.87
34	96	91.83	5.07	87	90.20	3.85	1.63
38	91	94.61	5.62	79	92.64	4.03	1.97
42	91	96.91	6.00	78	94.47	4.14	2.45
46	91	98.23	6.30	78	96.44	4.07	1.93
48	91	100.41	6.55	78	96.94	4.00	3.47

Table 1. Longitudinal mean and standard deviation (SD) of stature (cm) for boys, girls and their differences by age 0-48 months.

Weight by Age 0-48 Months

The longitudinal data on weight of Bangladeshi Children from 0 to 48 months of age was collected individually and their age specific mean values for boys, girls and sex differences are shown in Table 1.2.

At birth, difference in mean weight between males and females are observed to be 0.09 kg only, 3.04 kg for males and 2.95 kg for females with standard deviation of 0.54 kg and 0.47 kg in order. This implies birth weight among the children is homogeneous between the sexes. The growth in weight shows a faster velocity among the males than the females. Boys had a slightly higher mean weight than girls in all age classes. Both sexes had a similar trend of mean weight: at 3 months of age they doubled their birth weight but especially female children at 3 months more than doubled than their birth weight. At 12 months boys had tripled and the girls had more than quartered than their birth age. When at 25 months the weight of male children has grown about 3.5 kg but the female children 6 kg than their birth weight. At the age of 48 months, males are observed to gain 1.61 kg of weight on an average over the females, while at 48 months of age female children gained average weight of 14.76 kg with standard deviation 2.43 kg.

Age (month)	Boys			Girls			Sex Differences
	n	Mean	SD	N	Mean	SD	Mean
0	162	3.04	0.54	134	2.95	0.47	0.09
3	161	6.18	0.98	134	5.88	0.83	0.30
6	160	8.51	1.42	133	7.98	1.42	0.54
9	160	9.37	1.27	133	8.78	1.49	0.59
12	160	9.23	0.99	133	8.80	1.08	0.43
18	127	11.46	1.43	118	11.39	1.55	0.07
23	127	12.64	1.79	118	12.31	1.70	0.33
25	127	13.17	1.99	118	12.59	1.82	0.58
28	96	12.64	2.22	87	12.16	1.93	0.49
31	96	12.92	2.35	87	12.09	1.93	0.83
34	96	13.56	2.73	87	12.68	1.98	0.88
38	91	14.44	2.82	79	13.65	1.89	0.79
42	91	15.05	3.06	78	13.91	2.10	1.14
46	91	15.79	3.45	78	14.42	2.32	1.37
48	91	16.37	3.53	78	14.76	2.43	1.61

Table 2. Longitudinal mean and standard deviation (SD) of weight (kg) for boys, girls and their differences by age 0-48 months.

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Credit Card Frauds and Detection Techniques

Mohammad Anisuzzaman¹

Abstract

Credit card fraud is one of the major ethical issues in today's world. Recent decades have seen a gigantic expansion in the use of credit cards as a true transactional medium. People all around the world are using credit cards to do their shopping, day to day transaction including online transactions. As a result, from individual personality to business, whether it is a large or small company, becomes so dependent on credit card that it eventually increases the threats of credit card frauds in the business establishment at today's world. My aims are to find out various types of credit card fraud and figure out which techniques are suitable to detect those frauds. My sub aim is to collect, compare and analyse recent data that have been related with credit card frauds. This article highlights the key factors and defines common terms of credit card frauds. It has also covered methodologies and techniques that can be used for reducing credit card frauds.

Introduction

Credit card fraud is one of the most major concerns in recent times. The number of credit card frauds is increasing everyday; no matter how effective and modern techniques and methods have been developed to stop these kinds of unethical activities. Most of those methods and techniques are based on the Artificial Intelligence, data mining, Fuzzy logic, Machine learning, Sequence alignment, decision tree, neural network, logistic regression, native Bayesian, Bayesian network, metal earning, Genetic Programming etc., that have evolved in detecting various credit card fraudulent transactions. Credit card frauds have also been mentioned as identity theft, according to the US Federal State Commission.

Credit card gives the opportunity to its buyer to buy product without handling cash. In recent times credit card is a medium to buy products and services in credit; that means, consumers do not need to pay any cash amount initially. Each credit card has a unique identity number which eventually speeds up the shopping transactions. The ratio of using credit card in online transactions is so high in recent times due to the E-commerce expansion that half of the credit card frauds are occurring nowadays (Phua et al., 2005). However, to combat against the fraud effectively, it is important to understand first the mechanisms of executing a fraud. Credit card fraudsters employ a large number of modus operandi to commit fraud (Bhatla et al., 2003). Credit card fraud is also a link of identity theft, according to the United Trade Federal Trade Commission. While identity theft had been holding steadily for the last few years, it saw a 21 percent increase in 2008. Mostly, credit card fraud used to happen with id theft which has been decreased in a large proportion over last 6 years' time which is great news for the business organisation. (Sentinel CY, 2008)

¹Procurement Assistant at BIC Services Pty. Ltd., Australia.

Credit card fraud is one of the most significant issues within the small and large businesses all around the world. My research findings will be to find how small and large businesses are affected by credit card frauds. I believe that the data or information what I am going to use for my research topic would be so because the problems of credit card fraudulent have occurred frequently in last 20 years, so it will be based on current findings. I have also collected data to figure out the influence of credit card fraud in Australia. I will also concern about credit card fraud that are happening all over the world. (Online Fraud Report, 2002)

Background of the Study

Credit card frauds are increasing in a large number on daily basis regardless of the techniques all methods what have developed to stop those crimes. Fraudsters are so expert that they engender new ways for committing fraudulent transactions each day which demands constant innovation for its detection techniques as well. Most of those methods and techniques are based on the Artificial Intelligence, data mining, Fuzzy logic, Machine learning, Sequence alignment, decision tree, neural network, logistic regression, native Bayesian, Bayesian network, meta learning, Genetic Programming etc., that have been evolved in detecting various credit card fraudulent transactions. A steady indulgent on all these approaches will positively lead to an efficient credit card fraud detection system. This paper presents a survey of various techniques used in credit card fraud detection mechanisms and Hidden Markov Model (HMM) in detail. HMM categorizes card holder's profile as low, medium and high spending based on their spending behaviour in terms of amount. A set of probabilities for amount of transaction is being assigned to each cardholder. Amount of each incoming transaction is then matched with card owner's category; if it justifies a predefined threshold value then the transaction is decided to be legitimate else declared as fraudulent (Singh et al., 2012).

Research Questions

Some questions related to my research what I need to focus on are—'How many businesses are affected by credit card fraud?' 'How can businesses reduce credit card fraud?' I believe that this second question ties in nicely with my first question and makes it an interesting topic as there will be answers on how to reduce this problem of credit card fraud which I perceive to be major. The third and last question that I would like to answer is 'How does credit card fraud occur in businesses?' Third question is also connected with my other questions. I believe these questions will help me to collect data accurately which will provide me positive outcomes. The hypothesis that I have chosen is 'Small businesses are more affected by credit card fraud than a chain stores' (The Little Black Book of Scams, 2013).

Eric Johnson's 'One million credit card crimes' that was published in *The Age* newspaper has some relevancies and similarities with my topic. I think by analysing and using his publication I can find some useful data or ideas for my own research. Johnson mentioned in his report that in 2011 there were around 1.1 million cases of fraud on credit and debit cards and that the majority (over 71 per cent) of these fraudulent transactions happened when the cardholder and retailer did not meet face to face; rather 'meeting' was online or over the phone. This makes sense because if a cardholder is present the retailer is there to check the signature on the credit card and is able to decline them the purchase immediately. On the other hand, McGregor writes that visa released statistics that showed the most at risk in Australia and New Zealand

were ones that practice about 20,000 online transactions a year but they were still too small to sufficiently protect their customer's details. After looking at that article I have decided to choose this topic on small businesses as they seemed to be the most affected. These two articles show me that the problem of credit card fraud does exist and has a significant problem (McGregor, 2012).

Research Methodologies and Techniques

Qualitative and quantitative methods are the two methods what I used for my business research proposal. Using quantitative research I would look at the data and statistics of the credit card fraud based on some interviews and I find out how common are those answers and how much effective those data for my research topic and by using qualitative research I interviewed a range of business owners and see how credit card fraud has affected them. However, quantitative research is the most suitable methods for my study because it has the strength of using data and information as a number or a figure in terms of getting research outcomes. Quantitative technique helps me to collect a wide range of data from various businesses either through online feedback or by taking phone interview to ensure if their business had been affected by any of the credit card fraud activities. Then I analysed those information or data by using experimental and simulation approach and using sampling of data and present those results by using a bar or pie chart or icon. I also used a Gantt chart for a clear vision of my research. Library, field or laboratory research would be a good option to measure and collect outcomes (Robert et al., 1969).

To find out the real proportion of credit card fraud I divided my research in various steps and tried to complete those tasks by creating a Gantt Chart where I could easily figure out what are my next challenges and what I already achieved previously. I also used HMM method because I think it is more suitable in this research than other method. It would be much effective if I compare frauds that happened over the last 20 years in this country and rest of other countries. It would give a clear vision of how credit card frauds are happening over the years and how that fraud can be reduced by taking proper and effective strategies.

I believe that in this topic, the dependent variable is the small business owners because the small business is the situation that does not change and the independent variables would be the credit card holders or the customers and the cards which are constantly changing, because credit card fraud does not happen to one person rather people in all parts can be affected by it.

Literature Review

Overview on Credit Cards

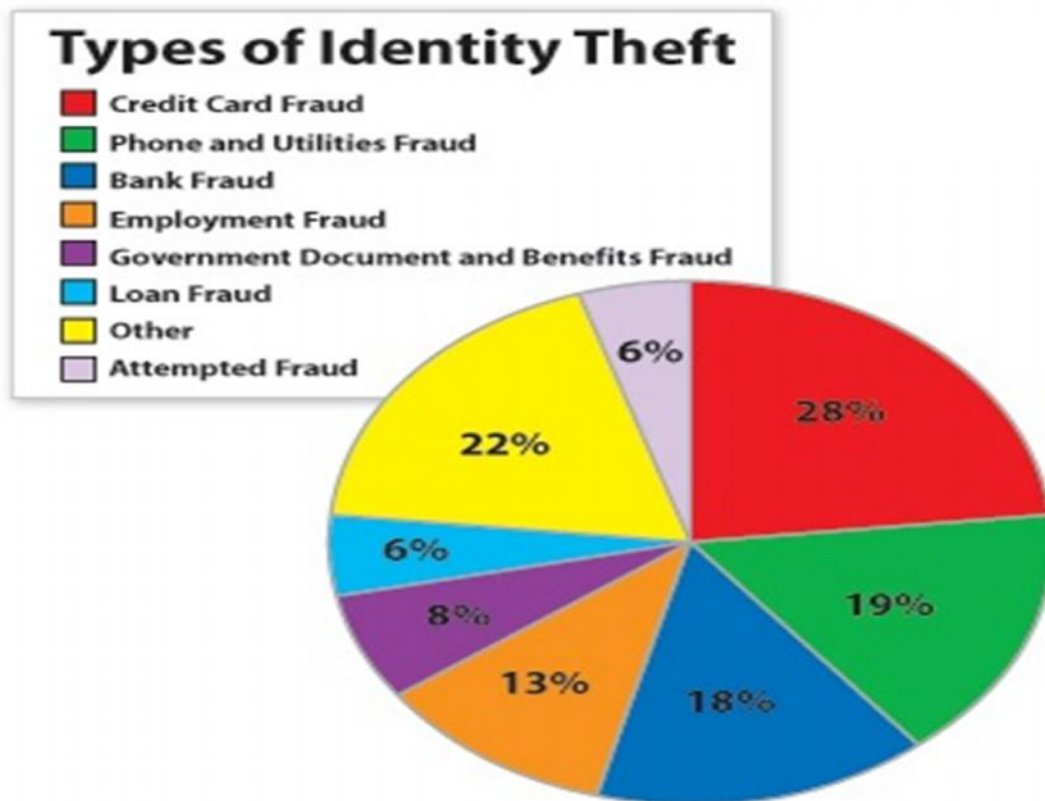
Credit card is one of the most popular media to pay for any goods and services in recent times. People choose to pay by using credit card for a number of reasons such as cash advanced facilities, easy payments, online access facilities, charge card etc. Advanced technology has given an easy access to those people who like to shop online and pay for their desired items by using credit cards rather than handling cash. It has been considered as a significant and applicable method in maintaining the purchasing activities. Based on the judgement, it is stated that there is positive connection between usage rate and income. Mostly, higher income group have a

higher limit in their cards than a lower income group. Moreover, in terms of issuing credit cards it was stated that the credit card issuers are mainly focusing on the higher wages earners. However, this is one of the most controversial topics whether credit card should be used or not for purchasing due to its poor security systems. Some people think bulky purchase allows people not to carry cash and is useful in internet purchases and rental collateral; but others have a different view where they think it is improper on religious grounds to use credit card because there will be an interest percentage on the outstanding balance which will not repay the main amount.

Card issuer's point of view, despite of numerous problems which are occurring in recent times, will be diminished with the growth of technology. The internet and the ambiguity associated with card do not present transaction's current unique fraud management challenges. (Pengyue et al., 2006)

Types of Fraud

Types of identity thefts in all over the world have been shown in the following pie chart where we can see the percentages of credit card fraud are at the top with 28% where other and the phone and utilities fraud remain in 2nd and 3rd position with 22% and 19% respectively over the last 20 years in all around the world. So, this graph gives us a clear idea about how credit card frauds become so many threats for the businesses and individuals over the last decades.



(Online Fraud Report, 2002)

The most common credit card frauds and the suitable techniques to prevent those fraudulent along with their hypothesis and swot are briefly discussed as bellow:

Involvement of Bankruptcy

Bankruptcy fraud is one of the major ways of doing credit card fraud. Banks usually collect card report from Credit Card Bureaux where they can find information about applicant's public records as well as a possible implementation of a bankruptcy model. Bankruptcy fraud is very hard to prevent before it occurs. Prediction of bankruptcy fraud is a difficult task (Thomas et al., 2002). However, Foster and Stain (2004) invent a model that is able to predict personal bankruptcy among the users. Combining the prediction model could be a solution to this problem.

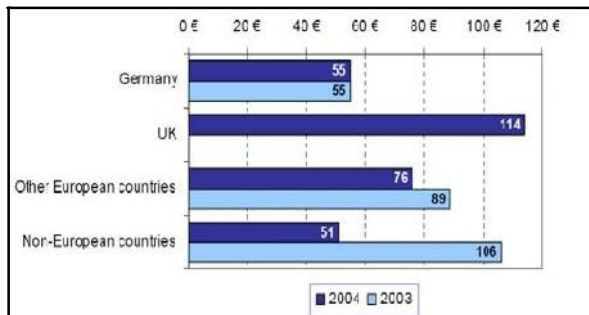
Detection Techniques: A decision tree model would be perfect to prevent bankruptcy fraud because by using this method it would be easier to find out how and where those frauds are occurring and then prevention will be easier. The idea of similarity tree using decision tree logic has been developed. A similarity tree is defined recursively: (Kokkinaki, 1997)

- **Strength** of this method is that it is easy to implement, easy to understand and display.
- **Weakness** of this method is that in this system transaction records need to be checked one by one.
- **Threats** of this method are a high possibility of losing track of transaction record due to its processing method.

Conclusion: It has been seen that bankruptcy fraud is a major part of credit card fraud but that could be prevented by taking necessary steps. Nevertheless, similarity trees have given proven result (Fan et al., 2001) that also worked on decision trees and especially on an inductive detection system.

Theft Fraud/Counterfeit Fraud

Theft and counterfeit fraud are the main concern in this section. According to the pago report (2005), in Europe credit card theft was quite low, only 0.83 per cent but the ratio was raised back during year 2003 and 2004 to 4% and 7% respectively. In Germany it was 0.31 per cent in 2003 and 2004. German credit card fraud was less in year 2003 and 2004 in comparison with UK. It is not so easy to detect that fraud but surely there is a way to find out this problem such as over card limit. When a consumer exceeds his card limit on daily basis then the report is automatically send to the bank and they can take rapid action to resolve the problem (Bhatla et al., 2003).



Source: Pago e-Transaction Services (Pago Report, 2005)

Detection Techniques: Algorithms are the major concerns in this section. One of those has been suggested by Bently et al. (2000) that is able to make program which can establish logical rule to classify suspicious and non-suspicious transaction. Chan

et al. (1999) also developed an algorithm to predict suspicious behaviour. Their model is so unique because it can evaluate and rate by cost model as well as can compare the prediction model. His model is known as true model. Wheeler and Aitken (2000) developed the idea of combining algorithms to maximize the power of prediction.

- **Strength:** This technique gives accurate result because it is based on maths and algorithms.
- **Weakness and threats:** It is dealing with logical data; so if any error occurs then it can provide misleading information.
- **Opportunities:** It gives the opportunity to use combined algorithms which provides more specific outcomes.

Conclusion: Theft and counterfeit cause lots of credit card fraud which can be resolved by using algorithms techniques.

Application Fraud

When people provide false information to get credit card then application fraud occurs. In recent times this kind of fraud rate is so higher than other fraud. An implementation of authentic system which is able to catch suspicious program can prevent this kind of fraud. Phua et al. (2006) explain that application fraud, a manifestation of identity crime, occurs when application forms contain plausible, and synthetic or real but stolen identity information. Many machine rules will be applied and it is acknowledged that many false positive cases will be identified (Thomas et al., 2004) but Cross-machine technique was recommended by Phua et al. (2006).

Detection Techniques: Application fraud can be detected by using neural network. Dorronsoro et al. (1997) developed a technically accessible on-line fraud detection system, based on a neural classifier. However, the main concern is the data needed to be counted individually by type of different account. Similar concept is: card watch (Aleskerov et al., 1997), back-propagation of error signals (Maes et al., 2002), and FDS (Ghosh and Reilly, 1994) etc.

- **Strength:** Easy to use in a large company and for a bank
- **Weakness And Threats:** This method is so costly and unaffordable for small company

Conclusion: Application fraud is a significant issue of credit card fraud which can be resolved by following neural network techniques. Although this process is a bit expensive, it would be so effective in the large organisation.

Behavioural Frauds

Behavioural fraud occurs when details of legitimate cards have been obtained fraudulently and sales are made on a 'card holders present' basis. Mainly, it is related with online and e-commerce transaction where only card details are necessary (Bolton and Hand, 2002). However, the value of this additional check relies on its not presenting too many false-positive cases (Thomas et al., 2004). A bank needs at least 12 month period for gathering all necessary data to create an effective model and implement that in the establishment (Thomas et al., 2002).

Detecting Techniques

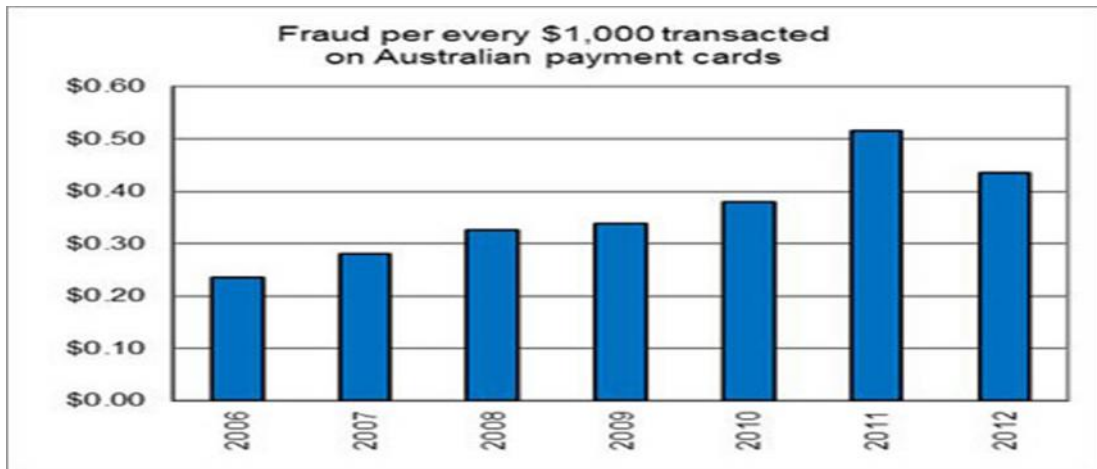
Clustering techniques would be effective in this case. Bolton and Hand (2002) suggest two techniques for this fraud that are the peer group analysis and the break point analysis. The hypothesis of peer group analysis is that if the account behaves the same for a certain period of time and then one account is behaves significantly differently, this account has to be notified. The hypothesis for breakeven point is that if a change of credit card usage is notified on an individual basis, the account has to be investigated.

- **Strengths:** Peer group can find out suspicious behavioural changes where breakeven point can analyse those. One is dealing with qualitative and another one is working with quantitative techniques.
- **Weakness and Threats:** If there are too many data then it is hard to use this method and it could give false or misleading information.

Conclusion: Behavioural Fraud can be resolved by using clustering techniques. The peer group analysis can analyse qualitative information when the breakeven can provide better outcomes for quantitative data.

The Fraud Detection Problems

Problem of detecting fraudulent transactions occurs after they have been focused to fraud prevention methods and relevant processes. There is immense literature on wide range of security methods to look after transactions from unauthorized use or exposure of their private/secured information and consequent valuable resources. Still, raiders find a mode through which many witty means are circumventing a countless prevention techniques. The following picture shows credit card fraud for every \$1000 transacted on Australian payment cards that happened from year 2006 to year 2012.



(APCA, 2013)

Different Types of Fraud Techniques

There are various techniques that riders use to do their fraudulent activities. As the technology changes, so do the technology of raiders and the mode in which raiders go about carrying out fraudulent activities vary. Some of the techniques are:

1. Merchant Connected Frauds (MCF):

- Merchant Collusion
- Triangulation

2. Internet Associated Fraud (IAF)

- Site cloning
- False merchant sites
- Credit card generator
- Lost/ stolen card
- Account take over
- Skimming etc

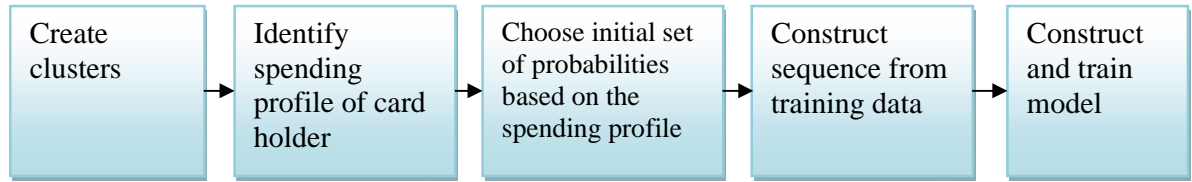
Different types of Fraud Prevention Techniques

Credit card fraud has created enough negative impact on merchants by causing fraudulent activities as well as loss of reputation, fines, product loss etc. which can easily create doubt on their mind but there are some techniques which they can be used to prevent those fraudulent activities such as:

- Manual Review (MR)
- Address Verification System (AVS)
- Card Verification Methods (CVM)
- Negatives And Positives List (N/P L's)
- Payer Authentication (PA)
- Lockout Mechanisms (LM)
- Fraudulent Merchants (FM)

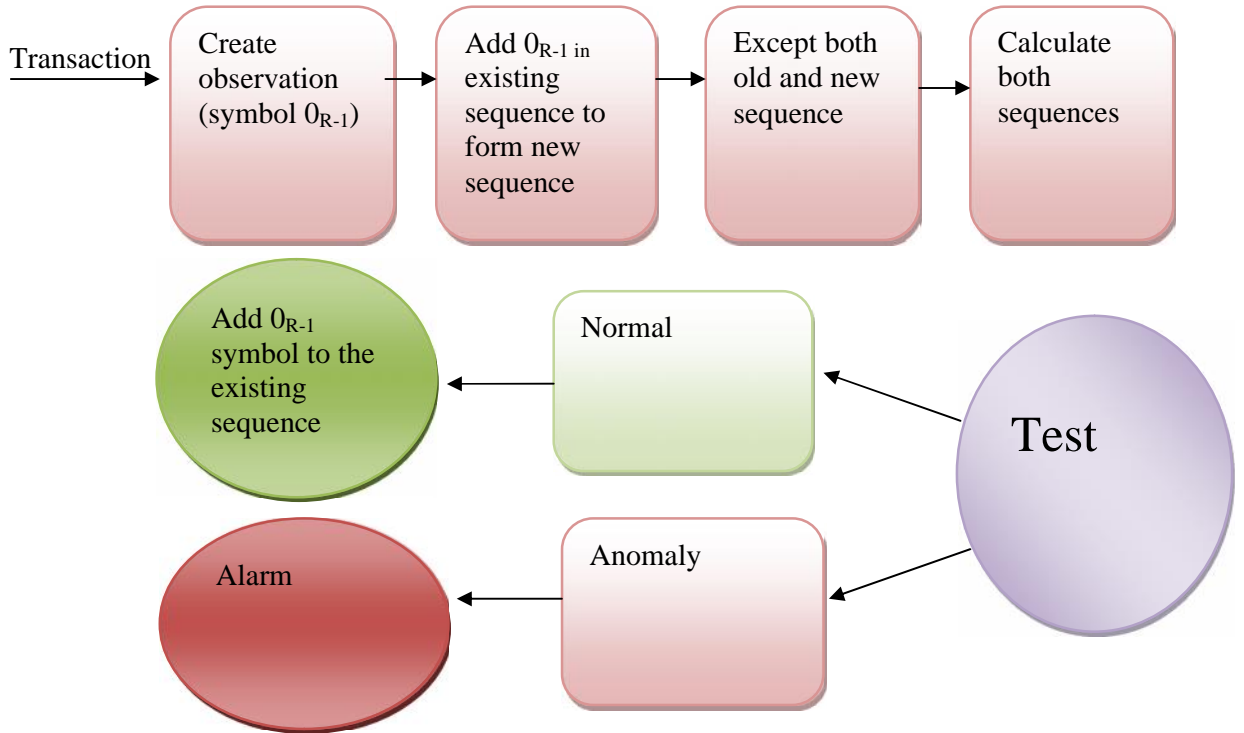
HMM Method

HMM method is considered for my research. In this method it is easy to find out problem because HMM process always maintains a sequence. So, it is easy to find out problems and action can be taken based on the task. A HMM method is shown as bellow:



Training

Detection



Process flow of credit card fraud detection system (Ostle, 2012)

Discussion of Results

Hypothesis One:

Initially when I started my research I was focusing on these following questions:

- How many businesses are affected by credit card fraud?
- How can businesses reduce credit card fraud?
- How does credit card fraud occur in businesses?

Based on those questions my initial hypothesis was to prove that ‘small businesses are more affected by credit card fraud than chain stores’. After collecting all data and information I used both qualitative and quantitative techniques to analyse those information. I found that my hypothesis was successful because small businesses are mostly affected by credit card scams. Small businesses cannot afford expensive security structure to protect those online frauds due to their limitation of enough capital but large businesses can invest on upgraded technology that are highly protected because they know that would be beneficial in long term. Although small

businesses do not have enough money to invest for an expensive security system, here are some of the warning signs for potentially fraudulent transactions and some ways to safeguard against the risk.

✚ About the order:

- First-time order is larger than average
- Same item being ordered in large quantities
- Items/services ordered not normally supplied by your business
- Multiple cards offered to pay for the same purchase
- Customer keeps increasing the order size
- Customer makes repeated purchases within a short time
- Unable to contact the customer by phone (MOTO orders)
- In-store customer offers a card that can't be dipped, tapped or swiped
- Customer wants to cancel order and be refunded to a different card, to a bank account or via wire money transfer

✚ About the delivery:

- Customer insists you use their shipping service
- Billing and shipping addresses do not match
- Customer keeps changing delivery address
- Customer requires urgent shipping
- MOTO order to be picked up by a third party
- Customer wants delivery to a PO Box
- Order is going overseas, particularly when the goods could easily be purchased in that country

✚ Ways to safeguard

- Request three-digit security code printed on the card for MOTO orders
- Search for customer's name, shipping address, email address and phone number online
- Check where the phone number is registered
- Call customer for order verification
- Ask customer to email or fax a copy of their driver's license
- Send goods by registered mail to be signed for upon receipt
- Follow guidelines in our Merchant Agreement

(Tyro's Fraud Analysis, 2005)

Hypothesis Two:

In literature review section my main concern was to find out different types of frauds and their prevention techniques. After doing my research I found most common types of frauds and categorised them into the following segments including with my proposed techniques and methodologies:

- **Involvement Of Bankruptcy:** A Decision Tree Model
- **Theft Fraud/Counterfeit Fraud:** Algorithms Techniques
- **Application Fraud:** Neural Network Techniques
- **Behavioural Frauds:** Clustering Techniques

So, my second hypothesis was to find out 'whether these techniques are suitable for diminishing those frauds or not'. After doing my research and relevant experiments I found that each of these techniques is able to reduce those frauds

mentioned above. Although there are some weaknesses and threats in those techniques, it has a wide range of opportunity that allows the users to diminish threats related to these methods and make a strong back up security system for consumers who are doing shopping by using credit cards. Each of those techniques is able to process both qualitative and quantitative data and information in a large scale and can provide alternative results. So, users have luxury to choose different outcomes. That means, all these techniques are able to reduce or prevent credit card frauds that are happening now which implies that my second hypothesis is also successful.

Recommendations:

People who wish to use these outcomes or want to do future research, my recommendation to them would be first they have to identify fraud's category properly. Then they need to implement suitable methods or techniques I have suggested above. They should be concerned on ease of access, cost effectiveness and modification or upgrade facilities of those techniques for getting utmost benefits.

So, for protecting all credit card users lots of steps need to be taken, such as creating awareness among them and while using their card in store or online, they can maintain their pin and password privacy and that password needs to be changed in every six months to become extra protected. A signature of the back of their card would help to maintain extra protection if it is stolen or lost at any time. Besides, while using computer they need to use some protection such as antivirus and remove saved password, in case of lost or stolen card the authority must inform immediately etc. In addition to that a small business owner should use upgraded system to protect customer information and the latest softwares need to be used as required.

Conclusion

Clearly, credit card fraud is an act of criminal dishonesty. This article has reviewed recent findings in the credit card field. In this paper, I have tried to identify different types of frauds, such as bankruptcy fraud, counterfeit fraud, theft fraud etc. and discussed some measures to detect them such as pair-wise matching, decision trees, clustering, neural network etc. People may think that a bank should find out all fraudulent activities and prevent those immediately; but the truth is that due to technological development the fraud activities keep changing their methods and always doing crime by using updated technologies. So it is very hard to prevent that crime overnight. I think that building an accurate, efficient and easy-handling credit card risk monitoring system is one of the chief tasks for the banks to improve their security level in an automatic, scientific and effective way. Some models have been proposed in this paper for credit card fraud detection in catching the fraudulent transactions.

In future both large and small companies need to grow more awareness among themselves and customers while doing transactions in stores or online by using credit card as well as they need to upgrade their technical instruments and have to maintain an well designed structure that is able to find out and diminish credit card frauds. Furthermore, they can use data and information from my research and the methodologies and technical tools what I have mentioned earlier and by using those in their future research and survey might give them a clear vision of how credit card frauds are happening over the years and how those frauds can be reduced by taking proper and effective strategies.

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Appendix

Online Credit Card Fraud: Questionnaire

Q1. Does the business accept payments made by submitting credit card numbers online through a business web site?

- Yes
- No
- Can't say

Q2. When did the business start accepting payments made by submitting credit card numbers through the business web site?

- Month.....
- Year.....

Q3. What percentages of these TOTAL PAYMENTS were from payments made (by submitting credit card numbers) through the business web site?

- Less than 5%
- 6% – 10%
- 11% – 20%
- 21 – 30%
- 31 – 40%
- 41 – 50%
- 51 – 60%
- 61 –70%
- 71 – 80%
- 81 – 90%
- 91 –100%
- Can't say

Q4. Is authorisation from the bank AUTOMATICALLY sought without any processing by staff in the business and while the customer is waiting?

- Yes
- No
- Can't say

Q5. How often would staff seek authorisation MANUALLY from the bank either by using an EFTPOS terminal, or phoning the bank, prior to sending out goods?

- Never
- Rarely
- Sometimes
- Most of the time
- Always Can't say

Q6. How often does the business reject an order if it appears suspicious?

- Never Rarely Sometimes
- Most of the time
- Always
- Can't say

Q7. What percentage of orders placed on the business web site were rejected?

- Less than 1%
- 1% – 5%
- 6% – 10%
- 11% – 20%
- 21% or greater
- Can't say

Q8. Has the business been the victim of online credit card fraud since trading online?

- Yes
- No
- Can't say

Q9. Did the business suffer any online credit card fraud between 1 January 2002 and 31 December 2002?

- Yes
- No
- Can't say

Q10. Did the business suffer any online credit card fraud between 1 January 2001 and 31 December 2001?

- Yes
- No
- Can't say

Q11. Did you report any of the credit card fraud incidents to the police?

- Yes
- No
- Can't say

A Contemporary Study on the Practice and Impact of Human Resource Accounting (HRA) in Banking Industry in Bangladesh

Imran Khan¹
Md. Sahadat Hossen²

Abstract

This study investigates the practice and impact of Human Resource Accounting (HRA) in the banking industry in Bangladesh. The study forms mainly extensive review of related literature and an analysis of the contents disclosed in corporate annual report along with primary data collected through a questionnaire survey on all commercial banks listed at Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE) in Bangladesh. The research has revealed that the level of human resource practice is at very early stage where many organizations hardly focus on the Human Resource Accounting (HRA) practice properly and disclose all the relevant contents in annual report on time. However, the impact of HRA is getting more and more significant to the organization and to the investors as well.

Keywords: Human Resource Accounting (HRA), Banking Industry, Corporate Annual Report, Stock Exchange and Investors

1. Introduction

The concept Human Resource Accounting (HRA) is one of the emerging branches of modern accounting. HRA refers systematic way of recording the potentiality, energies, skills, talents and knowledge of individual or people, which can be applied to the production of goods or rendering useful services for today and tomorrow. The term “human resource” has been defined in different aspects; that is, the value that different activities exercised within an organization along with the environments in which the organization operates. It represents some activities including behaviour, knowledge, experience, attitude, morale, corporate culture, and together with creating economic value to the organization. According to Schultz (1961), human resource can be defined as the abilities and skills of a certain group of people or an individual person that have economic value. The economic environment has shifted from industry based on a focus on physical assets such a factory, machines and equipment to a high technology, information, innovation based environment with a focus on the expertise, talents, creativity, skills, and experience of people—the company’s human resource. It is a great challenge to both accountants and human resource professionals to report the “most important asset” from the very beginning when the term human resource was introduced in the field of accounting. Almost all the organizations, big and small, acknowledge that their biggest asset is their staff. However, no organization properly follows the way to account for its employees on their financial statements and disclose these relevant data regularly. Though the economy is human resource intensive, economy, traditional accounting continues to focus on traditional assets to the exclusion of the more important human assets. Current financial accounting treats human resource related cost as a normal expense and adjusts with profit and loss account that reduces profit on the income statement, rather than as asset in the balance

¹ Lecturer in Business Administration, Z. H. Sikder University of Science & Technology, Sariatpur, Bangladesh.

² Lecturer in Business Administration, The People’s University of Bangladesh (PUB), Dhaka, Bangladesh.

sheet, that provides future economic benefits. Human Resource Accounting (HRA) involves accounting for the company's management and employees as "human asset" or capital that provides future economic benefits. HRA suggests the measurement process of the most valuable human resource that is relevant in decision-making process to both organization and investors. The function of HRA is to provide information with which management can analyse and interpret its decisions in relation to human resource. It also provides investors the opportunity to truly evaluate and understand the actual position of an organization. However, in the developed countries, it is very common phenomenon that companies have formal HRA reporting aspect in the annual report but in the developing countries like Bangladesh, HRA reporting aspect is very new concept and it is still in primary stage and only few large organizations are concerned about it. Though this is not mandatory for the Companies in Bangladesh to disclose HRA information, they are making some HRA disclosure voluntarily (Hossain, Khan & Yasmin, 2004). This study is an attempt to find the pattern of HRA practice and impact in the listed Banks in Bangladesh.

2. Literature Review

Prior literature in this area has made some sort of ice break to think more about this emerging issue to initiate a vibrating awareness among the organization and investors. In an article, Bo Hansson wrote on "Is it time to disclose information about human capital investments?" It has been emphasized that the investment in the development of employee is very important in decision making, as it will generate future benefits and is significant in taking decisions to the investors as well. Therefore, it was argued by the author that it might be time for mandatory disclosure of HRA because it is also crucial to function labor market better. The deficiency in HRA practice is also illustrated by the study of Bassi et al. (2004).

Ravindra Tiwari (2012) defined Human resource accounting (HRA) as a process to identify, quantify and report investment made in Human resources of an organization which is not presently considered under conventional accounting practice.

As HRA is a complex issue, the researches on this field are very slow and have yet developed an absolute model, which is free from major limitations. Today is an era of knowledge-based economy where information as well as knowledge is the power and from that point of view, Human Resource Accounting Information of an organization is very important factor to decision makers. In some studies, it is revealed that company size is significantly associated with the degree of HRA information disclosure. The large companies focus more to disclose HRA information than smaller companies do. It is assumed that the disclosure of HRA information may uphold their market value.

Syed Moudud-Ul-Huq & Panuel Rozario Prince (2012) have made a survey and it has found only few banks with mechanism to practice of human resource accounting in 2010 and in 2011 almost the same number of banks have such mechanism and scored improved by 0.09 due to some enhancement programs in this regard and it has been found that banking sectors in Bangladesh are often alleged as too vague in the issues of practicing human resource accounting.

Syed Abdulla Al Mamun (2009) found some association of corporate attributes with HRAD but the listed companies of Bangladesh disclosed only 25% of HRA items that were not so high.

M. Nazrul Islam (1998) wrote an article focusing on the HRA practice where a survey was conducted about the methods of HRA practice in reporting the value in Annual Report. The result indicated that in Bangladesh there was no such reporting made yet.

Muhammad Loqman (1987) had also a research related to Human resource accounting that focused on the recent importance of human resource accounting. It revealed

the importance of reliable and complete information for decision-making and the changes in traditional framework of accounting.

In recent years, Human Resource Accounting (HRA) has been highlighted more for two major reasons. One is the development in modern organization theory where it is quite vivid that there is a significant need for reliable and accurate information for decision making and, which can be used in improving and evaluating the management of human resources in an organization. Another is that the traditional framework of accounting is expanding gradually to include a much broader set of measurements than was thought possible in the past. It is now significantly recognized that survival and success of an organization in the present complex and competitive world depend largely upon the efficiency of the "human asset".

Md. Salimuddin and et.al. (2010) prepared an article where the research examined the correlation between intellectual capital and corporate performance of Dhaka Stock Exchange enlisted 15 manufacturing companies. The study has depicted the significance of HRA. The study has also revealed that there is no strong association between the studied variables except relation between a component of VAIC, CEE and the different measures of the firms' performance.

Md. Akhtaruddin (1996) has given an opinion survey based on the applicability of HRA in public enterprises. Actually, human resources are very crucial to each enterprise to get success in the competitive market. However, the emphasis is not shown yet for accounting for human resources as emphasis is given to the accounting for physical resources.

During 1973 a Committee on Human Resource Accounting was formed by American Accounting Association to make the organization more concerned about the proper recognition of human asset.

Ijeoma, N.; Bilesanmi, A. O. and Aronu, C. O. (2013) mentioned that the application of human resource accounting, management of banking institutions will see its human resource as assets to be maximized rather than expenses to be minimized, which will lead to greater productivity in most of the key areas that guarantees the success of the institution.

Dr. Md. Amirul Islam, Md. Kamruzzaman and Md. Redwanuzzaman (2013) identified the major benefits of HRA, which help to make effective managerial decisions, improve the quality of management, prevent misuse of human resources, increase productivity of human asset, and improve morality, job satisfaction and creativity.

Today the concept of human resource accounting may have some theoretical value for financial statement presentation but the empirical applications are extremely confined in a limited range. However, Rensis Likert, R. Lee Brummet, William C. Pyle and Eric Flamholtz are the most prominent pioneer of developing human resource accounting through formulating of concepts and methods. However, the organizations are lacking behind due to so many obstacles of legal and practical sense. It is clear that the inclusion of Human resource in financial statements would be helpful to all the users.

This study is also focusing on HRA practice, disclosure and influence in decision making in a large scale. Though a set of research paper is indicating the multidimensional importance of HRA practice, the managements are reluctant to head it and this study is to get an overall scenario in the banking sector.

3. Research Design and Methodology

To conduct the research both primary and secondary data are used to analyse and assess the practice of HRA of financial institutions (i.e. commercial banks) in Bangladesh.

For conducting this study 29 commercial banks out of 44 commercial banks have been selected which are enlisted in DSE & CSE. The sample is based on market capitalization. All the relevant secondary data have been composed from various sources including books, journals, articles, and published literature, periodical and annual reports. In order to examine the relevant contents annual reports are analysed. Moreover, primary data have been collected from the skilled personnel of HRD and Finance and Accounts Department of various commercial banks through providing semi-structured questionnaire where both Yes/No and Likert questions are asked. All the Likert questions are adopted to understand the degree of preference of respondent. However, this paper has been analysed by using descriptive statistic and considered the data in between 2012 and 2013 in order to make this research work more informative and reliable. All the collected data have been depicted and presented with content analysis to describe real fact easily and understandably.

To get the overall idea of the level of HRA practice in banking sector of Bangladesh both Likert scaling and descriptive statistical have been prepared. Here two-fold analysis has revealed the overall scenario where in the first part the feedback of respondent (i.e. questionnaire) is depicted. Here Likert scaling has revealed the levels of agree or disagree of respondents and in the second part different statistical indicators have used to indicate the results.

In the first part the description of Likert scaling that consists of 1 to 5 ranges where 1 represents 'strongly disagree', 2 represents 'disagree', 3 represents 'neither agree nor disagree', 4 represents 'agree' and 5 represents 'strongly agree'.

In the second part, contents are measured to draw the result. The considered contents are related to HRA, which are regularly disclosed in annual report.

All the graphs were drawn with the help of SPSS (Statistical Package for Social Sciences) and MS Excel.

4. Objectives of the Study

The objectives of this study are as follows:

- a. To evaluate the level of the practices of Human Resource Accounting (HRA) in the banking industry in Bangladesh.
- b. To evaluate the impact of Human Resource Accounting (HRA) in the banking industry in Bangladesh.
- c. To analyze the level of therelevant disclosures in annual report.

5. Analysis

5.1. Help the Users in Investment Decision Making

Investment decision is very crucial issue to every investor, which may be influenced by the prevailed information disclosed by a company. The question simply revealed how disclosure of HRA influences the investment decision of an investor. In the response of whether HRA is adopted for the department, the responses have revealed that most of the respondents think that the disclosures of HRA influence the investment decisions except few where 89.7% respondents said 'Yes' and only 10.3% respondents said 'No'. It clearly indicates that it is very significant to consider HRA information to take business decisions.

5.2. Facilitate Better Understanding for the Users

In the response of whether the disclosures of HRA information facilitate the users to have a better understanding the feedback simply has revealed that most of the respondents think that the company should use graphs and pictorials to depict and make the disclosed information understandable where 89.7% respondents said Yes and only 10.3% respondents

said No. Therefore, it is quite necessary to apply different charts and pictorials to depict the disclosed information to make a good sense to the users.

5.3. Adopting HRA (For Every Department)

In the response of whether HRA is adopted for the department the responses have shown that 6.9% organizations never ever adopt, 41.4% organizations have no adoption, 20.7% organizations adopt neither fully nor partially, and 24.1% organizations partially adopt and 6.9% organizations fully adopt and practice HRA. It denotes that most of the respondents have no adoption of HRA for each department of their company where more than one-fourth respondents partially adopted. The level of fully adopt and never adopt are almost equal and it is the lowest percentage and some portion has remained neutral.

5.4. Practices Full or Partial HRA

In the response of whether a company may practice HRA fully or partially the respondents' feedback of the survey has clearly revealed that 6.9% respondents strongly agree, 24.1% agree and 6.9% remain neutral i.e. neither agree nor disagree, 37.9% disagree and 24.1% strongly disagree. It is seen that most of the respondents are not practicing HRA, they disagree, and only more than one fourth agree that they practice. The percentage of neutral and strongly agree is remained equal and which is quite few.

5.5. Maintains HRA Internally

Sometimes an organization may maintain HRA internally for management to make prudent decision. Internal purpose indicates that maintenance of HRA just for internally as a helping tool of decision-making. In the response of this it has responded that only 13.8% strongly agree that they maintain HRA internally, 20.7% agree, 31% neither agree nor disagree, and 34.5% disagree. It is seen that most of the respondents disagree. It is quite clear that most of the respondents do not maintain HRA internally and only few respondents agree that they maintain HRA internally. The percentage of respondents' remains neutral is in the second position but the number of company strongly agreed is quite few.

5.6. Maintains HRA Externally

The response of the question whether HRA is maintained for external purpose the responses show that only 37.9% strongly disagree that they do not maintain HRA externally, 37.9% disagree, 13.8% neither agree nor disagree, and 10.3% agree. It is seen that the number of strongly disagree and disagree respondents are equal. The results indicate that companies do not maintain HRA for external purpose and where the percentage of strongly disagree and disagree is same. Only minor percentages have agreed that they maintain HRA externally and another minor percentage remains neutral.

5.7. Discloses HRA in the Annual Report

In response to disclose HR information in annual report in form qualitative and quantitative disclose the responses have revealed that only 10.3% strongly agree and they regularly disclose HR information either in the form of qualitative or quantitative where as 44.8% agree, 17.2% neither agree nor disagree, 17.2% disagree and 10.3% strongly disagree. It is quite clear that in the annual report most of the companies show either qualitative or quantitative data on HRA and the percentage of disagree and strongly disagree is very close and has remained a number of respondents are neutral.

5.8. HRA Practices Enhance the Weight of Organization

The response of the question whether HRA enhances the weight or value of organization the responses show that 37.9% strongly agree that HRA practice can enhance the weight of an organization, 37.9% agree, 6.9% remain neither agree nor disagree, 6.9% disagree and 10.3% strongly disagree. However, it is satisfactory that the respondents think HRA enhances the weight of an organization.

5.9. Each Organization Should Maintain HRA

To understand how the professionals are thinking about HRA practices whether each organization should maintain HRA the responses have revealed that 27.6% strongly agree that each organization should practice HRA, 31.0% agree, 13.8% remain neither agree nor disagree, 13.8% disagree and 13.8% strongly disagree. It is clearly seen that most of the respondents think that every company should maintain HRA and the percentage of disagreed respondents are quite few. However it is satisfactory that the respondents agree that each organization should practice HRA.

5.10. HRA Increases Cost to the Consumers

To understand the cost related issue, it has asked whether HRA practice increases more cost the feedback indicates that 3.4% respondents strongly agree that practice of HRA enhances cost to the consumers, 17.2% agree, 24.1% remain neither agree nor disagree, 37.9% disagree and 17.2% strongly disagree. It is vivid that practice of HRA is not involved with too much cost to consumer and only a minor percentage of total respondents think it may enhance extra cost to consumers. However, it is seen that most of the respondents disagree that the practice of HRA enhances cost to the consumers.

5.11. HRA Is a Confidential Issue

An organization may belong to some secret issues not to share publicly and to understand whether HRA is a confidential issue the respondent response shows that 0.3% respondents strongly agree that practice of HRA enhances cost to the consumers, 13.8% agree, 17.2% remain neither agree nor disagree, 41.4% disagree and 17.2% strongly disagree. HRA is not a confidential issue that can be simply revealed in the feedback of the respondents and only a little portion of respondents thinks that it is confidential and a portion remains neutral. However it was seen that most of the respondents disagree that HRA is a confidential issue.

5.12. HRA Should Be Included in Company Act & IFRS

In response to the question that whether HRA should be included in Company Act and IFRS the responses reflect that 24.1% respondents strongly agree that practice of HRA should be clearly included in Company Act and IFRS, 48.3% agree, 20.7% remain neither agree nor disagree, 3.4% disagree and 3.4% strongly disagree. As a guide it is important to be included in the Company Act and IFRS which is simply depicted here in the feedback of respondents and quite few respondents disagree and strongly disagree and one fourth is neutral. However it is seen that most of the respondents agree that HRA should clearly be included in Company Act and IFRS.

5.13. HRA Inspires Social Responsibilities

To get an idea about whether HRA inspires social responsibilities the feedback shows that only 24.1% disagree that HRA inspires social responsibilities, 17.2% neither agree nor disagree, 48.3% agree, and 10.3% strongly agree. It is seen that most of the respondents agree. The feedback indicates that most of the respondents agree that HRA inspires social responsibilities and only one fourth disagree. A number of respondents are quite neutral and some are strongly agreed with the statement. However, it is vivid in the feedback that HRA inspires social responsibilities as a whole.

5.14. HRA Is Time Consuming

In response to the question, that HRA is time consuming the response shows that only 13.8% strongly disagree that HRA is time consuming, 31.0% disagree, 24.1% neither agree nor disagree, and 31% agree. It is seen that level of agree and disagree is as much as the level of neutral respondents are. Therefore, the feedback indicates that most of the respondents agree that HRA is time consuming and only few respondents strongly disagree. However, it is vivid in the feedback that practice of HRA is time consuming.

5.15. HRA Helps in Taking Managerial Decision

To understand the impact of HRA in managerial decision making it is asked whether HRA helps in taking managerial decision and the feedback has revealed that 10.3% repondent strongly agrees that practice of HRA helps in taking managerial decision, 37.9% agrees, 24.1% neither agree nor disagree, 24.1% disagree and 3.4% strongly disagree. The feedback shows that most of the respondents believe HRA information influences the managerial decisions and number of disagree and nutral are almost same. However it has seen that most of the respondents agree that HRA helps in taking managerial decision.

5.16. Great Hand in the Success of Organization

In response to the question whether HRA is a great hand in the success of organization the respondent response reflects that 34.5% strongly agree that HRA has a great hand in the success of the organization, 34.5% agree, 17.2% neither agree nor disagree, and 13.8% disagree. The feedback indicates that the practice of HRA has a greater influence on achieving organizational goals and almost maximum respondents agree that but few disagree and rest have remained neutral. However it has seen that most of the respondents agree that HRA has a great hand in the success of the organization.

5.17. Descriptive Statistics

To get the level of practicing HRA in banking sector in Bangladesh the following table is reflecting different indicators to have a better understanding.

Table-1: Descriptive Statistics

Particulars	No.	Sum	Mean	Std. Deviation	Rank
Does your organization adopt Human Resource Accounting for every department?	29	82	2.83	1.104	6
Does your organization practice Human Resource Accounting fully or partially?	29	73	2.52	1.299	10
Does your organization maintain HRA internally?	29	91	3.14	1.060	5
Does your organization maintain HRA externally?	29	57	1.97	.981	11
Does your organization disclose HRA in the annual report?	29	95	3.28	1.192	4
Does HRA information enhance the weight of an organization?	29	112	3.86	1.302	2
Do you think organizations should maintain HRA?	29	100	3.45	1.404	3
Does HRA practice increase cost to the consumers?	29	73	2.52	1.090	9
Is HRA information of an organization a confidential issue?	29	75	2.59	1.240	8
Do you think HRA practice guideline should be clearly included in Company Act & IFRS?	29	112	3.86	.953	2
Does HRA practice in an organization inspire to do corporate social responsibilities?	29	100	3.45	.985	3
Is HRA practice time consuming?	29	79	2.72	1.066	7
Does HRA information help in taking managerial decision?	29	95	3.28	1.066	4
Does HRA information act as great hand in the success of an organization?	29	113	3.90	1.047	1

The above table-1 reveals that there has been a significant impact of the different particulars of HRA in achieving a firm’s objective(s). In this instance, most of the organizations consider implementation of HRA can be a handfull yardstick for achieving the success in its organizational performance, as its mean value is higher than others at 3.90. In this regard, they are very closely agreed with the statement that HRA has a great hand in the success of the organization. After that, organizations consider that implementation of HRA can essentially enhance a firm’s weight to its stakeholders and thereby redefine its brand value in the market. In addition, however, they think that HRA needs to be included clearly in

Company Act & IFRS in order to enhance trustworthiness and practice HRA in more legal sense. In this focal point both the stated particulars are near close to agree by the organizations, as there mean value is 3.86 simultaneously. However, on the other hand the table reveals that organizations' point of view for implementing HRA has some social and CSR flavours, for instance, firms believe that implementation and proper practice of HRA can help a firm potentially to inspire social responsibilities and they urge each organization should maintain HRA in their operations. In this point both the stated particulars are a bit far from agree by the organizations as there mean value is 3.45 simultaneously. But, interestingly most of the organizations are very careless in expressing their views at natural point that HRA helps them in making effective managerial decisions and in disclosing HRA particulars in their annual reports as the mean value is 3.28 simultaneously.

However, the table also reveals that practicing HRA is less time consuming, it does not associate with any significant cost to users, and customers as respondents disagree with these statements at mean values 2.72 and 2.52 respectively. So, the findings entail that different financial institutions should properly practice and implement HRA in their operations as by this means they can afford to achieve more brand loyalty, be a socially responsible firm, can exclusively urge as a firm in every legal senses and, however, mostly satisfy customers with less or minimum costs.

6. Findings

After thorough analysis, different facts are found about Human Resource Accounting practice and disclosure. Firstly, it is vivid that the knowledge of human resource accounting is very important as to begin practical application. Without a clear knowledge over this terminology, it is difficult to start practice. That's why most of the organizations are not adopting this. So, a transparent knowledge about human resource accounting is crucial. But most of the organizations hardly have any clear idea about human resource accounting. Secondly, internal HRA practice might be conducted to take different internal decisions of an organization. It's also an important issue in some extents. However, the level of HRA internally is very poor. However, investors and other external concerned may need the HRA information to take investment decisions but the available information for the external users is very limited and confined only in qualitative measures and HR accounts are not disclosed. It is seen that HRA information is always important to all both internal and external users. Like other financial information, it is necessary to disclose HRA information in the annual report regularly. Some organizations are trying to disclose HR information in their annual report. Moreover, the perception that HRA can enhance the weight of an organization is important because without any advantage none will agree to adopt any new concept. Most of the organizations believe that the practice of HRA can create extra value for an organization. But they hardly practice HRA. Actually, HRA implementation to the organizations is a crucial issue in these cooperative days. Most of the organizations consider that they should practice HRA. But many of them have not started practicing this yet. However, cost is very significantly relevant to take new action. As HRA is a practical application so it requires cost. But most of the organizations believe that the practice of HRA does not enhance the cost to the consumers. It is revealed that HRA is no longer considered as a confidential issue to the majority but in some extent, a minority considers so. Thirdly, IFRS provides guideline to companies to report the financial statements properly. Most of the organizations believe that guidelines about HRA should be included clearly in IFRS and company act. But there is no clear guideline about HRA in IFRS. Bangladesh Bank has not yet undertaken initiatives to practice HRA mandatory at all financial institutions (i.e. commercial banks) and disclose all about the information of HR for transparency. All the organizations are performed their activities for the betterment of the society. Here most of the organizations believe that the practice of HRA enhances the social responsibilities. Time is very significant in taking new action. As HRA is a practical application, so it requires time. But most of the organizations believe that the practice of HRA does not consume more time than the practice of traditional methods. Taking correct decision is very crucial for an organization. The success of an

organization largely depends on the managerial decision. The analysis shows that HRA helps in taking correct decision. Finally, it also figures out that most of the organizations believe that the practice of HRA can potentially enhance their operational performance and thereby it can have a great hand in the success of their organizational objectives. In the director's speech, only little qualitative information is disclosed but not mentioned in the balance sheet. It is also revealed that the HRA reporting practices of leading Bangladeshi firms are not highly practiced. The most commonly disclosed HRA items are information on employee training, number of employees, career development and opportunities that firms provide, and employee recruitment policies. It is revealed that some of the companies conduct employee wise financial and productivity analysis.

7. Conclusion & Recommendations

At the very end of the research, it can be said that HRA practice is no longer familiar issue in our country, as the accounting professionals have no longer depth idea about it. The knowledge and practice level of HRA is initial stage. Even the significance of maintaining HRA is no longer focused to all of us. However, organization (commercial bank) sometimes is reluctant to maintain HRA either for internal purpose and even hardly provide HRA information to the external users. As most of the organizations follow traditional accounting system in computing HR related expenses and in Company Act and IFRS do not define a way to disclose it that's why organizations are avoiding HRA practice. Though the organizations believe that HRA practice may enhance the weight of the organization but they don't disclose in the annual report. Organizations should adopt with the new era and changes in order to have a fruitful command over the competitive business environment. It can be said that the output of HRA system can be used to enhance performance of employees as well as company and to take a variety of decisions in the area of human resource management. But the number of organizations that have adopted HRA system in Bangladesh is low as it is not compulsory for the Bangladeshi organizations to value human resources. However, all those companies who are adopting this accounting system are enjoying their strong financial performance and efficient management.

HRA is a buzzing issue in today's business world. It is very important to practice HRA and disclose regularly in the annual report to facilitate decision making both internal and external users. Although HRA is being practiced in developed countries but it is no longer being practiced in full swing in developing countries especially in our country. Some probable measures may help to establish HRA practice in our country. At first, it is very important to make the corporate body familiar with this buzzing issue by arranging seminar, workshop and symposium. Secondly, application of proper valuation methods (i.e. economic value approach or present value approach) can be applied to compute HRA. In addition to amortize human resource assets, a certain percentage over effective useful life of the individual personnel can be considered. However, HRA practice can be adopted gradually both for internal and external decision-making. Besides in annual report HRA is to be included as a serious issue like other asset measurement so that the external users can be benefited. On the other hand, to eliminate the notion that HRA practice is costly and time consuming the long run benefits should be compared. In addition to this, a designated person or a department should be assigned to practicing HRA. Besides as a part of full disclosure HRA can be emphasized clearly in International Accounting Standard, IFRS and Company Act. As a father of all banks, Bangladesh Bank should take initiatives in this regard to accelerate HRA disclosure obligatory to financial institutions (i.e. commercial banks). At last not the least all the commercial banks should come forward to practicing HRA and set their facilities which supports to maintain HRA.

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Appendix- i. List of Banks

1. AB Bank Ltd.	2. Al-Arafa Islami Bank Ltd.	3. Bank Asia Ltd.
4. IFIC Bank Ltd.	5. Prime Bank Ltd.	6. Mercantile Bank Ltd.
7. Islami Bank Bangladesh Ltd.	8. Southeast Bank Ltd.	9. EXIM Bank Ltd.
10. National Bank Ltd.	11. Dhaka Bank Ltd.	12. Jamuna Bank Ltd.
13. Pubali Bank Ltd.	14. NCC Bank Ltd.	15. BRAC bank Ltd.
16. Rupali Bank Ltd.	17. SIBL	18. Shahjalal Islami Bank Ltd.
19. UCBL	20. Dutch Bangla Bank Ltd.	21. Premier Bank Ltd.
22. Uttara Bank Ltd.	23. Mutual Trust Bank Ltd.	24. Trust Bank Ltd.
25. ICB Islami Bank Ltd.	26. Standard Bank Ltd.	27. First Security Islami Bank Ltd.
28. Estern Bank Ltd.	29. One Bank Ltd.	

Appendix- ii. Questionnaire

Name :
 Designation :
 Name of the organization :
 Email :

Direction: In the table next, listed some statements about the factors that are determinant to make the customers stick to their present operator. You are requested to express your level of agreement or disagreement to these statements. Please use the following scale and put tick (✓) mark on the appropriate space.

01. Do you think this kind of disclosure will help the users in investment decision-making?
 (1) Yes (2) No

02. Do you think companies should use several graphs, pictorials etc. in this kind of disclosures to facilitate better understanding for the users?
 (1) Yes (2) No

03.

Statements on Determinant Factors	Fully adopt	Partially adopt	Neither fully nor partially	No adoption	Never ever adopt
My organization is adopting Human Resource Accounting. (For every dept.)	5	4	3	2	1

04.

Statements on Determinant Factors	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
My organization practices full or partial Human resources Accounting	5	4	3	2	1

05.

Statements on Determinant Factors	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
My organization maintains HRA internally	5	4	3	2	1

06.

Statements on Determinant Factors	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
My organization maintains HRA externally	5	4	3	2	1

07.

Statements on Determinant Factors	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
My organization discloses HR in the annual report	5	4	3	2	1

08.

Statements on Determinant Factors	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
I believe HRA practice enhance the weight of an organization	5	4	3	2	1

09.

Statements on Determinant Factors	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
Each organization should maintain HRA	5	4	3	2	1

10.

Statements on Determinant Factors	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
HRA enhances cost to the consumers	5	4	3	2	1

11.

Statements on Determinant Factors	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
HRA is a confidential issue	5	4	3	2	1

12.

Statements on Determinant Factors	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
HRA should be clearly included in Company Act & IFRS	5	4	3	2	1

13.

Statements on Determinant Factors	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
HRA inspires social responsibilities	5	4	3	2	1

14.

Statements on Determinant Factors	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
HRA is time consuming	5	4	3	2	1

15.

Statements on Determinant Factors	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
HRA helps in taking managerial decision	5	4	3	2	1

16.

Statements on Determinant Factors	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
HRA has a great hand in the success of the organization	5	4	3	2	1

Thanks for your cooperation

Financial Performance Evaluation of Two Selected Cement Manufacturing Company of Bangladesh

Hosne Ara Parveen¹
Mrs. Kamrun Nahar²

Abstract

Financial statement analysis consists of applying analytical tools and techniques to financial statements in an attempt to quantify the operating and financial conditions of a firm. Ratios are one of the most popular financial analysis tools for evaluating the financial performance of a company. Ratio expresses a mathematical relationship between two items. We have selected some widely used ratios that should be of interest to various stakeholders. The main data collected from the annual financial reports of Aramit Cement Limited and Confidence Cement Limited of the year 2013 and 2014. Different financial ratios are evaluated such as liquidity ratios, asset management ratios, profitability ratios, debt management ratios and finally measure the best performance between two companies. Financial ratio analysis uses historical financial statement to quantify data that will help and give investors a feel for firms attractiveness based on the factors such as its competitive position, financial strength, and profitability. The mathematical calculation was established for ratio analysis between two companies from 2013 to 2014. These are most important factors for performance evaluation. The comparative analysis is made between two companies for measurement of all types of financial ratio analysis. Overall analyses are done for the measurement of the best one between Aramit Cement Limited and Confidence Cement Limited.

Keywords: Financial analysis, Ratio analysis, Performance analysis, financial strength

Introduction

Performance evaluation of a company is usually related to how well a company can use its assets, share holder equity and liability, revenue and expenses. Financial ratio analysis is one of the best tools of performance evaluation of any company. In order to determine the financial position of the cement company and to make a judgment of how well is the cement manufacturing company's efficiency, its operation and management and how well the company has been able to utilize its assets and earn profit, we used ratio analysis for easily measurement of liquidity position, asset management condition, profitability and market value and debt coverage situation of the cement company for performance evaluation.

¹ Lecturer in Business Administration, The People's University of Bangladesh, Email: parveenshaki@yahoo.com.

² Lecturer in Business Administration, The People's University of Bangladesh, Email: qsalma_2000@hotmail.com.

Aramit Cement Limited (ACL) was incorporated on 19th August 1995 as a public limited company by shares and established with technical collaboration of a Chinese company for producing Ordinary Portland Cement from the very beginning of its commercial production that started on 10th November 1999. The company has been maintaining the quality of the product for which it has own the confidence of the customers and also attained the high status international ISO 9002 Certificate. Company's products carrying brand name Camel has already become highly popular among the consumers.

Confidence Cement Limited (CCL) is the first private sector cement manufacturing company in Bangladesh established in 1994 with having 4,80,000 M/T annual production capacity at Chittagong. Confidence Cement Limited is the first ISO-9002 certified cement manufacturer in Bangladesh. It has a unique management system in Quality Assurance, Marketing, Sales and Procurements. It manufactures Portland Cement and Portland Composite Cement. CCL aims to be the number one cement manufacturing company in Bangladesh, through continuous development and by producing high and consistent quality cement to maximize customer satisfaction.

Objectives of the Study

Following objectives are set for the following research paper:

1. To evaluate the performance of two selected company named Confidence Cement Manufacturing Company and Aramit Cement Manufacturing Company
2. To measure the financial condition of these two company.
3. To compare the financial performance between them.

Methodology of the Study

We used quantitative approach for analysis because the majority of data collected from the quantitative approach. Main data for our analysis are collected from the annual report of Aramit Cement Limited and Confidence Cement Limited from 2013 to 2014. We have also used four main financial statements of these two companies for ratio analysis, such as balance sheets, an income statement, cash flow statement, statement of shareholders' equity etc.

Literature Review

Hannan and Shaheed (1979) used financial ratios to show the financial position and performance analysis of Bangladesh Shilpa Bank. They showed that techniques of financial analysis can be used in evaluation of financial position and performance of financial institution as well as non financial institutions even development financial institutions (DFL). Saleh Jahur and Mohi Uddin (1995) used financial ratios to measure operational performance of limited companies. They used profitability, liquidity, activity, and capital structure to measure operational performance. In the article "The Assessment of Financial and Operating Performance of the Cement Industry: A Case Study on Confidence Cement Limited", Dutta and Bhattacharjee (2001) found that the investment in cement industry was fairly profitable. Salauddin (2001) examined the profitability of the pharmaceuticals companies of Bangladesh. By using ratio analysis, mean, standard deviation, and coefficient of variation he found that the profitability of pharmaceuticals was very satisfactory in terms of the standard norms of return on investment. Salim and Kabir

(1996) examined financial performance of Bangladesh shipping corporations. They found that conversion of long term debt to equity may improve the financial performance of Bangladesh Shipping Corporations to greater extent. Hye and Rahmam (1997) conducted a research to assess the performance of the selected private sector general insurance companies in Bangladesh. The study revealed that the private sector insurance companies had made sustainable progress. The study found that the insurance companies were keeping their surplus fund in the form of fixed deposit with different commercial banks due to absence of suitable avenues of investment. Gopinathan Thachappilly (2009) discussed about the Financial Ratio Analysis for Performance evaluation. This analysis is typically done to make sense of the massive amount of numbers presented in company financial statements. It helps to evaluate the performance of a company, so that investors can decide whether to invest in that company or not. Here we are looking at the different ratio categories in separate articles on different aspects of performance such as profitability ratios, liquidity ratios, debt ratios, performance ratios, investment evaluation ratios. Jo Nelgadge (2009) represents how to perform inventory analysis and inventory turnover analysis to better understand a business as well as to identify effective inventory management. Diane White (2008) represents that the accounts receivable is an important analytical tool for measuring the efficiency of receivables operations is the accounts receivable turnover ratio. Many companies sell goods or services on account. This means that a customer purchases goods or services from a company but does not pay for them at the time of purchase. Payment is usually due within a short period of time, ranging from a few days to a year. These transactions appear on the balance sheet as accounts receivable. Lucia Jenkins' (2009) understanding the use of various financial ratios and techniques can help in gaining a more complete picture of a company's financial outlook. He thinks the most important thing is fixed cost and variable cost. Fixed costs are those costs that are always present, regardless of how much or how little is sold. Some examples of fixed costs include rent, insurance and salaries. Variable costs are the costs that increase or decrease in ratios proportion to sales.

Theoretical Discussion and Result Analysis

In this part we present the result from our data analysis. This part is separate into five categories. At first, we briefly examined the performance of liquidity position of both pharmaceutical companies. Second, we present the asset management condition of those companies. Third, we demonstrate the performance of profitably those companies. Fourth, we will discuss the debt management position and finally we represent the market value of those companies.

Liquidity Ratio

Liquidity ratios measure a firm's ability to meet its short-term obligations and especially important to creditors. The liquidity ratio consists of the three ratios. Those are:

1. Current Ratio
2. Quick Ratio or Acid Test
3. Cash Ratio

Current Ratio: Current ratio measures the capability of accompany to meet its current liability using its current assets. Higher current ratio indicates the better liquidity performance of a company and less risk of financial trouble. Too high a ratio may point to unnecessary investment in current assets or failure to collect accounts

receivables or a bloated inventory, all negatively affecting earnings. Too low a ratio implies illiquidity and the potential for being unable to meet current liabilities and random shocks like strikes that may temporarily reduce the inflow of cash.

Quick Ratio or Acid Test: The quick ratio, or acid test, is similar to the current ratio, but it is a more conservative measure. It subtracts inventory from the current assets side of the comparisons because inventory may not always be quickly converted into cash or may have to be greatly marked down in price before it can be converted into cash.

Cash Ratio: Cash ratio is estimate to current liabilities into cash. It is the most famous ratio estimating the liquidity position of any company. Generally we know that current ratio and quick ratio is not good way to represent the liquidity position for a company because it includes account receivable and inventory, which take longer time to convert into cash. Finally we can express that the cash ratio gives a better result.

Performance Evaluation of Aramit Cement & Confidence Cement on the Basis of Liquidity Ratio:

Name of the Ratio	Aramit Cement		Confidence Cement	
	2013	2014	2013	2014
Liquidity Ratio:				
1.Current ratio	0.67 times	0.92 times	1.41 times	1.39 times
2.Quick ratio	0.60 times	0.79 times	1.22 times	1.16 times
3.Cash ratio	0.007	0.01	0.08	0.11

Analysis

In case of Aramit Cement there is increasing trend in liquidity ratios from 2013 to 2014. In case of there is decreasing trend in liquidity ratios from 2013 to 2014.

On the basis of current ratio, Confidence Cement performance is better compared to Aramit Cement. In 2013 Aramit Cement’s current ratio is 0.67 times; i.e., they have the ability to meet their current liability using their current asset, 0.67 times. Both the year in 2013 & 2014 Aramit Cement current ratio is below Confidence Cement current ratio. Which indicate lower liquidity performance of Aramit Cement compare to Confidence Cement.

In 2013, Aramit Cement’s quick ratio was 0.60 times & in 2014 which increased quietly as resulted 0.79 times. In 2014 Confidence Cement’s quick ratio decrease compare than last year’s 1.41 times. But if we compare between Aramit Cement and Confidence Cement, we find that Confidence Cement performs better than Aramit Cement.

Finally, we can say on the basis of liquidity ratio that Confidence Cement has better performance compared to Aramit Cement.

Assets Management/Activity Ratios:

Activity ratios are used to measure how efficiently a company utilizes its

assets. The ratios provide investors with an idea of the overall operational performance of a firm. The activity ratios are “turnover” ratios that relate an income statement line item to a balance sheet line item. The Assets management/Activity Ratios consist of the four ratios, those are:

1. Inventory turnover
2. Receivables turnover
3. Payables turnover
4. Asset turnover.

Inventory turnover: Inventory turnover ratio measures the length of time a company takes to convert its assets into sales. Inventory turnover is calculated by dividing cost of goods sold by average inventory. In calculating Inventory turnover cost of goods sold is used rather than revenues because cost of goods sold and inventory are both recorded at cost. Inventory turnover approximates the number of times inventory is used up and replenished during the year. A higher ratio indicates that inventory is sold at a faster rate, signaling effectiveness of inventory management, a high inventory turnover rate means less company resources are tied up in inventory and inventory does not languish in warehouses or on the shelves.

Receivables turnover: The receivables turnover ratio is calculated by dividing net revenue by average receivables. This ratio is a measure of how quickly and efficiently a company collects on its outstanding bills. The receivables turnover indicates how many times per period the company collects and turns into cash its customers’ accounts receivable. A very high receivables turnover ratio can also mean that a company’s credit policy is too stringent, causing the firm to miss out on sales opportunities. Alternatively, a low or declining turnover can signal that customers are struggling to pay their bills.

Payables turnover: Payables turnover measures how quickly a company pays off the money owed to suppliers. The ratio is calculated by dividing purchases (on credit) by average payables. A higher ratio indicates that the firm is paying off creditors quickly, and vice versa. An unusually high ratio may suggest that a firm is not utilizing the credit extended to them, or it could be the result of the company taking advantage of early payment discounts. A low payables turnover ratio could indicate that a company is having trouble paying off its bills or that it is taking advantage of lenient supplier credit policies.

Asset turnover: Asset turnover measures how efficiently a company uses its total assets to generate revenues. The formula to calculate this ratio is simply net revenues divided by average total assets. Higher asset turnover ratio indicates better asset management performance of the company. A higher ratio means that the company is more capable of generating revenue using its asset. A low asset turnover ratio may mean that the firm is inefficient in its use of its assets or that it is operating in a capital-intensive environment.

Name of the Ratio	Aramit Cement		Confidence Cement	
	2013	2014	2013	2014
1. Inventory turnover	5.84	3.95	8.76	9.62
2. Receivables turnover	1.36	1.96	4.67	5.50
3. Payables turnover	1.25	1.37	15.78	16.80
4. Asset turnover	0.324	0.3609	0.758	0.753

In this analysis we identify the continuous improvement of inventory turnover ratio through the years from 2013 to 2014 in Confidence Cement, but decreasing trend for Aramit Cement. In 2013 Confidence Cement can convert their inventory in sales within 41.66 days but in 2014 they can only within 37.94 days that means they improve their efficiency for converting their inventory into sales. On the other hand, Aramit Cement's performance is below because they can convert their inventory in sales within 62.5 in 2013 and 92.40 days in 2014. For both the years Confidence Cement has better performance than Aramit Cement.

From this ratio analysis we acquire that the receivable turnover ratio is continuously increasing from 2013 to 2014 for both companies. It means both companies are improving their capability of collecting their receivables.

From this ratio analysis we acquire that the payable turnover ratio is continuously increasing from 2013 to 2014 for both companies. It means both companies are getting more time to pay their creditors.

On the basis of asset turnover ratio Confidence Cement's performance is better compare to Aramit Cement because for both years Confidence Cement is more capable to convert their assets into sales they are more efficient in asset management.

Profitability Ratios:

Profitability ratios are arguably the most widely used ratios in investment analysis. These ratios measure the firm's ability to earn an adequate return. Profitability ratios indicate company's overall efficiency and performance. It measures the effectiveness of the company to use of its assets and control of its expenses to generate an acceptable rate of return. It also used to examine how well the company is operating or how well current performance compares to past records of both pharmaceutical companies.

There are five important profitability ratios that we are going to analyze:

1. Net Profit Margin
2. Gross Profit Margin
3. Return on Asset
4. Return on Equity
5. Operating profit margin

Net Profit Margin: Net profit margin compares a company's net income to its net revenue. This ratio is calculated by dividing net income by net revenue. It measures a firm's ability to translate sales into earnings for shareholders. Once again, investors should look for companies with strong and consistent net profit margins

Gross Profit Margin: Gross profit margin is simply gross income (revenue less cost of goods sold) divided by net revenue. The ratio reflects pricing decisions and product costs. Gross profit margin will suffer as competition increases. If a company has a higher gross profit margin than is typical of its industry, it likely holds a competitive advantage in quality, perception or branding, enabling the firm to charge more for its products. Alternatively, the firm may also hold a competitive advantage in product costs due to efficient production techniques or economies of scale. Keep in mind that if a company is a first mover and has high enough margins, competitors will look for ways to enter the marketplace, which typically forces margins downward.

Operating Profit Margin: Operating profit margin is calculated by dividing operating income (gross income less operating expenses) by net revenue. Operating expenses include costs such as administrative overhead and other costs that cannot be attributed to single product units. Operating margin examines the relationship between sales and management-controlled costs. Increasing operating margin is generally seen as a good sign, but investors should simply be looking for strong, consistent operating margins.

Return On Assets (ROA): Return on assets is calculated as net income divided by total assets. It is a measure of how efficiently a firm utilizes its assets. A high ratio means that the company is more capable to efficiently generate earnings using its assets. As a variation, some analysts like to calculate return on assets from pre-tax and pre-interest earnings using EBIT divided by total assets.

Return On Equity (ROE): Return on Equity is compute by dividing net income less preferred dividend by average company stockholder equity. (Kieso, Weygandt, Warfield, 2001). It demonstrate how a company to generate earnings growth for using investment fund. It has some alternative name such Return on average common equity, return on net worth, Return on ordinary shareholders' fund.

Name of the Ratio	Aramit Cement		Confidence Cement	
	2013	2014	2013	2014
Profitability Ratio:				
1.Net Profit Margin	4.99%	2.44%	10.40%	6.58%
2. Gross Profit Margin	22.37%	23.96%	20.56%	16.68%
3. Operating profit margin	6.22%	19.59%	17.11%	12.20%
4. Return on Assets	2.73%	0.81%	7.93%	4.96%
5. Return on Equity	4.67%	3.81%	12.42%	8.21%

In case of Aramit Cement there is a decreasing trend in net profit margin, return on assets, return on equity in 2014 compared to 2013 but increasing trend in case of gross profit margin and operating profit margin. In case of Confidence Cement there is decreasing trend in all profitability ratios from 2013 to 2014.

From our calculation we found that in 2013 Aramit Cement net profit margin is 4.99% which is below Confidence Cement net profit margin 10.40%. It means that where Confidence Cement can secure Tk. 10.40 as net profit from the sale of Tk.100, there at that time Aramit Cement can secure only Tk. 4.99 as net profit from the sale of Tk.100 which indicates lower efficiency of Aramit Cement for converting sales in net profit. In 2014 Aramit Cement has below performance compared to Confidence Cement.

If we focus towards gross profit margin, operating profit, return on assets and return on equity in case of all the ratios, Aramit Cement also has below performance compared to Confidence Cement in both years.

Solvency ratios/ Debt coverage ratio: Solvency ratios measure a company's ability to meet its longer-term obligations. Analysis of solvency ratios provides insight on a company's capital structure as well as the level of financial leverage a firm is using.

Some solvency ratios allow investors to see whether a firm has adequate cash flows to consistently pay interest payments and other fixed charges. If a company does not have enough cash flows, the firm is most likely overburdened with debt and bondholders may force the company into default. There are three important solvency /debt ratios that we are going to analyze:

Debt-to-assets ratio: The debt-to-assets ratio is the most basic solvency ratio, measuring the percentage of a company’s total assets that is financed by debt. The ratio is calculated by dividing total liabilities by total assets. A high number means the firm is using a larger amount of financial leverage, which increases its financial risk in the form of fixed interest payments

Debt-to-equity ratio: The debt-to-equity ratio measures the amount of debt capital a firm uses compared to the amount of equity capital it uses. A ratio of 1.00x indicates that the firm uses the same amount of debt as equity and means that creditors have claim to all assets, leaving nothing for shareholders in the event of a theoretical liquidation.

Interest coverage ratio: The interest coverage ratio, also known as times interest earned, measures a company’s cash flows generated compared to its interest payments. The ratio is calculated by dividing EBIT (earnings before interest and taxes) by interest payments.

Performance Evaluation of Aramit Cement & Confidence Cement on the Basis of Liquidity Ratio:

Name of the ratio	Aramit Cement		Confidence Cement	
	2013	2014	2013	2014
Solvency Ratios/ Debt coverage ratio:				
1. Debt-to-assets ratio	81.68%	71.93%	37.51%	42.73%
2. Debt-to-equity ratio	56.23%	62.41%	60.00%	74.63%

From the data analysis we see that net income and total asset have continuously been increased for Confidence Cement from 2013 to 2014. For this reason return on total asset ratio has increase. But due to some problem in Aramit Cement here net total asset has decreased slightly in 2014, then 2013 which results an increase in debt to equity ratio company is not in good condition during the year 2008. On the basis debt to total assets Confidence Cement’s performance is better compared to Aramit Cement.

On the basis of return on equity ratio for both the year Confidence Cement's performance is better compared to Aramit Cement. Aramit Cement is using more debt to finance their equity capital.

Conclusion

Ratios are one of the most popular financial analysis tools for evaluating the financial performance of a company. On the basis of various ratio analyses here we try to measure the financial performance of the two cement manufacturing companies and identify the better performing one. On the basis of various ratio analysis we found that confidence cement’s performance is better compared to Aramit Cement.

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