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Editorial Note

The canvas of the world market has become diverse and vast. Due to the globalization phenomenon, world economies are getting closer, thus far reached markets have become accessible. The growing consumer demands, advanced robotic technologies, new inventions, innovative creations and new discoveries have changed the lifestyles of the world population drastically. The new millennium generation is exposed to extensive data, and the everyday use of technological gadgets have somehow affected the thought processes, mindfulness and the mindsets of people today. The world statistics indicate higher productivity, ever-increasing workforce and population, new job opportunities, and evolving industries; all have herded the societal mindsets into a materialistic state. People think more about material gains than that of the factual gains, which is considered as the primary source of eternal pleasure and perpetual experience. As the trend goes on, the human self-interest has malformed into selfishness. Despite abundant material possessions, the modernized humankind has become thoughtless about the people living around. The ‘Me’ has overshadowed the ‘Us’ thinking. This ignorance has widened the class difference gap in the societies, which in turn is responsible for the collapse of the conventional societal structure. It is thus time for societies to work collectively to change the social mindsets, in order to preserve the human identity in this technologically driven materialistic age. People need to rethink their role towards social advancement, and attempt to change their lens of seeing the world. Apart from infrastructural advancements, social thinking focus has to change from the artificial and intellectual intelligence to emotional intelligence. The stability and prosperity of living standards needs to be measured through the happiness

scale. As many economists themselves affirm, that the fundamental measure of living standard i.e. income and GDP, is not capable of measuring the quality of life. The quality of life is not dependent on materialistic possessions, and wellbeing is not materialistic in nature, but, secreted in life experiences and compassion towards others.

As the last word, I thank the New Horizons editorial board, advisory board members, peer reviewers, authors and all NH team members for their help to bring this journal into shape for its publication. Together we are indeed doing our part of work, of endorsing research and carrying the light of knowledge.

Sadia Khurram

Editor

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January 2018

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DETERMINANTS OF FAILURE IN INFORMAL AGRO-FINANCE- A STUDY OF RURAL AREA OF KHYBER PAKHTUNKHWA, PAKISTAN

Dr. Lutfullah Saqib, Azmat Ullah and Muhammad Wahab

ABSTRACT

Being a developing country, Pakistan finds most of its farmers facing very meager economic conditions. Owing to this, they are incapable to manage expenses of their various agricultural requirements and provisions; including basic agricultural inputs and machinery. In order to overcome these issues, through the most simple and conceivable means, they opt to secure financing from numerous resources, the most important of which are informal financing sources. However, there are some drawbacks related to informal finance that makes its usage less appealing. These include the practice of charging an exorbitant interest rate, the lack of appropriate legal documentation, the provision of insufficient funds, and reliance on trust. The empirical data was collected from farmers who, frequently avail informal finances, and have similar publicized shortcomings. The present study was conducted to critically analyze - theoretically as well as practically, through empirical research, the downsides of informal financing.

Keywords: *Informal sources, formal sources, agricultural finance, financial institutions, farmers, agriculture, rural areas, local farming.*

INTRODUCTION

For human survival and nourishment, food is an indispensable component. Among the many sources of food, agriculture is likely to be the most crucial one; as it provides variant and numerous selections (i.e., wheat, paddy, sugarcane, cotton, potato, mustard, tobacco, etc.). The importance of this sector is of paramount importance for the survival of man. So, the continued growth and development of this sector is the foremost duty of every civilized society.

Because of its importance, all classes of the society (i.e., upper class,

middle class and the lower class) are associated with the agricultural sector in one way or another. Timmer, Falcon, and Pearson (1983) explain the phenomenon as, “Farmers are a remarkably diverse community, ranging from near-subsistence peasants in India and Guatemala to those in corporate business in California and Sao Paulo.” However, a worm view of the world’s farmer community makes public that majority of farmers belongs to the lower class of society. The case of Pakistan is not different in this regard where the majority of farmers have meager economic conditions (Malik & Nazli, 1999). A substantial number of such farmers live in rural parts of the country where their financial status drastically varies. With a conducive environmental condition, they can earn from their seasonal crop yield. However, catastrophes (which are not unusual here in the Subcontinent) jeopardize their agricultural yields and consequently their existence. Having such poor and unpredictable economic conditions, they constantly remain in dire need of financial resources for the purchase of basic agricultural inputs like seeds, fertilizers, weedicides, herbicides, and insecticides. For harvesting, they also need prerequisite tools, and sometimes heavy agricultural machinery of their own like tractors, thrashers, and harvesters.

For fulfilling their financial needs, farmers always seek and opt for various financing sources. Literature defined these as ‘formal’ and ‘informal’ sources. Formal sources include banks – both conventional and Islamic – non-governmental organizations, various regulatory bodies, and conventional financial institutions. Nevertheless, most of these sources are available in urban areas. The availability of formal sources in rural areas is scarce. Field experts associate it with many reasons. However, the most critical reason, being considered by experts, is inadequate infrastructure, natural calamities, human-made disasters and political instability in urban areas. So, the ease of accessibility, which is the essence of formal financing, is a hindrance for these urban areas farmers. They are left with the only option of informal modes of financing to secure and fulfill their agricultural needs, both for crop and non-crop activities. The providers of such intimate finances in Pakistan are mostly relatives, friends, neighbors, local money-lenders, village shopkeepers, traders, and commission agents (Bashir & Azeem, 2008). The attractive features of such financing, such as low-interest rates, low transactional costs, straightforward procedures and ease in approachability, persuade farmers to avail this mode of funding. However, with the changed pace in economy

and multiple sources for investors to invest, this mode of financing has primarily been restructured. This restructuring and re-mechanization have distorted the fundamental essence of informal methods of financing. These factors create, as a result, hurdles in obtaining informal loans by farmers for their crop and non-crop activities.

Previously studied literature shows limited evidence of relationships between financial stability of farmers and informal financial system. Like the work of Schaefer-Kehnert and Von Pischke (1986); Tilakaratna (1996); Yehuala (2008); Bhattacharjee and Rajeev (2010), give indications about the shortcomings of informal sources of finances. However, their work has been limited only to few traits of informal financing. Majority of structural factors and the phases of mechanism seemed missing. Likewise, being qualitative in nature, their study cannot be contextualized and generalized. So, this study is aimed to explain the authentic prevailing situation of informal financing in the agriculturally dominant province of Pakistan, Khyber Pakhtunkhwa (KP). This study is also intended, additionally, to explain the multi-dimensional nature of the informal financial sector. For explaining multi-dimensional nature, two types of respondents have been interviewed. The first group consists of those experts or practitioners who have contributed to or worked in the area of agri-financing by one way or another. The second group comprises of the beneficiaries or farmers who are directly being affected by the alterations in the perceptions or mechanisms of informal financing. From the views of experts and farmers, this study has tried to propose measures for making the existing informal financial system more efficient and beneficial.

This study has certain inbuilt limitations. First and the most important one is its high degree of contextualization. Since this study has been designed keeping in view the informal financial sector of KP. So, the results apply to the same region, only. This research cannot be, therefore, generalized to other areas of the country due to the ethnographic and geographical preferences and variations in the contextual nature of individual regions. Similarly, some areas of the KP province, including Bajaur, Waziristan, Orakzai, and Mohmand, are facing severe political instability and, therefore, the data has not been collected from these areas. However, this factor does not affect the findings and results, owing to the fact that all rural areas in the province have similar agricultural climate and geography.

LITERATURE REVIEW

Quartey, Udry, Al-hassan, and Seshie (2012); Lawal and Abdullahi (2011); Owuor and Shem (2012); Turvey and Kong (2010); Guirkinge (2005), have contributed valuable insights on the constructive nature of informal agricultural financing. Each of these scholars has thoroughly discussed the merits of informal agricultural financing. In their views, such sorts of typical informal financing have a very critical role in the development of the agricultural sector, both for crop and non-crop activities.

Other scholars present a different approach towards informal sources of agricultural finance; pointing out the inadequacies that exist. Among these is the work of Schaefer-Kehnert and Von Pischke (1986), a brilliant academic work that reveals that informal loans usually involve small amounts of funding that are not enough and, therefore, do not fulfill all the agricultural requirements of a farmer. Tilakaratna (1996), also commented,

“Loans from informal sources are in general inadequate in scope for development purposes, being often only for short-term purposes and rarely for capital assets, usually for traditional rather than new or innovative activities, and mostly for survival needs rather than for developmental needs.”

Other researchers like Yehuala (2008), have the same opinion vis-à-vis the informal credit system. Due to its inadequacies, the informal credit system loses its foundation when applied in the agriculture sector.

There are also objections to the repayment mechanism of informal loans. “The conditions of repayment are often not specified at all or so imprecise that the line between loans and gifts is blurred (Schaefer-Kehnert & Von Pischke, 1986).” It is clear that if the repayment issues are not addressed adequately at the initial stages of the contract, then such a situation may lead to severe consequences, mainly, where the farmer intentionally defaults, and the lender has knowledge of the same. The state of affairs may lead to more severe consequences in the case where the creditor and debtor belong to the same family (as often the informal credit loan is secured between relatives and friends).

Some researchers have devoted their work on the issue of high-interest rates; charged by the moneylenders in these informal credit

transactions. In their understanding, the skilled moneylenders charge high-interest rates resulting in problems, above all, for the small farmers in the rural areas of developing countries. In the case where the formal credit facility is not easy to get to, such interest rates become prime tools for the exploitation of the situation (Elhiraika & Ahmed, 1998). Some empirical research shows that the case of Pakistan is not different in the same connection (Shah, Khan, & Khan, 2008). The intellectual work of Rakesh Mohan indicates the matching observation after studying the agriculture credit system in India (Mohan, 2006). He has proposed that appropriate legislation should be carried out to combat such malpractice of money lenders.

Other writers like Bhattacharjee and Rajeev (2010), advocate that such rates of interest do not exist, homogeneously, across the informal markets, but, instead, vary from lender to lender and from developed to less developed regions. They argue that in less developed informal credit markets, there are few moneylenders who have full information about the borrowers. They, in these circumstances, have no other alternative but to resort to such moneylenders for the provision of loans at high-interest rates. In other words, the lack of competition among the moneylenders naturally builds monopolized environments. The case of a more developed informal credit market, however, is not possible due to the existence of many money lenders which increases the options for availing credit from multiple sources.

Some experts explain the exploitive nature of informal credit from a different perspective. In their view, generally, moneylenders provide loan capability to the farmers on the condition that they will sell their outputs at the end of the harvesting cycle (Shah, Khan, & Khan, 2008). In most cases, such a price is comparatively less than the price for the same commodity in the local market. In these experts' view, the lenders of informal credit enjoy, by this way, two benefits from a single transaction, i.e., by charging higher interest rates and by purchasing the farmers' yield at a price lower than the actual market price. These experts strappingly recommend that the governments concerned of these regions should provide institutional agricultural financing through commercial banks, specialized agrarian banks, and other financial institutions under the supervision of respective central banks in order to give farmers more reasonable funding options. Tilakaratna, an expert on the rural credit system, concurs,

“Credit provision by moneylenders often involves other obligations such as to buy inputs or consumer goods or to sell the produce or labor thereby creating opportunities for the lender to impose unfavorable terms of exchange on the borrower. There is often an overlapping of personae of money-lenders, landlords, employers, produce dealers and traders; and in such situations, it would be possible to tie credit supply to operations in produce and labour markets so that all major economic transactions of the borrower operate in favor of the lender” (Tilakaratna, 1996).

Due to these reasons and others, money lending is sometimes considered an anti-social institution (Jeromi, 2007). It seemingly does not contribute towards society via constructive lines rather it, on the contrary, exploits the compelling situation faced by the farmers due to the shortage of liquidity, especially in the beginning of a season. Researchers from India have a comparative analysis regarding the moneylenders in the rural areas of their country (Reddy, 1999). An insightful study of various research works on informal agricultural finance exposes that such exploitation is due to the lack of proper education and the low literacy ratio in the farmers’ community. Most of the farmers, predominantly, those who live in rural areas remain illiterate and uninformed and are, consequently, not in a position to negotiate the loan transaction with the moneylenders in such a way as to acquire the best possible benefits. This situation may continue to grow for another generation until all require education in the country. It is because of this reason the exploitive nature of informal markets has found to be more prevalent in tribal or less developed areas (ibid) in comparison to those villages where the education rate increases to a reasonable figure.

RESEARCH METHODOLOGY

The qualitative research method is adopted to conduct this study. Content analysis is always of greater value in the evaluation of the phenomenon under consideration from multiple angles. Content analysis has been given primal importance because a significant theoretical portion of this research has been taken from books, online and printed journals, web resources, and newspapers. However, the online and printed journals are cited and quoted more for the collection of relevant information as compared to other secondary sources; as

most of the current materials, related to the present work are available in the esteemed journals of the same field. Content analysis, since very vital for the confirmability and transferability of qualitative research, has been done with primal importance in the first phase of the study. For achieving integrity and clarifying and authenticating the picture of informal finance, more similar researches have been searched, evaluated and cited. After content analysis, a semi-structured interview has been developed and tested for confirmability and dependability. Through this interview, data was collected from 13 respondents who have been selected through purposive or judgmental sampling technique. Nine (9) out of 13 were farmers/ beneficiaries of the informal financial system while 4 were practitioners.

DATA ANALYSIS

A Realistic Approach to The Demerits of Informal Sources of Agricultural Credit

Informal financing has played a significant role in the development of agricultural sector, both for crop and non-crop activities. This fact has been recognized and acknowledged by many renowned scholars in their scholarly works including Quartey, Udry, Al Hassan, and Seshie (2012); Lawal and Abdullahi (2011); Owuor and Shem (2012); Turvey and Kong (2010). However, over the years, the informal nature of such financing has been turned to more formal in terms of its basic structure and mechanism. For instance, in the beginning, informal financing was mostly provided by friends, relatives, and neighbors without charging any interest. Later, the professional money lenders started the same financing facility but charged high-interest rates. Additionally, they follow strict procedures for creditworthiness and also demand high collaterals and securities at the same time. In its current state, informal financing is not meeting the objectives that were intended from its inception. The following discussion will further elucidate the same and other negative aspects of informal financing with minute details.

Higher Interest Rates

A major critique of informal finance is that some lenders charge high-interest rates on the principal amount of their loans. Notwithstanding, contributing 70% of agricultural credit in Pakistan, informal lenders also charge farmers a high mark up (Kaleem, 2007). In countries like Sudan,

¹*Agricultural Finance Program*, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Annotated Bibliography on Agricultural Credit and Rural Savings: Xiii (A Special Issue on Informal Finance), October 1989, p.3, accessed June 21, 2014, [http:// pdf.usaid.gov/pdf_docs/PNABJ788.pdf](http://pdf.usaid.gov/pdf_docs/PNABJ788.pdf).

moneylenders follow similar agrarian financing practices.¹ Some scholars contend that moneylenders in most developing countries charge exploitive interest rates (Schaefer-Kehnert & Von Pischke, 1986). This tendency for charging high-interest rates fashions more problems for the farmers than solving them. The State Bank of Pakistan has also sturdily criticized this behavior of money lenders by stating,

“The fact that 70% of agriculture credit requirements not being met had resulted in charging of extremely high (50% to 100%) interest rates by the informal agricultural credit providers from the needy farmers in every province of Pakistan”

(Executive Summary SBP: 2014).

Alarmingly, this reveals that some informal finance providers charge interest rates of 50% to 100%, exorbitantly high and almost unimaginable for farmers who mostly belong to the lower class. Schaefer-Kehnert and Von Pischke (1986), report that money lenders are charging farmers enormous interest rates. How, then, is it possible for a lower-class farmer, who is not able to buy the essential agricultural input and requirements, to repay such a high-interest rate? It is, therefore, the duty of the state to protect these borrowers with suitable legislation where rules and regulations for money lenders are strictly imposed and monitored so that they cannot take advantage of the compelling situation of farmers. Further, moneylenders in Pakistan do not charge interest rates according to a specific criterion, as the amount financed and the length of time for repayment. Instead, payment plans are random and haphazard. Qadir (2005), said that,

“Informal markets are generally characterized by high-interest rates and a sizeable gap between lending and deposit rates. There is extreme variability in the interest rate charged by lenders for similar loan transactions”.

The lack of specific methods for the measurement of interest rates is apparent. Additionally, there is no exact scale for the determination of a repayment schedule. These complications can be easily solved through a positive and active intervention of the state under the philosophy of ‘Public or General Interest.’ Laws pertaining to the violation of rules and regulations (by money lenders or any other provider of informal finance) can also be considered under the same

philosophy. However, such laws should not be one-sided, i.e. only to focus and check activities of money lenders, but should regulate, at the same time, activities of the farmers related to loan transaction as well (for example, verifying repayment of an advanced loan within the given time, punishment for defaulters, etc).

Inappropriateness for Pakistani Farmers

Pakistan is predominantly a Muslim country with a population of 174 million (the second largest Muslim population country after Indonesia). According to the Islamic belief, Muslims are strictly prohibited by the Holy *Qur'ān* and *Sunnah* of the Holy Prophet (SAW) to secure any loan on an interest basis. *Sharī'ah* strictly bans interest-based loans. There are many verses of the Holy *Qur'ān* and *Hadith* of the Holy Prophet (SAW) that confirm this prohibition. For instance, in the Holy *Qur'ān*, *Allāh*, the Exalted, says,

“O Ye Who Believe! Fear *Allāh* and give up what remains of your demand for usury, if ye are indeed believers. If ye do it not, take notice of war from Allah and His Apostle. But if ye turn back, ye shall have your capital sums: deal not unjustly, and ye shall not be dealt unjustly.” (*Qur'ān* 2:278-279).

In another verse, the Lord of the Universe says,

“That they took *Ribā* (usury), though they were forbidden and that they devoured men's substance wrongfully. We have prepared for those among men who reject faith a grievous punishment.” (*Qur'ān* 4:161)

From Jābir, may *Allāh* be pleased with him, said: “The Messenger of *Allāh* (SAW) has cursed one who charges *Ribā*, he who gives it, one who records it, and the two witnesses; and he said, “They are equal” (*Muslim Sahīh*, Chapter on *Ribā*, *Hadīth* no.1598).

In addition to the religious prohibition, the law of Pakistan does not agree to any interest-based transaction in any form. Taking an interest-based loan is, therefore, not a preferred choice for Muslim farmers in the country. Owing to such facts, informal sources of financing, particularly when a money lender provides the money on an interest basis, is also not an appropriate choice for them. Considering the religious prohibitions, it

is difficult to understand the claim by the State Bank of Pakistan, and other sectors, that 70% of the agricultural credit is provided by informal sources. The only possible explanation is that friends, relatives, and neighbors also serve as informal source providers and usually lend money without interest. Germidis (1990), states that in the case of Bangladesh, 63% of the credit is provided by informal sources whereas 77% of such credit is given to farmers. He further supplements that out of the 77% of the agricultural credit, 50% is provided by relatives and friends, 13% by the “well to do,” and 13% by professional money lenders. The case of Pakistan is not different where the prime portion of informal financing is provided by relatives and friends of the farmers without charging any interest. It is also significant to mention that these free interest loans are not only based on religious principles but also on social norms. For example, Turvey and Kong (2010), highlight the case of China, “In modern day China, the evidence suggests, and quite overwhelmingly, that friends and relatives no longer charge interest on loans.” In China, where religion (particularly Islam) has no concern, of course, in economic matters, friends and relatives of the borrower provide free interest loans purely based on social considerations.

Lack of Legal Documentation

A legal drawback in informal finance associates with the fact that the loan transaction is not accurately documented as required by the law of the land. This generates a severe problem for both parties when they have a dispute or differences over various terms of the transaction, such as the amount borrowed, time of repayment, etc. Another drawback of this system is that the aggrieved party cannot go to the courts to seek a solution or compensation; since informal finance’s transactions are social and cannot, therefore, be enforced through the court of law.² However, it does not mean that in the case of a dispute there is no solution. The social values, norms, and customs are sufficient for the enforcement of the contract. Qadir explains,

² According to the Law of Contract, those promises are not enforceable in the court of law where the parties have no intention to create any legal obligation. Such intention is sometimes derived from the explicit words used by the agreed parties or it can also be inferred from the circumstantial evidence in which the agreement is signed. In short, the main difference between the social and legal agreements is the intention of the parties to create any legal obligation or not. If they do not want to create any legal obligation then their relation is deemed as a social one and technically called social agreements. Such agreements do not give rise to any legal consequences whereby it means that none of the parties can go to court in case of breach. For further details please visit The Law Handbook, <http://www.lawhandbook.org.au/handbook/ch12s01s02.php> (accessed June 21, 2014).

“Social sanction and market limitations are the most common instruments for the enforcement of contracts as well as the recovery of loans. Resorting to the legal system of the country is fairly uncommon. Money lenders usually take various precautionary measures before taking on a new client. These include the practice of dealing with the potential client in other markets, extensive scrutiny of new clients and through small “testing loans” (Qadir, 2005).

Social pressure runs the contractual relationship smoothly and, in the case of a dispute, a mediator is selected by both the parties for the resolution of the matter. The main reason for non-documentation of the loan transaction in informal financing is that both parties are familiar with one another and, therefore, do not feel the need for documentation. However, the social pressure is not enough for the solution of some disputes; particularly when the disagreement is of a severe nature. It is, therefore, necessary in this day and the responsibility of the state to bring some technical changes to the structure of informal financing and to regulate all the involved issues therein with a proper legal process. Some developed countries, like the Philippines, have felt this need and their researchers have suggested changes to the existing structure of informal finance. Floro (1987), makes a remarkable connection with his work where he has endorsed numerous alterations in the existing informal finance structure in the Philippines.

Insufficient Funding

The amount of funding advanced to a farmer is not sufficient to fulfill his basic agricultural requirement; both for crop and non-crop activities, such as seeds, fertilizers, herbicides, weedicides, herbicides, insecticides, sprays, and basic agricultural machinery. The reason for this defect is that informal financing is mostly provided by neighbors, friends, relatives, and moneylenders (Germidis, 1990), who do not have substantial funds for allocation to agriculture. They tend to lend small amounts to farmers at the beginning of a season. The moneylenders provide, comparatively, a more considerable amount, but that too is insufficient due to the investment of a small amount of capital in their personal businesses. Jan, Munir, Usman, and Idress (2012), have concurred,

“The poor easily access the informal credit markets such as friends, relatives, neighbors, commission agents or professional moneylenders. These lenders advance small amounts for short periods”.

These advanced loans are not only small but are furnished, too, for a short period, for example, one harvesting cycle. It is quite possible that a farmer may not be in a position to repay the amount because of natural calamities and mishaps, such as droughts, floods, hail storms, earthquakes, and mudslides (Gulaid, 1995). Moneylenders, as a rule, do not provide any relief to the affected farmers, and by doing so, only add to their miseries.

In the past, informal financing was ample to bear out the basic agricultural requirements of a farmer. However, over the years, predominantly in the last two decades, agrarian expenditures have increased swiftly due to various factors like expensive seeds, new types of artificial fertilizers, modern agricultural machinery, etc. The demand for agricultural credit has correspondingly increased due to these augmented demands over those of the past. Even in a developed country like China, informal finance is insufficient for farmers' agricultural requirements, both for crop and non-crop activities. Tang, Guang, and Jin, (2010), comprehensively discuss the issue in their wide-ranging research,

“With the rapid economic growth, informal credit supply may not be sufficient to meet the increased demand for a relatively larger amount of credit as farmers start to engage in more diversified or more capital intensive economic activities like high valued crops and non-farm business activities.”

Overdependence on Trust

It is a common practice that credit is always backed by various security measures so that a creditor may receive the principal amount along with interest, where the repayment is not made within the prescribed time. Security includes both movable and immovable properties³; the former is

³ The Term “Immovable Property” occurs in various Central Acts. However, none of those Acts conclusively define this term. The most important act which deals with immovable property is the Transfer of Property Act (T. P. Act).i. According to Section 3 of that Act, “Immovable Property” does not include standing timber, growing crops or grass. Thus, the term is defined in the Act by excluding certain things. “Buildings” constitute immovable property and machinery, if embedded in the building for the beneficial use thereof, must be deemed to be a part of the building and the land on which the building is situated;
ii. As per Section 3(26) of the General Clauses Act 1897, “immovable property” “shall include land, benefits to arise out of land and things attached to the earth, or permanently fastened to anything attached to the earth”. This definition of immovable property is also not exhaustive;
iii. Section 2(6) of The Registration Act, 1908 defines “Immovable Property” as under: “Immovable Property includes land, building, hereditary allowances, rights to ways, lights, ferries, fisheries or any other benefit to arise out of land, and things attached to the earth or permanently fastened to anything which is attached to the earth but not standing timber, growing crops nor grass”. The above definition, implies that building is included in the definition of immovable property.
iv. The following have been held as immovable property: A right to collect rent, life interest in the income of the immovable property, right of way, a ferry, fishery, a lease of land.....Read more at Law Teacher: <http://www.lawteacher.net/free-law-essays/property-trusts/the-difference-between-movable-and-immovable-property-with-reference-to-case-law.php#ixzz41XqdQyci>, accessed June 24th, 2014

identified as a 'pledge' while the latter is known as 'mortgage' in commercial law. The security indicates the creditworthiness of a borrower and plays a central role in the smooth dealing between a creditor and debtor. Nonetheless, in informal finance, the creditor does not demand any security from the farmer. Zeller (2003), an expert of rural finance, confirms this by stating,

“Borrowing from socially close lenders within the moral economy is often the first recourse that poor households have in financing expenses, especially those related to essential consumption expenditures. Transactions are collateral-free, and in most cases, interest is not charged. These are essentially informal mutual aid schemes that have the principle of reciprocity at the core of transactions”.

The trust and confidence the credit provider has over the debtor eliminate the need for security for the loan. This approach engenders problems, and things go awry only when a farmer is not able to repay the amount or is unwilling to reciprocate. Due to lack of collaterals and other securities, the creditor then finds himself on horns of a dilemma because there is no option to retrieve the loan amount nor file a legal action suit. This causes an uncomfortable situation as the creditor and debtor are, more often than not, socially connected with each other and the dispute may lead the situation to a point where their social relationship is jeopardized. The creditor can turn, in such circumstances, to friends and other social members for the resolution of the dispute. This mechanism is the most fruitful one and, therefore, many of the scholars, who are familiar with informal financing techniques, recommend the same by stating,

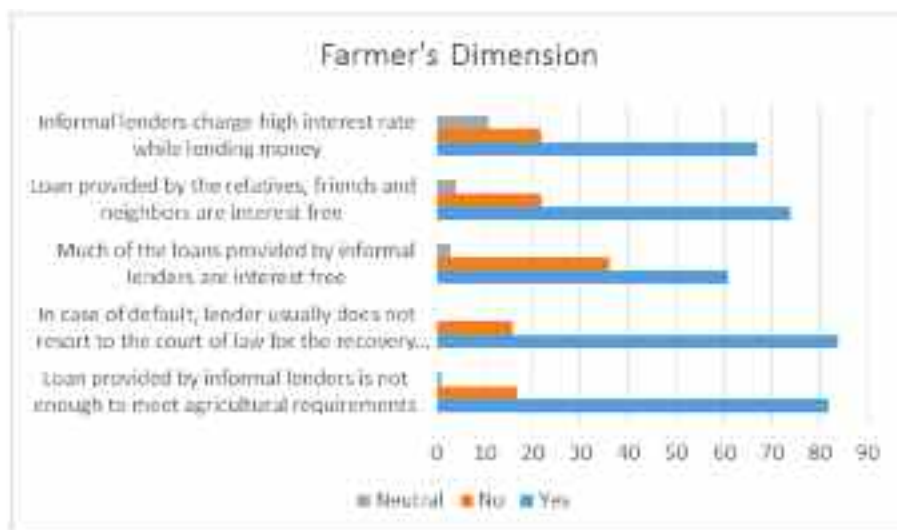
“Social sanction and market limitations are the most common instruments for enforcement of contracts as well as the recovery of loans. Resorting to the legal system of the country is fairly uncommon. Money lenders usually take various precautionary measures before taking on a new client. These include the practice of dealing with the potential client in other markets, extensive scrutiny of new clients and through small “testing loans” (Qadir, 2005).

Social forces play a vital role in the solution of such disputes. Moreover, small testing creditworthiness techniques should be used by a creditor before advancing a loan facility.

RESEARCH FINDINGS

The research population for this study comprised of three districts of Khyber Pakhtunkhwa (K.P) province, namely Swat, Dir, and Malakand. While conducting research in the region, these three districts were selected owing to their major contribution in the provincial agricultural sector; above all local farming. Both the farmers and lenders were questioned about the different dimensions of informal finance; focusing more on its drawbacks mentioned in the theoretical framework of the present study.

Farmers' Dimensions



a) *Insufficient Funding*

One of the drawbacks of informal finance is its insufficient volume. Typically, informal lenders do not have unlimited resources from which they can offer to the farmers as compared to formal financial institutions that have stable financial health. While 82% of farmers were in the opinion that informal finance is not sufficient to meet their agricultural requirements, and, consequently, they often find themselves having to seek out formal financing possibilities; which are mostly out of their reach.

b) Lack of Legal Documentation

One of the major defects in informal finance is the absence of legal documentation. A very high percentage of respondents (84%) agreed that lenders do not resort to the court of law in case of a borrower's default owing to the lack of appropriate legal documentation. This lack of legal documentation not only engenders distress between lender and borrower but also becomes a significant obstacle in documenting the country's economic management.

c) Inappropriateness for Muslim Farmers

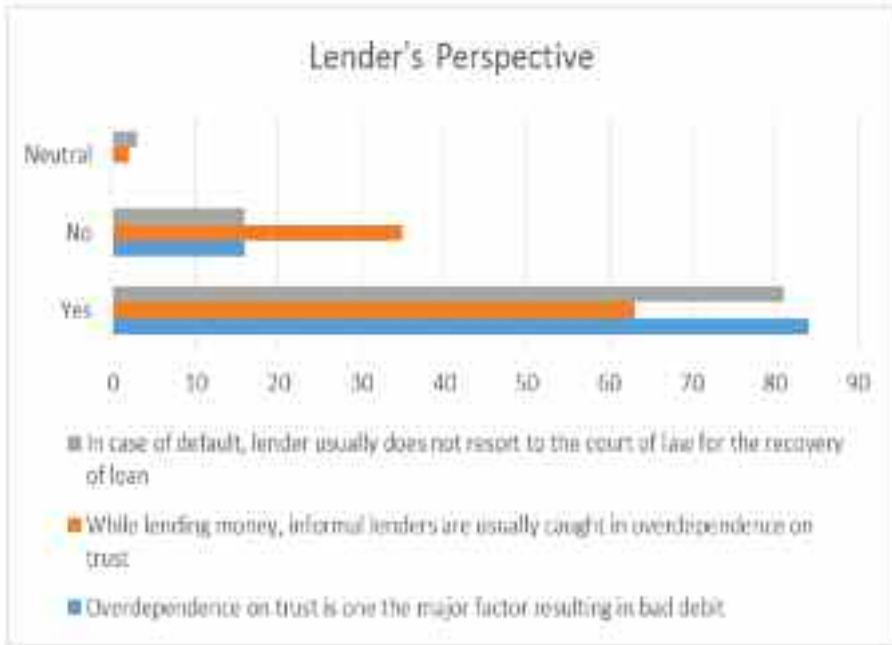
Pakistan is a Muslim country and interest on loans is prohibited in Islam. Therefore, it is understood that, by following Islamic values, farmers prefer interest-free loans. Almost 74% of the farmers interviewed avowed that relatives, friends, and neighbors are the primary source of interest-free loans but that loans are negligible in volume and insufficient in an amount so, nevertheless, they still are compelled to borrow money from commission agents and money lenders.

d) Charging High-Interest Rates

Exploitation is a major issue in rural informal agricultural finance. During interviews with Pakistani farmers, 67% of respondents commented that informal lenders exploited the lending situation due to the absence of any other mode of funding and, consequently, charging high-interest rates. Twenty-two percent of farmers disagreed with this description of their informal finance experience, and 11% were neutral regarding the question. Furthermore, it is noticeable that in the second question almost 74% of the respondents acknowledged that informal finance provided by relatives, friends, and neighbors is nearly interest-free. It is evident from the findings that not all the informal lenders charge high-interest rates. Nonetheless, this harmful practice does occur during transactions with commission agents and money lenders.

Lenders' Dimensions

Lenders from the three districts of K.P (Swat, Deer, and Malakand) were interviewed from two dimensions.



a) *Over Dependence on Trust*

Payment and repayment of loans in informal finance revolves around the relationship of trust between lender and borrower. In answer to how often informal lenders find themselves trapped in an overdependence on trust in the informal finance process, 63% of participating lenders noted that they often found themselves in this situation. In contrast, 35% believed that such a possibility involving overdependence on trust was not likely to occur. Moreover, in response to whether over dependence on trust is one of the major contributors of the bad debt significant proportion of lenders (almost 84%) believed it was. Only 16% believed otherwise regarding the same issue.

b) *Lack of Legal Documentation*

To understand the effects of the lack of legal documentation on lenders, participants were asked how often they resorted to the court of law in the case of a borrower's default. The overwhelming 81% of the lenders reported that they could not resort to the court of law due to the lack of legal documentation; but instead, they employed social pressure for the repayment of loans. Just 16% responded that they neither resort to the court of law nor employ social pressure in the case of borrower's default.

CONCLUSION

The agriculture sector is considered to be the most important sector for the development and stability of any economy. The case of Pakistani agricultural sector is not different in this regard. It is not only a source of food but also contributes positively to curb the threat of unemployment. However, being a developing country, most local farmers in Pakistan, particularly in the rural areas of KP, belongs to the lower class of the society. They are endlessly in need of financial resources to fulfill their basic agricultural requirements, both for crop and non-crop activities. To procure financial assistance, they turn to their neighbors, friends, relatives, and professional money lenders for help. Such financing is technically known as informal financing. The farmers opt for such financing because of its various favorable features like simple procedures, less documentation (sometimes there is no documentation at all), flexible schedules for repayment, and ease in accessibility. However, with the passage of time, such characteristics have faded from the scene and the social nature of informal financing has changed into a commercial one. The money lenders and commission agents have played a key role in this transition. Due to the commercial approach, the beneficial nature of informal financing has come to an end. The critical analysis shows that such types of informal financing now contain many shortcomings. For instance, some of the informal loan providers in Pakistan, like moneylenders and commission agents, provide interest-based loans which are strictly prohibited by the Holy *Qur'ān* and *Sunnah* of the Holy Prophet (SAW). Therefore, this later configuration of informal financing is contrary to the religious values of Muslim farmers, particularly those who are typical Muslims and living in rural areas of KP. Being strictly prohibited by the religion, many farmers avoid securing interest based agricultural credit. This research study's data shows 67% of the responding farmers agreeing that commission agent and money lenders charge high interest rates on loans. In addition, the loans that are provided are mostly insufficient for fulfilling farmers' basic agricultural requirements, both for crop and non-crop activities. Correspondingly, 82% farmers responded that informal finance is insufficient to meet their agricultural requirements. Similarly, the lenders provide loans through a simple offer and acceptance (usually an oral contract and no appropriate or legal documentation of a loan transactions is made which is usually a prerequisite required by the law of the land). In other words, no legal

cover and/or protection is provided to the deal. This sometimes leads to difficult situations where the parties concerned have differences over various terms of the transaction; such as, the amount borrowed, time of repayment, etc. Due to the absence of legal documentation, 84% of farmers interviewed claimed that in case of payment default, the lender could not file a lawsuit against them and did not resort to the court of law. Almost with the same proportion, 81% of lenders also agreed that they had no ability to file any lawsuit against such malpractices. Moreover, collaterals and securities always play a vital role in loan transactions in order to measure the creditworthiness of a debtor. However, the phenomenon in informal financing was found to be quite different, and the relationship of payment and repayment of a loan between lender and borrower was exclusively dependent upon a relationship of trust. Results depicted that 63% of lenders reported their overdependence on trust during lending decisions and 84% of these respondents agreed that overdependence on trust was the eminent cause of bad debt. Legal documentation is an undertaking that could secure the creditors' debt in the future. However, this process is not followed in informal finance. This leads to a disappointing situation if the debtor fails to repay the amount at the time prescribed in the oral contract. In such a situation, the creditor is neither in a position to have the loan repaid (as there is no type of security to sell it and get the loan amount returned) nor is there an option to go to the court of law to sue the farmer. Because most informal finance contracts are usually social in nature, therefore, cannot be enforced through the court of law.

POLICY RECOMMENDATIONS

While having a compelling character in the development of agricultural finance, predominant in local farming of rural areas, it is the responsibility of the state to work out some reformation in the prevailing configuration of informal agrarian financing. This change can be brought through proper legislation after consultation with the experts in the field and other stakeholders. For instance, a legal nature should be given to some of its aspects. While following this, the basic structure and mechanism of such financing should be changed from more social to more legal. The money lenders should be registered upon accomplishing of some prerequisite. They should be legally obliged to charge a reasonable interest rate, and, in case of violation, their registration should be canceled. Some pecuniary punishment can also

be considered for the same purpose. Additionally, the parties should be obliged to reduce the loan transaction into writing. By this way, any future dispute regarding various facets of loan transaction can be settled down and ultimately avoided through the proper legal mechanism.

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EXPLORING DIFFERENCES AMONG MENTORS' AND MENTEES' SELF-EFFICACY BELIEFS AT PRIMARY LEVEL EDUCATION IN CHINA

Syed Manzar-Abbas, Muhammad Ajmal Khurshid and
Syed Asad Abbas Rizvi

ABSTRACT

This study is conducted to explore the differences among the self-efficacy beliefs of mentees (primary student teachers) with their mentors (in-service primary teachers) and the self-efficacy of teachers concerning their experience. Ninety participants (forty-five mentors and forty-five mentees) were selected randomly from a city in the northeast province of China. Five mentors from each of the nine schools were selected where mentees (student teachers) went for practicum during pre-service training. The mentees were surveyed after the completion of their practicum period. The descriptive survey design was adopted for the study. Teachers' Sense of Efficacy Scale (long form) was used as a research instrument. There was no significant difference between the participants on the basis of experience. Further, there was no significant difference between the self-efficacy of mentors and mentees regarding sub-factors of self-efficacy; instructional strategies (IS), students' engagement (SE) and classroom management (CM).

Keywords: China, mentees, mentors, self-efficacy, teacher education.

INTRODUCTION

Self-efficacy beliefs of teachers have a vital impact on teachers' instruction and students' learning (Gencer & Cakiroglu, 2007; Tschannen-Moran & Hoy, 2001). The teachers' self-efficacy beliefs have an impact over their endeavors to confront the complexities and hurdles to persevere (Podell & Soodak, 1993), dedication to the job (Coladarci, 1992), and acceptance of innovations and constructive attitude (Ghaith & Yaghi, 1997). High level of teacher efficacy entails in high level of students' learning (Anderson, Greene, & Loewen, 1988; Ross, 1992).

Teachers' actions and behaviors are positively correlated with their views, ideas, motivational levels, beliefs, and trust level (Cerit, 2010). Teachers' efficacy is a vital factor for the teaching-learning (Chaco'n, 2005), and an important measure of teachers' effectiveness (Bandura, 1997). Study of self-efficacy may help us in developing our understanding of professionals' teaching (Manzar-Abbas & Lu, 2015). Self-efficacy has been reported to have a positive relationship with students' motivation (Pan, 2014), and emotional intelligence (Sarkhosh & Rezaee, 2014).

Two theories provide a theoretical foundation for self-efficacy; Bandura's (1997), Social Cognitive Theory and Rotter's (1966), Locus of Control (LOC) Model. Bandura propounded a positive relationship between teachers' efficacy and students' achievement (Ashton, 1985). If a teacher believes that his instruction is so compelling that the students can learn the concept and later the evaluation gives the same result, then the teacher will perceive their performance good enough (Pigge & Marso, 1993).

Bandura advocates that there are four primary sources of self-efficacy; mastery experiences, vicarious experiences or modeling, social persuasion, and psychological states (Karimvand, 2011). Mastery experience is strong among other sources (Bandura, 1986) because successful experiences increase, and failed experiences weaken self-efficacy. So, self-efficacy of in-service teachers with references to experience has been a keen interest for researchers (Penrose, Perry & Ball, 2007; Fives & Looney, 2009; Fives & Buehl, 2009; Cheung, 2008; Kotaman, 2010; Karimvand, 2011).

The findings of previous studies about the relationship between experience and self-efficacy differ and sometimes contradict with each other. Some studies report a positive correlation between teaching experience and self-efficacy (Lin & Tsai., 1999; Liu, Jack, & Chiu, 2008), and vice versa (Wolters & Daugherty, 2007). According to Dembo and Gibson (1985), general teaching efficacy (GTE) decrease with experience, while personal teaching efficacy (PTE) increase from five to ten years and then decline with more time in the teaching career. Ross, Cousins, and Gadalla (1996) conducted a study in the same year and found the mixed type of results regarding the effect of experience on self-efficacy. Ghaith and Yaghi (1997), discovered a negative impact of

teaching experience over self-efficacy. Hoy and Spero (2005), conducted a study collecting data at two time points during training programme and found sufficient increase during the training but decline at the end of the first year in teaching. However, these three studies mentioned above used a moderate sample for the survey, i.e., 52, 25, and 29 respectively. Wolters and Daugherty (2007), surveyed 1,024 participants and found a link between experience and self-efficacy. In a recent study by Hemmings (2015), the findings of Wolters and Daugherty were also endorsed, though Hemmings conducted a qualitative inquiry. Guo et al. (2010), contradicted the findings of Wolters and Daugherty, and found a negative relation between teachers' self-efficacy and teaching experience. The literature reports that novice teachers have higher self-efficacy (Weinstein, 1988), and less resistance to innovations as compared to experienced ones (Soodak & Podell, 1997).

In this regard, some studies, however, have mixed results. Gorrell and Dharmadasa (1994), found that in-service teachers had higher efficacy for CM and instructional organization, but STs had higher efficacy for applying new methods. Other studies reported no relationship between self-efficacy and experience (Guskey, 1987).

Pre-service teachers' beliefs and attitudes affect their teaching, perceptions, judgments, decision-making, and actions in the classroom (Johnston, 1992). In this sense, teacher training effectiveness can be considered according to the development of STs' teaching efficacy (Yeung & Watkins, 2000). Additionally, a resistance against change increases as the self-efficacy rises (Hoy & Spero, 2005). STs' efficacy is positively correlated with teachers' teaching and knowledge (Fives, Hamman, & Olivarez, 2007). STs' self-efficacy is also correlated with programme level (Cerit, 2010). Studies by Gorrell and Hwang (1995); Lin, Gorrell, and Taylor (2002); and Hoy and Spero (2005), found significant differences between the beginner STs and the STs advance in the course, while others found no impact of course duration on self-efficacy (Romi & Leyser, 2006; Wertheim & Leyser, 2002).

The researchers found conflicting results about the difference of pre-service and in-service teachers' self-efficacy. For instance, some studies showed that pre-service teachers had higher self-efficacy than in-service teachers (Gorrel & Dharmadasa, 1994; De la Torre Cruz & Arias, 2007; Camadan, 2012), while others found opposite results (Lin & Tsai, 1999;

Wenner, 2001), and some others found no difference between in-service and pre-service teachers' self-efficacy (Azar, 2010).

Teachers' self-efficacy research has two strands; RAND strand (by Research and Development Organization in 1970), which divides teacher's efficacy into personal teacher efficacy and general teacher efficacy; and Bandura strand, which takes teacher efficacy as a part of self-efficacy (Malinen, Savolainen, & Xu, 2012). This study also lies in the category of Bandura strand. The numbers of self-efficacy aspects studied by the researchers are classroom management (CM), students' engagement (SE), instructional strategies (IS), and cooperation with colleagues and parents (Chan, 2008; Klassen et al., 2009; Romi & Leyser, 2006; Skaalvik & Skaalvik, 2010).

In mainland China, there is limited research on teachers' self-efficacy, but in available studies, the researchers have followed both RAND strand (Huang, 2005; Yu, Xin, & Shen, 1995), and Bandura strand (Cheung, 2008; Chan, 2008). Literature is scarce on comparing pre-service and in-service teachers' efficacy in China particularly between the mentors and mentees. Thus, this study is meant to compare self-efficacy of pre-service teachers (mentees) and in-service teachers (mentors), who mentored the sampled mentees. Chan (2008), studied in-service and pre-service teachers' self-efficacy in Hong Kong. In mainland China, not to speak of the comparison of mentees' and mentors' self-efficacy, the researchers could not find any study comparing in-service and pre-service teachers' self-efficacy. Therefore, it was thought important to know the level of self-efficacy of mentors, who guide the STs. This study might be the first attempt to study the differences of mentors' and mentees' efficacy in mainland China.

RESEARCH OBJECTIVES

The study is designed to achieve the following objectives:

1. Compare the self-efficacy beliefs of the mentees with their mentors (in-service teachers).
2. Explore the effect of teaching experience on the self-efficacy beliefs of the mentors.

Research Hypotheses

With the intended research objectives, the following are the null hypotheses of the study:

H₀₋₁ There is no significant difference between the self-efficacy beliefs of mentors and mentees concerning students' engagement.

H₀₋₂ There is no significant difference between the self-efficacy beliefs of mentors and mentees concerning classroom management.

H₀₋₃ There is no significant difference between the self-efficacy beliefs of mentors and mentees concerning applying instructional strategies.

H₀₋₄ There is no significant difference between the self-efficacy beliefs of mentors with less experience and the mentors with more experience.

RESEARCH METHODOLOGY

The study aimed to investigate the differences in the self-efficacy beliefs of mentors (in-service primary teachers) and mentees (student teachers). For this purpose, 90 participants were selected; 45 mentees and 45 mentors. Mentees were selected randomly from the last semester of the undergraduate students of education department who recently completed practicum experience of eight weeks. Five mentors were selected from each of nine schools in which the mentees conducted their practicum experience. These schools were situated in a district of the northeast area of China. All the mentors were teaching to primary level classes; from class one to grade six.

The mean age of the sampled mentees was 22 ($SD = 2.14$). Most of the mentors were between 30-40 years ($SD = 0.86$). Eight mentors aged 26-30 years and only three were above forty. Almost 67% (30) mentors had teaching experience of above ten years, nine (20%) had 7-10 years, and six (13%) had 4-6 years of teaching experience.

Measures

Teachers' Sense of Efficacy Scale (long form) developed by Tschannen-Moren and Hoy (2001), was used as research instrument which has three subscales; Students' Engagement (SE), Classroom Management (CM), and Instructional Strategies (IS). A translated instrument, validated by two expert translators was administered along with its original English version. The reliability coefficient for the instrument was Cronbach's Alpha 0.91 and 0.92 for mentors and mentees respectively, the detail of which is given in Table 1.

Table 1. Reliability of Sense of Efficacy Scale

Cronbach's Alpha For	Engagement	Instruction	Management	Overall
Mentees	.80	.85	.77	.92
Mentors	.75	.85	.77	.91
Overall	.71	.80	.71	.88

Research Procedure

After piloting and calculating internal consistency of the instrument, it was deemed appropriate to administer the instrument for final study. The respondents were asked for informed consent while participating in the study. They were also assured of their anonymity and confidentiality of the data provided by them. The instrument was distributed to the participants by one of the researchers with the guidance of Chinese [students] friends to the mentees and with the direction of university teachers to the mentors. After a few follow-ups, the questionnaires were received by the researchers. Because of the cooperation of university teachers and students, the response rate was 100% by the respondents. The respondents were ensured that the information given by them would only be used for research purposes.

RESULTS

For analyzing data collected through questionnaire, inferential statistics were applied. Conducting data analysis for differences between the levels of mentors and mentees, independent sample t-test was employed using SPSS version 21. For exploring differences in the efficacy levels of mentors on the basis of their teaching experiences, one-way ANOVA was calculated.

Analyses were done both on factor level and on item level. First of all, factor level analysis has been reported using independent sample t-test (Table 2).

Table 2. Difference between Self-Efficacy Levels of Mentors and Mentees on Students' Engagement, Classroom Management, and Instructional Strategies

	Status	N	M	SD*	t	p	95% CI	Cohen's d
Engagement	Mentors	45	29.69	4.17	1.85	.07	[-0.11,3.22]	0.39
	Mentees	45	28.13	3.79				
Management	Mentors	45	28.67	4.13	.58	.56	[-1.97,1.08]	
	Mentees	45	29.11	3.07				
Instruction	Mentors	45	30.62	4.51	.81	.42	[-1.03,2.45]	
	Mentees	45	29.91	3.76				

*SD = Standard Deviation

Overall study results disclosed that mentors might have higher level of self-efficacy beliefs for SE than that of mentees because the difference between self-efficacy levels of mentees ($M = 28.13$; $SD = 3.79$) and mentors ($M = 29.69$; $SD = 4.17$) was marginally significant for the SE, $t(88) = 1.85$; $P = .07$, 95% CI [-0.11, 3.22], $d = .39$. Cohen's d was small. The difference between the perceptions of mentors ($M = 30.65$; $SD = 4.51$) and mentees ($M = 29.91$; $SD = 3.76$) was not significant for IS, $t(88) = 0.81$; $P = .42$, 95% CI [-1.03, 2.45] and classroom management, $t(88) = 0.58$; $P = .56$, 95% CI [-1.97, 1.08].

For investigating the difference on the basis of experience, one-way ANOVA was calculated using SPSS version 21. Among the participants, almost two-thirds had more than ten years of teaching experience (67%), about 20% had 7-10 years, and 13% had 4-6 years of teaching experience. No significant difference was found between the participants' level of self-efficacy by their teaching experience (Table 3).

Table 3. Differences among Efficacy level of Mentors on the Basis of Experience

		Sum of Squares	df	Mean Square	F	p
Students' Engagement	Between Groups	48.59	2	24.29		
	Within Groups	715.06	42	17.03	1.427	0.25
	Total	763.64	44			
Classroom Management	Between Groups	21.80	2	10.90		
	Within Groups	728.20	42	17.34	.629	0.54
	Total	750.00	44			
Instructional Strategies	Between Groups	7.74	2	3.87		
	Within Groups	888.83	42	21.16	.183	0.83
	Total	896.58	44			

The Table 3. illustrates that there was no significant difference among the self-efficacy levels of mentors on the basis of their experience in teaching for all the three factors. For all factors of self-efficacy, the p -value of F test was less than the alpha level 0.05.

Students' Engagement (SE)

The item-wise analysis for students' engagement disclosed that apparently, mentors were more confident than mentees in engaging students during the lesson. However, the t -test showed no significant difference between the groups except for one item "help students think critically" (Table 4).

Table 4. Comparison between Mentors' and Mentees' Perceived Students' Engagement

Items	Status	<i>M</i>	<i>SD</i>	<i>t</i>	<i>p</i>	Cohen's <i>d</i>	95% CI UL-LL																																																																								
Dealing difficult students	Mentors	3.40	.92	1.83	.07	.39	[-0.03,0.74]																																																																								
	Mentees	3.04	.93					Helping think critically	Mentors	4.18	.61	2.22	.03*	.48	[0.04,0.63]	Mentees	3.84	.80	Motivation ability	Mentors	4.04	.67	1.48	.14		[-0.08,0.52]	Mentees	3.82	.75	Ensuring students' improvement	Mentors	4.02	.78	1.5	.14		[-0.08,0.57]	Mentees	3.78	.77	Helping for value learning	Mentors	3.76	.88	1.64	.11		[-0.07,0.69]	Mentees	3.44	.92	Ability to foster creativity	Mentors	3.89	.89	1.35	.18		[-0.12,0.60]	Mentees	3.64	.83	Assisting families for guidance	Mentors	3.51	.87	.87	.39		[-0.49,0.49]	Mentees	3.67	.83	Helping the failing students	Mentors	2.89	1.17	.00	1
Helping think critically	Mentors	4.18	.61	2.22	.03*	.48	[0.04,0.63]																																																																								
	Mentees	3.84	.80					Motivation ability	Mentors	4.04	.67	1.48	.14		[-0.08,0.52]	Mentees	3.82	.75	Ensuring students' improvement	Mentors	4.02	.78	1.5	.14		[-0.08,0.57]	Mentees	3.78	.77	Helping for value learning	Mentors	3.76	.88	1.64	.11		[-0.07,0.69]	Mentees	3.44	.92	Ability to foster creativity	Mentors	3.89	.89	1.35	.18		[-0.12,0.60]	Mentees	3.64	.83	Assisting families for guidance	Mentors	3.51	.87	.87	.39		[-0.49,0.49]	Mentees	3.67	.83	Helping the failing students	Mentors	2.89	1.17	.00	1		[-0.51,0.20]	Mentees	2.89	1.17						
Motivation ability	Mentors	4.04	.67	1.48	.14		[-0.08,0.52]																																																																								
	Mentees	3.82	.75					Ensuring students' improvement	Mentors	4.02	.78	1.5	.14		[-0.08,0.57]	Mentees	3.78	.77	Helping for value learning	Mentors	3.76	.88	1.64	.11		[-0.07,0.69]	Mentees	3.44	.92	Ability to foster creativity	Mentors	3.89	.89	1.35	.18		[-0.12,0.60]	Mentees	3.64	.83	Assisting families for guidance	Mentors	3.51	.87	.87	.39		[-0.49,0.49]	Mentees	3.67	.83	Helping the failing students	Mentors	2.89	1.17	.00	1		[-0.51,0.20]	Mentees	2.89	1.17																	
Ensuring students' improvement	Mentors	4.02	.78	1.5	.14		[-0.08,0.57]																																																																								
	Mentees	3.78	.77					Helping for value learning	Mentors	3.76	.88	1.64	.11		[-0.07,0.69]	Mentees	3.44	.92	Ability to foster creativity	Mentors	3.89	.89	1.35	.18		[-0.12,0.60]	Mentees	3.64	.83	Assisting families for guidance	Mentors	3.51	.87	.87	.39		[-0.49,0.49]	Mentees	3.67	.83	Helping the failing students	Mentors	2.89	1.17	.00	1		[-0.51,0.20]	Mentees	2.89	1.17																												
Helping for value learning	Mentors	3.76	.88	1.64	.11		[-0.07,0.69]																																																																								
	Mentees	3.44	.92					Ability to foster creativity	Mentors	3.89	.89	1.35	.18		[-0.12,0.60]	Mentees	3.64	.83	Assisting families for guidance	Mentors	3.51	.87	.87	.39		[-0.49,0.49]	Mentees	3.67	.83	Helping the failing students	Mentors	2.89	1.17	.00	1		[-0.51,0.20]	Mentees	2.89	1.17																																							
Ability to foster creativity	Mentors	3.89	.89	1.35	.18		[-0.12,0.60]																																																																								
	Mentees	3.64	.83					Assisting families for guidance	Mentors	3.51	.87	.87	.39		[-0.49,0.49]	Mentees	3.67	.83	Helping the failing students	Mentors	2.89	1.17	.00	1		[-0.51,0.20]	Mentees	2.89	1.17																																																		
Assisting families for guidance	Mentors	3.51	.87	.87	.39		[-0.49,0.49]																																																																								
	Mentees	3.67	.83					Helping the failing students	Mentors	2.89	1.17	.00	1		[-0.51,0.20]	Mentees	2.89	1.17																																																													
Helping the failing students	Mentors	2.89	1.17	.00	1		[-0.51,0.20]																																																																								
	Mentees	2.89	1.17																																																																												

*Significant at the 0.05 level (2-tailed).

SD= Standard Deviation

The table reflects that there was no significant difference between the self-efficacy level of mentors and mentees except for the item “helping think critically”, whereas difference was statistically significant, $t(88) = 1.83$, $p = .03$, 95% CI [0.04, 0.63], $d = .48$, at alpha level .05. The d value was medium for this item. For ‘dealing difficult students’ the difference was marginally significant, $t(88) = 1.83$; $P = .07$, 95% CI [-0.03, 0.74], $d = .39$. Moreover, d value was small. For all other items, there was no significant difference between the groups.

Classroom Management (CM)

The factor of classroom management consisted of eight items. Item-level analysis for classroom management was done calculating independent sample t -test. The result revealed that the difference between the groups was found significant for only two items; “running activities smoothly” and “managing different groups.” For the other six items, there was no significant difference between the levels of self-efficacy of mentors and mentees. The detail may be seen in Table 5.

Table 5. Comparison of Mentors' and Mentees' Perceived Classroom Management

Items	Status	<i>M</i>	<i>SD</i>	<i>t</i>	<i>p</i>	Cohen's <i>d</i>	UL-LL (95% CI)
Controlling disruptive behavior	Mentors	3.80	.63	1.52	.13		[-0.07,0.51]
	Mentees	3.58	.75				
Clarity of expectations	Mentors	3.82	.78	1.55	.88		[-0.31,0.26]
	Mentees	3.84	.56				
Running activities smoothly	Mentors	3.24	1.03	2.57	.01*	.54	[-0.83, -0.11]
	Mentees	3.71	.66				
Making children follow rules	Mentors	4.04	.74	.90	.37		[-0.16,0.43]
	Mentees	3.91	.69				
Calming a disruptive student	Mentors	3.53	.82	.40	.69		[-0.26,0.40]
	Mentees	3.47	.76				
Managing different groups	Mentors	3.27	.94	2.12	.03*	.44	[-0.73,0.02]
	Mentees	3.64	.74				
Protecting from problem students	Mentors	3.38	.91	.00	1		[-0.38,0.38]
	Mentees	3.38	.91				
Responding defiant students	Mentors	3.58	.78	.00	1		[-0.33,0.33]
	Mentees	3.58	.78				

*Correlation is significant at the 0.05 level (2-tailed).
SD=Standard Deviation

Table 5. reveals the mentees showed higher self-efficacy for two items; “establishing routines to keep activities smoothly” and “establishing a CM system with each student’ group?” For ‘establishing smooth routines’, difference between efficacy levels of mentors ($M = 3.24$; $SD = 1.03$) and mentees ($M = 3.71$; $SD = .66$) was significant, $t(88) = 2.57$; $P = .01$, 95% CI [-0.83, -0.11], $d = .54$, at alpha level .01 with medium effect size. For ‘establishing CM system’ difference between mentors ($M = 3.27$; $SD = .94$) and mentees ($M = 3.64$; $SD = .74$) was significant, $t(88) = 2.12$; $P = .03$, 95% CI [-0.73, 0.02], $d = .44$, at alpha level .05 having small effect size. For the other six items of classroom management, there was no significant difference between the self- efficacy levels of the groups.

Instructional Strategies (IS)

Analysis for IS revealed that there was no significant difference between mentors’ and mentees’ perceived competence in applying instructional strategies except for only one item; responding difficult questions, where the difference was statistically significant. The detail of the analysis has been given in Table 6.

Table 6. Comparison of Mentors' and Mentees' Perceived Instructional Strategies

Items	Status	<i>M</i>	<i>SD</i>	<i>t</i>	<i>p</i>	Cohen's <i>d</i>	95% CI UL-LL
Responding difficult questions	Mentors	4.09	.56	2.55*	.013	.53	[0.07, 0.59]
	Mentees	3.76	.68				
Assessment ability	Mentors	3.98	.75	.43	.67		[-0.24, 0.37]
	Mentees	3.91	.70				
Questioning ability	Mentors	4.04	.82	1.87	.07		[-0.02, 0.64]
	Mentees	3.73	.75				
Addressing individual differences	Mentors	3.71	.82	.00	1		[-0.34, 0.34]
	Mentees	3.71	.82				
Using assessment strategies	Mentors	3.64	.98	.00	1		[-0.41, 0.41]
	Mentees	3.64	.98				
Confused students' clarity	Mentors	3.93	.72	.00	1		[-0.30, 0.30]
	Mentees	3.93	.72				
Using classroom strategies	Mentors	3.64	.80	.00	1		[-0.34, 0.34]
	Mentees	3.64	.80				
Challenging intelligent students	Mentors	3.58	.92	.00	1		[-0.38, 0.38]
	Mentees	3.58	.92				

Note: * $p < 0.05$ (2-tailed)

The table shows that the difference between the self-efficacy levels of groups was significant only for one item, 'Responding difficult questions,' which was statistically significant, $t(88) = 2.55$; $P = .01$, 95% CI [0.07, 0.59], $d = .53$, at alpha level .01. For the item, 'questioning ability' difference was marginally significant. Moreover, for remaining items, the difference was not statistically significant at alpha level 0.05.

DISCUSSION AND CONCLUSION

The findings of the study revealed that there is no significant difference between the self-efficacy beliefs of mentors and mentees. There was the marginally significant difference between self-efficacy levels of the groups concerning students' engagement. Hence, the finding demands a further investigation for the issue. The study of Azar (2010), found no difference between the levels of self-efficacy but there are two points to consider. First, Azar conducted his research at the secondary level, and the mentors considered for this study were from primary level (Grade 1 to Grade 6). Second, he tried to find the differences between

pre-service and in-service teachers not between mentors and the mentees. Here, the case is different because the in-service teachers of this study are the mentors, who mentored the sampled mentees during the practicum. Only for engaging students in the lesson, mentors had a higher level of self-efficacy than that of mentees. The mentees need particular attention for developing the strategies to engage students during the lesson. Among eight variables of self-efficacy, the mentors had a higher level of SE for helping students think critically and for dealing with challenging students. Mentors are experienced teachers who have learned through their experience how to engage students. Their experience of teaching might be the critical factor which gives them the confidence to engage students (Hemmings, 2015).

For classroom management, the mentees had higher self-efficacy beliefs only for two items; running class routine smoothly and managing different groups. This finding is critical because the mentors were much experienced, and the mentees had no experience at all. This may be because of mentees' motivation. It has been studied that self-efficacy decreases after ten years of experience and the sampled teachers had mostly (67%) more than ten years of teaching experience (Dembo & Gibson, 1985). The mentees had a higher sense of self-efficacy for managing different groups. It might be because in universities group work is assigned to them and they know the importance of group making technique, and they know how to make and manage groups. Further, usually in schools, group strategy is less employed in teaching. However, it is important for the school heads and teacher trainers to train the teachers how to make groups and convince them about the importance of group making. The mentees had higher self-efficacy for 'running activities smoothly' which is an essential finding because mentors have a lot of practical experience and mentees have no practical experience of teaching and running daily activities. One reason may be the sense that mentees are being observed and evaluated, so they are more conscious and have a focus on smooth running of activities. Gorrell and Dharmadasa (1994), also reported higher self-efficacy of mentees for CM.

For applying instructional strategies, in most of the cases, there was no difference at all between the cohorts. The only difference found significant was for only one variable, responding difficult questions, where mentors reported a higher level of self-perceived self-efficacy. For the variable

‘questioning ability’, there was the slightly significant difference between the groups. The mentors showed self-perceived higher efficacy for questioning ability. This finding is noteworthy and has strong implication for teacher education institutions (TEIs). The TEIs might not give prospective teachers (mentees) sufficient training of phrasing good questions and responding difficult questions. For mentors, their experience might have given them confidence in tackling difficult questions and phrasing good questions.

On the basis of experience, there was no significant difference between mentors. On the one hand, this finding is endorsed by the literature (Guskey, 1987). The findings of this study support the study by Guskey (1987) but contradict to the studies of Wolters and Daugherty (2007), Lin and Tsai (1999), and Liu et al. (2007), who found positive correlation between efficacy and teaching experience, and to the studies by Ghaith and Yaghi (1997), and Guo et al. (2010), who found negative correlation. However, in a study by Hemmings (2015), experience increases self-efficacy, although his study was for early years of teaching. On the other hand, it might be a point for further exploration, because among the sampled mentors 30 had more than ten years of experience, nine had 7-10 years, while only six had 4-6 years range of experience. It is suggested that this finding may be further verified and explored taking a sufficient sample.

RESEARCH IMPLICATIONS

The study has implications for in-service teachers’ development programmes and also for the mentees’ training programmes. In-service teacher educators can consider the CM aspect in their content for the development of teachers. The teacher educators may focus on developing questioning ability in the prospective teachers.

The administrators of the teacher education faculties and curriculum developers can incorporate more experiences and activities in practicum for the enhancement of student teachers’ (mentees’) IS and SE. The education faculties should focus especially on the practical experiences for SE in lessons, like putting hard questions and phrasing good and interesting questions. The heads of schools and teacher trainers should focus on classroom management because teachers reflected lower efficacy for running routine activities and formulating groups for activities among students.

FUTURE RECOMMENDATIONS

The results are significant and have implications for TE institutions. Education faculties may bring improvements taking advantage of the findings of the study.

The findings imply that there is need to study the in-service teachers' management problems with a more substantial sample over a broader area. The results also call for exploring the issues of IS and SE faced by mentees.

To verify the findings of the study, the researchers recommend large-scale research including more participants and a vast area for studying self-efficacy of in-service and STs separately or in comparison. The case studies can also be administered in different education faculties of the universities of other cities.

In the Pakistani context, such investigations may also be carried out to examine the self-efficacy of in-service teachers and trainee/pre-service teachers which will be helpful in improving the national academia in general and the teaching quality in particular. This study can provide stimulus and guideline for such kind of researches in the local setting.

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APPROPRIATION OF LANGUAGE IN *TWILIGHT IN DELHI*

Zainab Akram and Dr. Alia Ayub

“No candle burns upon my grave
Nor blows a drooping rose;
And no moth burns its wings in the flame
Nor the bulbul sings his woes”.

(Ali, 2007, p. 227)

ABSTRACT

English, which emerged as a colonial language is now the lingua franca of the world. In a colonized country like Pakistan, English has dominated and enjoyed the rank of official language even after the independence. It is rightly said that the British have gone but are successful in keeping their hegemony through their language. The colonial language has subjugated the undertakings of the subcontinent and dominated other native languages. The present study tries to explain the concept of the Twilight in Delhi, written by an Asian author, who intend to prove that the condition in language adaptation and adoption in Pakistan was not miserable. The author of the novel possesses the strength to present English as a lingua franca of Pakistan, with the indigenization and amalgamation of the local terms and native jargons. The four strategies of language appropriation as pointed out by Kachru (1983), and five by Ashcroft, Griffiths, & Tiffin (2002), are inquired in this study and the data is collected in correspondence to these strategies. The data is collected from the text of the novel, Twilight in Delhi. The findings reveal that the alterations in the language under language appropriation are evident to such an extent that the localized English has the potential and prospective of embedding them and facing the literary world with a new powerful dimension against the political language dominance of the British.

Keywords: Language, Appropriation, Post-Colonial, Localized English, Political Language

INTRODUCTION

English is trimmed, modified, adapted, mixed, hybrid, corrupted, polluted and evolved with other native and indigenous languages. The versatility behind the action is justified for various reasons. Among them is the indigenization of English by the post-colonial writers. Keeping the promise of replying to the West's notion of East muteness, Spivak in '*Can the subalterns speak?*', raise the voice, and gives way to the feelings of real colonized people, show their sensations and senses the outlet, an escort to their experience; the culture, the context, the nativity in language and customs. The individuality and authenticity keeps them on a separate forum and pedestal among the rest of the world (as cited in Ashcroft Griffiths, & Tiffin, 2002). The postcolonial writers have been subjugated by the colonial oppression and marginalization and are forced to take a retaliating stance through the writings.

The linguistic authority of the colonial languages sustained even after the independence. Morson and Emerson (1990), assert that every time we speak, we respond and react to something spoken before. We interpret those earlier utterances as hostile or sympathetic, authoritative or feeble, socially or temporally close or distant, thus shaping the content and style of what we say. This makes our speech complex. The speaker's words combine and retreat from others, intersect with a third group, shaping the discourse and leaving a trace in all its semantic layers, complicating the expression and influencing stylistics. With a right kind of analysis and techniques, the words of utterances could be cited or reported from other contexts.

Language Appropriation

English gives the advantage of its status and scope but lacks the possibility to convey all the cultural meanings attached to virtues of warmth, sincerity, and local dignity carried by the minority languages. The use of appropriation gives the opportunity to bring all these virtues into English.

It is not grammar which enables people to communicate, but certain communicative practices and strategies are used to convey the differences in language. The strategies are not knowledge or cognitive competence, but a means adopted by the speaker in the inevitable communicative situations. Indian linguist Khubchandani (1997), argues that the orientation in East community is different from the West as it is not based on a shared language or culture. For South Asians, shared space makes community, and it has the power to accommodate multiple language

groups of similar geographical space which is also diverse and is a norm unlike the exception in non-western communities.

Sometimes the English language is unconsciously appropriated by the non-native users. Joseph, 2006 (as cited in Awan & Ali, 2012), opines that the interference of the mother tongue brings a change in the language with its inherent resistance. When a writer from a non-native country, would produce something in English, it must have some changes under the influence of their mother tongue but in the literary writings, the indigenization is purposely done by the author as a symbol of retaliation, a portrayal, an inscription and a stamp of authentic nativity upon a certain piece of writing.

Appropriation in Post-Colonial Writings

Postcolonial writing abrogates the privileged centrality of English by using language to signify difference along with using the sameness which would allow it to be understood. The indigenization of English, exclusively in the creative writings of the prior colonized states, has turned into an established occurrence which is consuming different forms and attaining popularity with the postcolonial literature spreading around the world (Iftikhar, 2012). Other than the colonial familiarity, globalization and migration are other aspects which are emerging as the forces, which are adding to the rise of works which correct English and include the traditional susceptibilities of the non-English cultures. The linguistic abrogation depicts the rejection of the postcolonial writers' concept of a particular Standard English. This agenda is followed by the Postcolonial writing. The appropriateness of the dominant language may not be challenged in catching and unfolding the local realism, but after all, the Standard English is nothing than the language of the ethnic colonization (Awan & Ali, 2012).

Ashcroft, Griffiths, and Tiffin (1989), presented the textual strategies employed by the postcolonial writers. They explain two separate processes of sabotaging the language of the center, which are abrogation; involving the rejection of language usage of the center and rejecting the metropolitan power of communication means. The second process is appropriation and re-formation of the center language. A number of strategies are used for this purpose. Apart from abrogation and appropriation, there are glossing, code-switching, code-mixing strategies. The writer challenges the politics of language established by the British by standing to the dynamic creativity of his own. Abrogation is the refusal of imperial culture categories, aesthetic and pretended standard of normative usage with its

notion of traditional and fixed meaning in the words. Shafique and Yaqoob (2012), assert that a vivacious moment in the decolonization of the language and the writing in English occur when “their works come in a hostile dialogue with the previous canonical works of literature” (p. 479).

Dutta and Hossain (2012), opine that instead of bending to the stagnant hegemony laid by the imperial language, the possibility lies in producing a strong counter-discourse in the language of their former colonizers. The abrogation and appropriation of English showed that English is not confined in being the “Queen’s language” (p.58) after being used by the Pakistani author, in the polyglossic linguistic context of the subcontinent. Use of strategies aid to achieve the process of a counter-discourse.

The strategies are used and successfully reported in ‘Strategies of Language Appropriation in Khaled Hosseini’s, *A Thousand Splendid Suns*’ by Awan and Ali (2012), which is a post-colonial text. The researchers explain the process and methodology which leads to a solid specimen of de-colonization of English as the language of the Firangi, now catering to the needs and requirements of the colonized.

The strategies of language appropriation as pointed out by Kachru (1983), and Ashcroft Griffiths & Tiffin (2002), are tabled as follows:

Kachru (1983):

1. Lexical innovations
2. Translation equivalence
3. Contextual redefinition
4. Rhetorical and functional styles

Ashcroft, Griffiths, & Tiffin (2002) proposed:

1. Glossing
2. Untranslated Words
3. Interlanguage
4. Syntactic Fusion
5. Code Switching and Vernacular Transcription

Historical Context of the Novel

Twilight in Delhi depicts the twilight decline of Delhi with the whole Muslim culture, which started to wreck with the death of Mughal emperor Aurangzeb in 1707 and continued to deteriorate by 1857. The author displays the impacts of imperialism in the chaotic years of 1857-1919 with his minute observation of the decay of Muslim life and culture. Ali has

portrayed with sincerity the effects of imperialism in undermining the existing or native culture and described the culture, values, and traditions of sub-continent where Muslims witnessed their zenith and faced the decline of their power.

LITERATURE REVIEW

Analysis of the Strategies of Appropriation Used in *Twilight in Delhi*

Glossing

An explanatory comment attached to a native word falls into this category. The glossing signifies the cultural distance and the author is confirmed that the reader is not aware of the contextual meaning of the word. The glossing could be pre, post or in the text.

“Mohalla” (Ali, 2007, p. 3), “Qawwals” (p. 41) are glossed as locality and singers respectively; which is explained to clear the concept of the reader to the concept of the context and the affiliation within the specific space, which would enhance the experiences of the people and compliment their actions and life process. “Low kotha” (p. 6) is explained in a footnote as an upper storey house. “Sherwani” (p. 12), “karkhandar” (p. 49), “Molvi and Maktab” (p. 51), “Chamari’s” (p. 52), “The loo” (p. 61), “saqis and sarangis” (p. 73) are explained with a footnote to avoid ambiguity. “The ghee” (p. 39) appears with a foot note and so does “Kahars” (p. 43), “Kababi” (p.78), “Burqas” (p. 84), “Sabeel” (p.91), “Assalaam-alaikum” and “walaikum-assalaam” (p.93), “Tahmat” (p.100), “ghazal and daagh” (p.117), “Allah-o-Akbar” (p.130), “bania” (p.135), “Sarkar” (p. 136), “domnis” (p.155), “pindis” (p. 160), “sehra” (p.162), “the shohdays” (p.165), “pachchisi” (p.181), “Iqbal” (p.195) “ghassals” (p.232), “Hangman” (p. 241), “Kothay wali, kothay wali” (p. 259).

The Pre-Glossing

“The great battle of Mahabharat” (p. 4), the reference is made with the word battle to explain the next word. “The waters of the Jamuna” (p. 5) and “the morning azaan” (p.17) with the usage of water and morning make some reference to comprehension. “Ya Rasul Allah [O Messenger of God]” (p.158), here the meaning is written in parenthesis to avoid any ambiguities as it is a religious phrase.

The Post Glossing

The post glossing is seen in “Jama Mosque” (p. 4) and, “in Henna tree”

(p.7) “Chauri Bazar” (p. 38) describing the name of a local market; “Mohallah mosque” (p.41) describes that the sentence is related to some mosque and “sarangis”, “muffled drums” (p. 73), “With difficulty Mir Nihal reached the mardana, the men’s part of the house” (p. 69) the other half of the sentence describes the meaning of mardana. “nisavray pigeons” (p.104) a native word that describes a pigeon. “Yet everyone considered him a majzooob, a person who has reached a certain mystical stage when divine passion has come upon him...” (p. 259). “A discussion was going on regarding the merits of Zauq and Daagh as poets” (p. 116), the phrase as poets describe to the foreigner reader that the discussion is about two native poets. “Nausherwan which has killed nine lions,” (p. 131) an explanation of Nausherwan. “And the Qutabs, who are faqirs, act as the naibs or assistants of God on earth” (p. 142). In this sentence, Qutabs supplement faqirs which supplement naibs in return...the ubtana, a scented preparation of herbs and drugs for the complexion, was brought out” (p. 161). The definition of Ubtana leads the word.

Untranslated Words

The device of leaving words un glossed/untranslated keeps the cultural individuality unharmed and undamaged. An extra standing adds to the difference between cultures and points to the effectiveness of discourse by explaining cultural concepts, and energetically engaging the readers in locating and exploring meanings with the contexts. “Qutab Minar” (p. 4) comes with no explanation. The case is similar with “Farangis and Mussalmans” (p. 8) with the original words showing the protest and attachment with not two groups only but with two distinct words.

Sometimes the cuisines or vehicles, or kinship or nouns lose their charm and authenticity if they are explained with indulgence in the easiness and comfort of the reader’s comprehension. However, the additional meaning would only add to more ambiguity or complexity, and any alternative word would just add to more vagueness than clarity. “Raja Yudhishtira” (p. 4), with no reference made to the word Raja. Katha (p. 8) is expressed in a context where the four lines explain the context with the compliment of some English words that the reader assumes the explanation of the word as some edible item. “Baddi” (p. 162) and “Bakrid” (p. 191) stand unexplained, but perhaps the capital B of Bakrid would announce something significant about the word.

“...shooting from the Lal Kuan,” and “going into Kucha Pandit turns

to the right and terminates at Mohalla Niyaryaan...” (p. 6) none of the words are explained, but the sentence structure depicts the explanation of the address that is directed to the reader.

“A moazzin from a nearby mosque raised his voice...” (p. 30). The sentence weaved around the word describes its relation with the mosque. “Whenever he had gone inside she had talked to him from behind the purdah” (p. 33). “(W)hen a dust storm blows it means the jinns are going to celebrate a marriage” (p. 63), “the jinn,” is explained concerning some superstition. The process of making “paan” describes it as being some exotic dish and also the hand and palm dyed red shows the function of henna, (p. 76). “...Begam Waheed decided to have a meelad read” (p. 81).

“Mir Nihal was in no mood to buy...from the people of the mohalla and replying to them.” The author does not bother to explain the word mohalla, rather weaves it in the sentence to be assumed by the audience as some group of people, whereas the term means as a narrow profound locality, sharing some houses in confined premises. Moreover, the upcoming sentence expands the idea as, “His voice could be heard far and wide in several mahallas,” (p.92). Here, an expansion is made to the realm of other mohallas too.

“But he did not like the sort of pigeons Mir Nihal and Khwaja Saheb were fond of, called ‘golay’” (p. 103). here, the author does not feel the necessity to describe, but the sequence of the sentence describes that golay is a kind of pigeon. “...Kabuli pigeons were no better than the ‘nisvaray’” (p. 104), suggests for itself that nisvaray is another pigeon kind.

“No pulao has been cooked today, hafizji” (p. 259). The word pulao signifies that it is related to local cuisine.

“...[f]ound his way inside the zanana” (p. 259). Here too, the word zanana has been preferred to be used against any other English translation.

“The bania asked the farmer to give his daughter to him in marriage” (p.176), the word bania remains undefined here.

“the faqirs came, whined, begged in doleful voices,” (p. 200), here the faqirs are described indirectly as beggars.

Syntactic Fusion

It combines two different linguistic structures by mixing the syntax of

local language with the lexical forms of English. The influence of two linguistic structures works together. In the postcolonial text, neologisms do not embody cultural essence as new lexical forms in English but are evolved in the linguistic structures of the mother tongue. “Firangis and Mussalman,” (p.8) are the pluralization of local in lexics of English. “Moazzins” (p. 31), “Saiyyeds” (p. 34) “Burqas” (p. 84), “Kahars” (p.43), “Mohallas” (p.92), “Mureed” (p.122) , “Shah and seven skies” (p. 127), “ghassals and Azaans” (p. 232), “the show days” (p.165), “hakims” (p.251). “Mushtari Bai salaamed them” (p. 74). The act of greeting has been changed to past tense.

Code Switching

It is a process of switching between two or more codes in the appropriation method and altering the manners of communication. “This device is used by poly dialectical writers and serves as an interweaving mode of illustration,” (Awan & Ali, 2012, p. 487).

The choice of the language code depends on the author, who is the best judge to select according to the appropriateness of the occasion.

“Dhum! Qalandar, God, will give,
Dhum! Qalandar, God alone;
Milk and sugar, God will give,
Dhum! Qalandar, thighs,
Lacchi thy soft...” (p.78)

“Bol gai My Lord kukroo-koon” [My lord has been frightened like a defeated cock]. “Bol gai My Lord kukroo-koon” (p. 249). Here the author prefers to explain the code-switching within parenthesis.

“...he used to live in Chitli Qabqar” (p. 193) and “...the disfiguring of the Chandni Chowk” (p. 196).

Lexical Innovation

According to Kachru (1983), the lexicalization of various types in the text is made. One method is borrowing local words into English and merging the words from two different sources of lexical. Kachru further opines that the hybridized lexical items comprise of two or more elements with one from a South Asian language and the other from English. “Paan-box” (p.8), “bulbul’s nest” (p. 95), “eight-anna” (p. 131) , “twelve annas” (p. 135) , “angrezi sarkar” (p. 136), “looted Dilli” (p. 136), “Chugha coat” (p. 192), “loafer’s friends” (p. 193), “imitation Darbar” (p.195)

Translation Equivalence

The author uses Translation Equivalence to infuse the native beliefs, perceptions, setting and the way of taking things found in the belief space of the audience. Postcolonial politics of culture is inherent in the very refusal of separating the 'event on a place' from the 'language of the place' used to convey or depict that event. For instance, and blood is in its soil, is the typical example of indigenization (p. 4) where instead of explaining the wide massacre, the author prefers to use this phrase. "You have become the moon of Eid" (p. 74). "Only a year ago a new wave of freedom had surged across the breast of Hindustan" (p. 239). "I am alive" (p. 93) is a typical reply and an utterance to show that one is doing well in life and striving to keep the means of life itself.

A common native idiom is translated word to word, "When husband and wife are willing, what can the Qazi do?" (p.95), "O thou Fatto, may God's wrath fall upon thee. Where hast thou died?" (p. 95) is a typical way of cursing any when one disobeys with the exact translation of the native phrase in the second part of the utterance. The sentence, "...to those from whom he got his 'salt'" (p.137), announces the loyalty.

Contextual Redefinition

The context of the novel discussed is far away from the wildest imaginations of the western scenario. The context of the east is too rich culturally and traditionally, with its own integral and strengthened family system, kinship and values. The process of language appropriation redefines some kinship related terms. "Begum Nihal" is accepted as a norm of respect in society, with no further details explaining the details of word Begum, (p.7). "Bi Anjum" (p.8), "Mushtari Bai" (p.15), "Khwaja Saheb's pigeons" (p. 20), "Nawab Puttan" (p. 38), "Molvi Sahib" (p. 51), "Hakim Bashir" (p.103), "Bhabban Jan" (p.117).

"What had happened to the great poets of Hindustan? Where were Mir and Ghalib and Insha? Where were Dard and Sauda or even Zauq?" (p. 241). Here the pen names of the poets are uttered without and heed whether the Western reader understands or is familiar with these names; the previous line is enough to explain that these are renowned poets.

The kinship terminology and the genuine usage of it extricate the family system of the sub-continent from the Western societies. These terminologies also specify the admiration and reverence seen in the local scenario of the sub-continent.

Indigenous Metonymy

The indigenous metonymy displays the gap that exists between the expressive capacity of English and experiences of everyday life.

The author, instead of employing English in all the indigenous expressions, and replace them with the English equivalents, the cultural significance is maintained by keeping their original composition and authenticity. “but Chanbeli brought the sherbet in a silver cup...” (p.27), the sherbet could have been replaced by the drink, but the significance of sherbet lies only with this part of the geographical area. “I say, that was a rotten painch” (p. 30). “There is only one sorrow written in their qismet” (p. 45). The word destiny could be better placed with, “qismet” for explicitly. “At the Eid-gah,” there were thousands and thousands of people, all elated and happy, with attar on their bodies and collyrium in their eyes” (p. 130). In this sentence, the author does not bother to replace or explain the word Eid-gah, and similarly, attar means perfume, but the author chooses to use the native than English lexis.

“When they reached Laal Darwaza...” (p. 78) explains some spot of destination in its native name originally produced.

“...Nawab Puttan said pulling at his hookah” (p. 119). Hookah stays with its authentic identity though unknown to the non-native reader. “... and Asghar took a tonga to go to the graveyard” (p. 236). Tonga stays uncorrupted though undefined. “In the absence of my well-beloved

I have drunk, O saqi, like wine my blood. And.... I ate it like kababs with relief “(p. 240). In this piece of poetry, “O saqi,” is a typical word used in Urdu poetry to enhance the effect of drinking. “Who has not got at least two gold mohurs by him. The vizir was sitting nearby, and the king beckoned to him to search the barber’s bag” (p. 254). The words in italics could be replaced by the author with seal and minister, but he preferably chooses the local lexis. “...and came in a doli...” (p. 258). The sentence confirms that doli would be some sort of a conveyance device. “...who were not earning yet, rupees or eight-anna bits” (p. 131) anna is not replaced by any substitute of English for money. “...firing to fireworks during the festival of Shab-barat” (p. 137), the use of the word festival denotes that the reference is made to some occasion.

“...A koel began to sing and cry’ Akoel began to sing. O, dost thou, koel, sing the song” (p. 170). In these verses, the poet does not choose to

alter the word koel with Nightingale to enhance the effect of the native word. “In the hullabaloo of the wedding” (p. 174), the hustle at the wedding is not substituted with hullabaloo. “I can’t give my daughter away to a man who looks like a kazzaq” (p. 187). “When after the vida she saw Meraj...” (p. 188). In both the sentences, the words kazzaq and vida remain unglossed to retain their cultural authenticity.

Indigenous Discourse Markers

Discourse markers are employed in a particular language as the language symbol and in the society where they are spoken. The indigenous markers in the English language confirm their belonging to a specific local setting. “Dilchain, O Dilchain, get up. The master has come”, (p. 9), depicts the pure local taste. “Hai, hai, sister, what has happened to you?” (p. 63). “But, amma, I don’t think she is the type of girl who would keep Asghar happy” (p. 56). “Hai, hai, what has happened to you?” (p.162). “Hai, hai, sister, have you seen ...” (p.188). In these lines, the emotional and exclaimed word Hai is repeatedly used to enhance the surprise or sorrow or excitement in a single word.

Rhetorical and functional styles

The passion, wrath, vengeance, contempt, and hatred, often compels the speaker to use the native words which would intensify the depth of feelings of the speaker and justifies that his feelings are the offsprings of a moment and passion. “It is God’s vengeance falling on these good-as-dead Farangis,’ she said. ‘May they be destroyed for what they have done to Hindustan” (p. 137). “...poor and rich alike who had happened to be Mussalmans...” (p. 138). The rhetorical compassion of the speaker urges to display the contempt, and the pressure is too intense to think and use the substitute words in English for the sensitive issues like farangi, Hindustan and Mussalmans.

Inter-Language

When the author believes that the dialog uttered by the character at syntax level is nativized, it is legitimate to contextualize it or Pakistanize it. It remains neither the legacy of English nor Urdu. Like ‘Fatto’ (p.95) is the amalgamation of Fat and native word Motto. “salaamed” (p. 74) denotes the transformation of native word Salam in the past tense. “At which a whole chorus of ‘No’s’ rent the air” (p. 161). The word no is nativized by transforming it into “No’s. Haranguing” (p. 176) is the coinage for the term refusing.

CONCLUSION

Along with language appropriation strategies laid by Kachru (1983); Ashcroft, Griffiths, and Tiffin (2003), two techniques were adopted in this study, i.e., Indigenous Discourse Markers and Indigenous Metonymy from Awan and Ali (2012), which were found complimenting in achieving the research goal. Overall the research has adopted eleven (11) strategies to analyze appropriation of language in *Twilight in Delhi*. The use of the wide and rigorous language appropriation in the novel, with the revelation of native cultural decisiveness by the adroit use of language, places the author of *Twilight in Delhi* in the favorable context of the post-colonial authors as the ethnic proclamation is transferred by using indigenous language in the novel.

Twilight in Delhi, depicts the cultural and religious heritage of a group of Muslim families residing in British India. The author preferred to use English to reach the world audience to portray the culture and norms of the Muslims of India, their lives, beliefs and ethnic practices. However, the attachment, the honor, the prestige of one's nativity comes in the front line while describing the most touching moments and speeches. Ali while writing *Twilight in Delhi* did not compromise to the sole usage of English, but spiced it with the *cardamom*, *chilies*, and *elaichee* of the native flavors and marking his stamp on the nativization of English and appropriated the language according to native taste and adaptation.

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AMODE IBRAHIM ATCHIA ('MAJOR'), 1868-1947: MAURITIAN PIONEER IN ELECTRICITY, INNOVATOR, AND PHILANTHROPIST

Prof. Marc Serge Rivière

ABSTRACT

Known affectionately as 'Major,' Amode Ibrahim Atchia was born of an immigrant father from Barbhodan, a village 15 km from Surat on the Kirkland, Ibrahim Sulleman Atchia, and a Mauritian mother. Even in his youth, 'Major' showed an inner talent to innovate and create unusual gadgets, although he received little formal education. With his three brothers, Mamode Ibrahim, Hossen Ibrahim and Suleyman Ibrahim, 'Major' successfully launched a prefabricated concrete business which provided an invaluable service to Mauritians after a particularly strong cyclone in 1892. However, today, Amode Ibrahim Atchia and his brothers are best remembered for their vital contribution in the field of Hydro-electricity, when they founded the 'Mauritius Hydro Electric Company' in Rose Hill in 1900. This led to the construction of the Réduit Hydro Electric Power Station in 1906, a short distance from the State House and the University of Mauritius. As a self-taught 'technician,' 'Major' oversaw the entire operation, though with the invaluable help of his brother, Hossen Ibrahim, the genuine engineer. By 1920, the Station was providing electricity to the towns of Beau Bassin/Rose Hill, Phoenix, Quatre Bornes and Mangalkhan/Floréal, and most of Lower Plaines Wilhems District. Two other Stations were set up in the South of Mauritius by 'Major' Atchia in Mahebourg/ Rose Belle and at Cascade Cécile, near Surinam. Furthermore, the Atchias were innovators in picture houses which they constructed all over the island of Mauritius, after the initial creation of the 'Cinema Hall' in 1914 through the 'Mauritius Cinema Corporation.' In recognition for his pioneering work in Hydro-electric energy in Mauritius, the Government took the unique decision of renaming the Réduit Station the 'Amode

Ibrahim Atchia Hydro Power Station' in 2014. This article deals with the multifaceted talents and laudatory achievements of 'Major' Atchia who has been hailed by local Historians as arguably "the great Mauritian genius".

Keywords: *Hydro-electric energy; Réduit; Mauritius; prefabricated concrete business; humanism; philanthropy.*

INTRODUCTION

One of the first pioneers of Hydro-electric energy in Mauritius was the 'Major,' as he became, and is still, widely known on the island of Mauritius today. Amode Ibrahim's father was Ibrahim Sulleman Atchia, an immigrant from Barbhodon, a village 15 km from Surat on the Kirkland. The 'Major's' father arrived in Mauritius in 1861, accompanied by his maternal uncle, Hassenjee Atchia (44 years old) and the latter's son, Dawjee Hassenjee (14 years old) (Dukhira, 2008). Sulleman Atchia married a Mauritian, Teekum Elahebux (Owadally, 1999). From this union was born Hajee Amode Ibrahim Atchia at Belle Rose on 25 May 1868. Sulleman Atchia showed himself to be a very skillful and resourceful trader in Belle Rose; just as his son, the 'Major' later became a "prosperous entrepreneur" (Dukhira, 2008). In his notes entrusted to the writer of this article, Cader Kalla remarked: "These Barbodhanians from South Gujarat contributed substantially to the entertainment industry. The Atchias of Rose Hill was the first to start and use the *Cinema Hall* as a place of amusement" (Kalla, 2010). More will be said on the subject of cinemas towards the end of this article.

At first, known as the 'Major' to all his employees, Amode Ibrahim was soon referred to by that name by his contemporaries in Mauritius who bore him genuine affection. In a speech on the 'Major,' at the launch of the 'Organisation for Diaspora Initiatives' (ODI), Cader Kalla, a well-known historian of Mauritius, called Amode Ibrahim Atchia "The Great Mauritian Genius." Moreover, in his entry in the *Dictionary of National Biography*, A.W. Owadally said of Amode Ibrahim Atchia: "In his youth, he displayed a marked propensity at creating gadgets set in motion by small water wheels established on a canal running near his parents' home" (Owadally, 1999). With his brother, Hossen, who was to figure prominently in the founding of the Réduit Hydro-electric Station in 1900-1906, Amode Ibrahim constructed a merry-go-round with wooden horses "powered from the engine of an old stone roller lighted from home-made batteries and

successfully operated at the Champ de Mars”, the hippodrome of Mauritius in Port Louis (Owadally, 1999). Thus did the ‘Major,’ as a young man, show enormous potential as an innovator and a born entrepreneur. In the 1900s, he also erected a number of edifices based on his own designs, such as a 24-room mansion at the corner of Sir Virgil Naz and Vandermeersch Streets in Rose Hill, for himself and his family. He was, in Cader Kalla’s words, “shining as an innovator” (Kalla, 2010; Dukhira, 2008).

Amode Ibrahim Atchia and his three brothers, Mamode Ibrahim, Hossen Ibrahim and Suleyman Ibrahim, founded the *Société Atchia Frères* of which the ‘Major’ was the clear leader and which launched a concrete and prefabricated concrete business successfully. Following the cyclone of 1892, many homes were destroyed across the island, including in Rose Hill. ‘Major’ first reconstructed in concrete the mosque of Rose Hill. From then on, concrete slabs were used in building houses, staircases, market stalls and even pillars. Moreover, the Mauritius Railways ordered concrete sleepers to be made by the Atchia Company. Though not a qualified engineer, ‘Major’ emerged as a “self-taught technician” of high caliber (Owadally, 1999). However, it is above all for his contribution in the field of hydro-electricity that he is remembered today, and it is to this that we must now turn our attention.

Re-naming of Réduit Hydro Power Station as *Amode Ibrahim Atchia Hydro Power Station* (2014)

One of the most significant events in the History of the Central Electricity Board (hereafter C.E.B.) occurred on 5 February 2014. On that auspicious day, the old Réduit Hydro Power Station, created by Major Atchia and his brothers in 1906, witnessed a unique ceremony. Surrounded by the Atchia Family, other VIPs, the Chairman, General Manager and several Staff of the C.E.B., Dr. the Honorable Rashid Bebeejaun, then Deputy Prime Minister of Mauritius, paid homage to a great pioneer of Electricity in Mauritius: Amode Ibrahim Atchia (Rivière, 2015). During the official ceremony, the nation recognized its debt of gratitude to the innovator and was rightly reminded of the ground-breaking work done by other electricity *entrepreneurs*, without whom Mauritius would have had to wait well beyond the 1900s for electricity, pioneers such as: Amode Ibrahim and Hossen Ibrahim Atchia, engineers of the initial Réduit Power Station (1906), and Messrs Sylvio Fanucci and Pierre Adam, promoters of Tamarind Falls Hydro Power Station (1903).

Why and how this 2014 milestone in the Development of energy was reached in Mauritius is the subject of this paper. It will become clear that Mauritians should indeed continue to pay homage to an immensely talented entrepreneur who was responsible, with his three brothers, for the creation of three Hydro-electric power stations during a most eventful career. The *Amode Ibrahim Atchia Hydro Power Station* at Réduit, together with Tamarind Falls Power Station, were at the beginning of the 20th century, and remain today, jewels in the crown of the modern and strong para-statal body that the C.E.B. has become, for the two stations stand proudly as symbols of where the nation started in energy resources and where we have got to in the 21st century.

Precursors of ‘Major’ Atchia

The town of Curepipe in Plaines Wilhems was provided with electricity from gas as early as 1865. The streets were later lit up with a rudimentary form of electricity on 28 December 1881. At the time, the number of inhabitants stood at 10,000; some of them would have attended the ‘Casino Ball’ of 2 December 1881, in a large meeting room measuring 80 feet long and 30 feet wide, near the present town-hall. Historian Giblot Ducray described the ‘Casino Ball’ as follows:

“The *great attraction* of the evening will be the ballroom lit up through electricity [...]”

From that moment on, there was rapid progress in lighting up the streets of Curepipe in 1893, much earlier than those of Port Louis (Ducray, 1957).

So it was that, towards the end of the 19th century, Curepipe reaped the benefits of the talent of the Mallac Brothers (Adrien and Louis) who set up a small plant, driven by steam, to generate energy on a plot of land which belonged to Mr. Salaffa, in Royal Road (Ducray, 1957). In 1889, the same innovators founded, in Ritter Street, a “small factory functioning with an engine and dynamos” (Ducray, 1957). Thus, some residences in Curepipe were lit up by electricity for the first time on 5 October 1889. Alas, this experiment proved to be very costly since the Mallac Brothers had to resort to a Belleville steam generator, so much so that they sold out to Goudin Coutenanceau and Co. in 1892. The latter endeavored to cut the costs of producing electricity by using gas, an experiment that failed to provide the positive results expected.

At around the same time, Port Louis was forging ahead, with its Theatre lit up for the first time in 1884. The following year (1885), the Civil

Hospital benefited from electricity. It is also worth noting that the streets of Curepipe and Port Louis were switched on to electricity long before London which depended on gas lamps until well into the twentieth century (Ducray, 1957).

Tamarind Falls

As early as 1903, the 'General Electric Supply Company of Mauritius' (G.E.S. Co.) was founded by Messrs Sylvio Fanucci and Pierre Adam who acquired 350 *arpents* of land around Tamarind Falls (Macmillan, 1914). By 1914, the G.E.S. was providing electricity to Curepipe, Vacoas, including the military camp, and parts of Phoenix and Quartier Militaire. The Company's Manager, from its inception until May 1913, was Mr. J.E. Tarby who left Mauritius for the U.K. in that year. In 1914, *Mauritius Illustrated* reported that G.E.S. Co. "[had] been authorized by the Government to extend its operations for [financial] motives, as well as the illuminating power to Port Louis" (Macmillan, 1914). The Company was also expected, then, to:

extend its services to sugar and aloe factories and workshops along the lines of its connections. The Company is also studying the question of introducing electric tramways to connect Curepipe, Mangalkhan, and Vacoas (Macmillan, 1914).

The original capacity was around 0.6 MW which was increased progressively over the decades. According to the same source, the Tamarind Falls Station stood at 960 feet high and produced 1,500 kW, of which only 250 kW were used at night in 1914. Two dams had been built by 1914, one on Rivière des Aigrettes, the other on Tamarind River which was diverted into the former by a trench 1,000 feet long. From the Rivière des Aigrettes, a canal 3,000-foot long took the water to a pipeline 2,800-foot long, composed of steel pipes, "24 by 22 by 20 ½ inches, supplied by Messrs Stewarts, Lloyd, and Co. of Glasgow and fitted with air-valves" (Macmillan, 1914).

The Company provided Curepipe, five miles away, with current through overhead wires, and, thence, Phoenix and Vacoas, four miles distant. G.E.S. was making provision in 1914 to run a direct power line to Port Louis, covering a distance of 20 miles. *Mauritius Illustrated* provided details of the Company's revenue for the years 1904-1912, which stood at Rs 102,914.56. Tamarind Falls – of which the head drop is 298 meters -

figured on two stamps, representing two British monarchs, King George V (4 cents) and Queen Elizabeth II (10 cents), with the mention 'Mauritius' (waterfallstamps.com).

The Réduit Power Station built in 1901

In collaboration with his three brothers, Mamode Ibrahim (who sat on the Board of Beau Bassin/Rose Hill from 1901, for several years), Hossen Ibrahim and Suleyman Ibrahim, the 'Major' formed the family company, A. I. Atchia Bros. Ltd., which acquired the Sugar Estate, *L'Industrie*, between Montagne Longue and Crève-Coeur in 1900 and ran it until 1921 (Emrith, 1967). They were also the proprietors of *l'Amitié* or *Grand' Garde* in 1916 (Rouillard, 1964-1979). It is to be noted that other Muslim contemporaries of the Atchias, notably the firm Ajum Goolam Hossen and Co., were owners of Sugar Estates, such as the *Bon Air* Sugar Estate at Pamplémousses in 1898 (Emrith, 1967).

The Atchias have left an indelible imprint at Réduit; the initials A.I.A., according to Cader Kalla, "can be seen today on the part of the concrete steps leading to the Hydro-Electricity power plant of Réduit, the achievement for which the Major is nationally famous" (Kalla, 2010). In an informative article in the daily newspaper *L'Express*, Chit Dukhira reported a vibrant speech made by Kalla on the invaluable contribution of Major Atchia to Hydro-electricity in Mauritius as follows:

Major attracted general attention, if not admiration, when he set up at Réduit, his hydro-electric plant. It supplied energy to the inhabitants of Rose-Hill, Beau-Bassin, Quatre-Bornes, and Moka, besides installing a telepheric for crossing the river. He then created, along with his brothers, the Mauritius Hydro Electric Company of which he became the Engineer. The government subsequently took over its control. The Atchia Family also set up a central hydro-electric plant for the benefit of the inhabitants of Mahebourg, Rose-Belle and other neighboring villages (Dukhira, 2008).

In effect, in addition to the Réduit Power Station, the Atchia Brothers thus also founded important, albeit, rudimentary Hydro-electric Power-Stations in Mahebourg and at Cascade Cécile (near Surinam) in the South of Mauritius.

However, the jewel in the Atchia crown was the Réduit Hydro-electric Power Station, still operational today, a stone's throw from the State House and the University of Mauritius. Conceived as early as the 1890s, the Réduit Station was brought into operation in 1901. The plans and technical drawings were the work of Mr. Gustave de Coriolis, born on 20 August 1856 in Port Louis, who died in Paris on 9 December 1928. It is known that de Coriolis worked in collaboration with Amode Ibrahim Atchia and his brothers on the planned Réduit Station a decade before the inauguration; as Surveyor General, he had, of necessity, been consulted. Subsequently, once operations were on the way, de Coriolis gave strong support to the Atchia Brothers in their bid to secure a contract to provide electricity to Beau Bassin/Rose Hill in the 1900s, as explained below. The Atchia brothers founded the 'Mauritius Hydro Electric Company' in Rose Hill in 1900, with the chief aim of producing electricity at Réduit, by using the waters of Terre Rouge River and Cascade River. It would appear that in the early days, a dangerous incident occurred during a reception at the nascent Réduit Station, when stones rolled down from the cliffs onto the station, causing great panic among the guests. This resulted in 'Major' Atchia commandeering his engineers to dig a cave into the side of the hill to house the generator.

In 1882, the 'Electricity Lighting Act' had paved the way for the Atchias' pioneering work, whilst in 1889, the Supreme Court had authorized them to erect a dam across the Réduit River. So, the plan was in the offing for quite a while. The first Electricity Ordinance was promulgated in 1902, enabling such pioneers as Messrs Fanucci and Adam and the Atchia Brothers to produce commercial electricity for consumers in parts of Plaines Wilhems as well as Port Louis.

The essential preparations for the Réduit Power Station became more concrete from 1899 to 1900, and a reasonably rudimentary Hydro Power Station started functioning in 1901, with a hydraulic turbine of 40 kW housed in a rock cavern, below the present dam. Relics of the original turbine can be still seen nowadays in the Réduit Station. It was only in 1906 that the turbine began to work to its full potential, with electricity at 60 cycles per second, that is five years after the Hydro-electric Power Station began operating. From 1906 onwards, the Station produced enough electricity for the twin-towns of Beau Bassin/Rose Hill, primarily for lighting. According to existing notes found at the C.E.B. Archives, the "transmission system in 1906 was single-phased" (Vigier de La Tour, 2012).

In his reminiscences of the accomplishments of Major Atchia, Cader Kalla stressed the difficulties encountered at Réduit and, hence, the immense credit due to the innovator and his team, as follows:

His most single work is no doubt the Réduit Hydropower Station in 1901. He tamed the River Cascade at Réduit Waterfall to provide water for the electric power plant. With the help of his young brother, Hossen, and local engineers, he installed the turbine and other items in the plant which he caused to be built. There is no need for us to underscore the problems encountered during the construction of this plant (Kalla, 2010).

Indeed, as one embarks on a descent to the station along the original 200 steps, one becomes fully aware of the physical obstacles that must have confronted its founders and the initial workforce. The original plant was encased in a rock cavern where stands the portrait of the ‘Major,’ with the date 1906. Much later, in 1930, A. I. Atchia and his brother, Engineer Hossen Ibrahim Atchia, had a gangway built, which used a single cable, to facilitate the lowering of essential equipment and material to the station for maintenance after the construction phase. This mechanism was to be renovated and consolidated by the C.E.B. in 1984; it is still functional today and is admired by all who successfully gain access to the station, with the permission of the C.E.B. The two banks of the river were, at one time, a favorite spot for walkers who never failed to remark on what a famous Mauritian-born writer, Magda Mamet, named the ‘a flying *passerelle*’ (Mamet, 1988). Engineer Rivaltz Chevreau draws a parallel, in his notes made available to us, between the arduous task of erecting stations at Tamarind Falls and Réduit: “One cannot fail, during a visit to the sites, to realise, even today, how much effort, endurance, and patience, was required to achieve all this” (Chevreau de Montléhu, 2004).

Thanks to the Atchia brothers’ pioneering spirit, the town of Beau Bassin/Rose Hill was lit up, including the Major’s own home at the corner of Sir Virgile Naz and Vandermeersch Streets. The State House was soon after provided with electricity during Sir Charles Bruce’s term of office (1897-1902).

The ‘Major’ did not stop at this but went on to supply electricity to the South, with the construction of a Hydro Power Station at Cascade Cécile,

near Surinam; the original station (310 kW) was alas completely destroyed by cyclones *Alix* and *Carol* (1960) and, subsequently, replaced by a new one-MW station, downstream from the previous station, on the Savanne River. It was inaugurated by Governor Sir John Shaw Rennie on 26 September 1963. Moreover, Amode and Mamode Atchia had also founded the ‘Electric Power Generation Company’ that was re-named the ‘Grand Port Electricity Supply Ltd.’ in 1926, by virtue of Proclamation No. 40 (Owadally, 1995).

In 1930, renovation and consolidation work proved necessary at the Réduit Hydro Power Station; it was then that the small dam upstream from the station required strengthening and was replaced by a new one. Some appurtenant structures, which were built later, are still in place today and bear the date ‘1930’, along with an inscription of the names of the chief shareholders of the ‘Mauritius Hydro Electric Company’: John Cowin; E. Desvaux de Marigny; E. Rochery de Marcenay; Adrien Dalais; Jules Leclézio; Pierre Montocchio; Edouard Piat, Secretary; Adolphe Le Tellier d’Orvilliers.

By 1930, the three Atchia Brothers [Mamode, Hossen, and Suleyman] had sold their shares in the ‘Mauritius Hydro Electric Company’ to the persons listed above; not so the ‘Major’ who preserved his interests. Another inscription at the dam recalls the history of the original Réduit Station: “Mauritius Hydro Electric, erected in 1900-April 1906, by Hossen Ibrahim Atchia, Electrical Engineer.” This would tend to indicate that if the driving force had been Amode Ibrahim, the technical expert on the project, from the start, was Hossen Ibrahim Atchia. On the steps that now lead down to the station is inscribed the following: “1930. A.I.A. Hydro Electric, Rose Hill.” Inside the modest, but historic, edifice that presently houses the Réduit Station, one finds cement panels, built by the Atchia Factory in Rose Hill, that bear the date ‘1935’, as well as a star; this points to the fact that substantial renovation works were undertaken by the Atchia firm at, or around, that date.

Beau Bassin /Rose Hill provided with electricity

Port Louis had been gas-lit as early as 1860-1870 by the ‘Mauritius Gas Co. Ltd.’ (Quenette, vol. I, 1993). As indicated above, the streets of the capital were lit up with electricity much later in 1909, after those of Curepipe (including Lees Street) in 1893. As for Beau Bassin/Rose Hill, thanks to the pioneering work of the Atchia Brothers, especially following

the nomination of Mamode Ibrahim Atchia to the Board in 1899, electrification was to follow closely behind Port Louis (Rivière, 2015). As early as 1898, the Municipal Board of Beau Bassin/Rose Hill took cognizance of a report by the Surveyor General (Gustave de Coriolis) regarding electricity requirements for the town (8 August 1899) (Board Proceedings, 1898-1905). On 28 August 1899, the Board, on the advice of the Surveyor General, decided to grant a privilege to the Atchia Brothers for fifteen years, relating to the lighting up of the town. By 1901, the Company erected 111 supports for electric wires, 56 in Rose Hill and 55 in Beau Bassin (Rivière, 2015). In 1903, the Board resolved to spend the tidy sum of Rs 1,357 on electricity for the streets (Board, 1898-1905). The previous year (1902), in order to mark King Edward VII's coronation, festivities were organized and municipal areas were lit up until midnight, as were Rose Hill railway station, and the public fountains. Fireworks were also set off opposite the Board's venue (Board, 1898-1905), all made possible by the 'Mauritius Hydro Electric Company.' From then on, the Atchia family played a vital role in bringing electricity to more parts of Beau-Bassin/Rose Hill. In 1928, the minutes of the Board indicated an increasing demand for electricity by residents; a new contract with the Atchias' 'Mauritius Hydro Electric Company' was granted for the period 1908 to 1928 (Board, 1898-1905).

Enjoying the monopoly of supplying electricity to Beau-Bassin/Rose Hill, the 'Mauritius Hydro Electric Company' extended its services to Phoenix, Quatre Bornes and Mangalkhan/Floréal. The Company was exempted from Ordinance No. 18 of 1902, aimed at regulating "the employment of Electricity for the purposes of electric lighting and Power generally (26 September 1902)". This Ordinance stated explicitly:

That the contract entered into between the Government and Messrs A.I. Atchia Brothers, on the 23rd December 1899, be exempted from the operation of this Ordinance and Regulations made thereafter other than falling under categories (a) and (b) mentioned in the first paragraph of this Article (*Mauritius Almanack*, 1903).

A specific contract existed between residents of the above-mentioned towns and villages and the 'Mauritius Hydro Electric Company', which included "Rules, conditions of subscriptions for lighting [...]", now to be found in 28 Articles in the Minutes of the Board of Beau Bassin/Rose Hill

of 13 June 1917 (Board, No. 647). In 1918, the Government School (Rue Moka, Rose Hill), the 'École des Frères' (Lourdes Street, Rose Hill) were lit up (Berthelot, 1990). The Meter System was introduced by the 'Mauritius Hydro Electric Company' in 1934 (Berthelot, 1990).

Réduit Hydro Power Station since 1935

It is worth noting that up to 1936, the single 40 kW turbine, installed at Réduit in 1906 by the Atchias, and a single-phase system of 60 Hertz, were catering for the needs of Lower Plaines Wilhems District in electric energy. By 1936, the streetlights, initially placed in the middle, had been moved to the edge of the roads of Beau Bassin/Rose Hill. At the beginning of World War II, the Chairman of the Electricity and Telephone Company asked for lamp-shades to be placed on street-lights so that they would not be visible from above, in case of an attack (Berthelot, 1990). Moreover, in 1936, meters were installed in customers' homes. The Atchias' 'Mauritius Hydro Electric Company' had its headquarters at the corner of Vandermeersch and Royal Streets, Rose Hill. It was a wooden structure on a site where stand the present C.E.B. offices. Later, Major Atchia had a concrete building erected next to it. In 1936, the Réduit Station's capacity was increased when two 150 kW and one 300 kW turbines were installed. Three-phase alternators, much more economical, were added, operating at 6.6 kV, and the entire system was thus modernized. It was, at that particular time, that the cement panels, bearing a star (see above), were placed within the station. The said turbines were to serve the Station well until 1955, and beyond.

On 6 October 1952, after the Major's death in 1947, the 'Mauritius Hydro Electric Company Ltd.' submitted to the Board of the C.E.B., founded in 1952, an application for the sale of its assets to the 'General Electric Supply Company of Mauritius' (G.E.S.), the same company set up by Messrs Fanucci and Adam in 1903. This request was granted, and 1952 saw the end of operations under the aegis of the 'Mauritius Hydro Electric Company Ltd.' at the Réduit Hydro Power Station. In 1955, access to the station was still by way of the steep steps, erected by the Atchias, which remain today behind the engineers' office, or the security guards'. The original pipeline, as the then engineer Chevreau tells us, was made of riveted iron sheets, assembled in sections that were 'plumbed' and required constant checking. It appeared, from his observations that the original dam, built by Major Atchia, had been made of wood and that, over the years, it had been rebuilt on several occasions, between 1935 and 1984. The dam

capacity at Réduit Station was increased by raising it by three feet in 1974, at which time the impounded area was enlarged. According to *L'Express* of 8 January 1975, the total cost of refurbishing and upgrading the new station was Rs 1,500,000. In theory, the electricity production was expected to rise from 2 million to 5 million units per annum.

CONCLUSION

As shown above, 'Major' Atchia's contribution as a pioneer of electricity is immeasurable. Without any formal education, like many self-made men, the 'Major' displayed enormous enthusiasm and unparalleled talent as an innovator, a visionary and a forward-looking individual. He proved to be well ahead of his time. In other fields besides Hydro-electricity, the same rare individual qualities shone through; in 1906, 'Major' used electrically-driven scrapers to treat aloe leaves at the Atchias' new mill located in Pamplemousses, producing twenty tonnes of fiber per month (Owadally, 1999). However, it must be stated that, in all such undertakings, his younger brother, Hossen Ibrahim, deserved a great deal of credit; the novel ideas may have originated from the 'Major,' but Hossen was, in effect, the engineer who made them possible. After providing an itinerant cinema for the country people of Mauritius, the Atchia brothers, led by the 'Major,' built *Cinema Hall* in Rose Hill in 1914; it remained in use well until the 1960s. Taking advantage of the large surrounding park, the founders organized floodlit night-time football and tennis matches as well as wrestling contests; there was also a merry-go-round for Mauritian children driven by electricity (Kalla, 2010). If *Cinema Hall* was a very early picture house in Mauritius, soon others were constructed by the Atchias in Port Louis, Rose Belle, Mahebourg and Flacq. 'Major' and his son Ajum, through the 'Mauritius Cinema Corporation,' were soon running picture houses in all corners of Mauritius in the 1930s, which made up for the general lack of family entertainment. All in all, the contribution of the Atchia family to social and religious life in Mauritius was outstanding in the first three decades of the twentieth century. Thus, Major's brother, Mamode Ibrahim, who sat on the Board of Beau Bassin/Rose Hill from 1901-1906, played a vital role in the opening of the Mohammedan School in 1905 in Rose Hill (Dukhira, 2008).

True to his nature and his instincts, 'Major' Atchia remained an entrepreneur to the very end; early in the 1900s, he had kept an ice-house in Rose Hill close to his home and was the chief supplier of ice to the

island. The Second World War did not affect his activities; he is said to have traveled between Baie du Tombeau and Port Louis in a rickshaw or a cyclo-vehicle is driven by one of his apprentices (Dukhira, 2008). What was he doing in Baie du Tombeau so far from his hometown of Rose Hill? In fact, in 1935-1936, he had founded a salt pan at Baie du Tombeau, and using an *éolienn*e (windmill), he was successful in conveying sea water to the salt pan where, in the event of a lack of sun, he boiled the water in a huge cauldron (Owadally, 1999). Each day, from 1935 onwards, ‘Major’ would travel from his home in Rose Hill to Port Louis, and thence to Baie du Tombeau. During a return journey on 17 September 1947, in a railway compartment, Amode Ibrahim Atchia was struck down by a heart attack and died as a result; he was buried in St. Martin Cemetery, near Rose Hill (Owadally, 1999). The ‘Major’ had a strong and sparkling personality; much loved by the population, he displayed rare leadership, “humanism and philanthropy” (Owadally, 1999). In the 21st century, Mauritius has not forgotten the immense contribution which he made to the development of electricity on the island. Hence, the Government of Mauritius took a unique decision of renaming the Réduit Hydro Power Station after him on 5 February 2014. The son of a Barbodhanian trader from South Gujarat, born at Belle Rose of a Mauritian mother in 1868, had found a place in the hall of fame of the island of Mauritius.

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REVIEWING THE ROLE OF COMMONWEALTH OF INDEPENDENT STATES (CIS) WITH SPECIAL REFERENCE TO U.S. RIVALRY TOWARDS CENTRAL ASIA

Dr. Faisal Javaid and Dr. Asghar Ali Dashti

ABSTRACT

The history of Eurasia was diametrically changed when the erstwhile Soviet Union disintegrated into 15 new independent states. Afterward, close cultural, political and socio-economic similarities and divergent interest led these states to form the CIS. Since its inception, the CIS has played a significant role in the ever-changing international affairs, especially pertaining to Central Asia. Since all CIS states possess immense energy resources, they would play the central role in the New Great Game and the New Silk Road. Moreover, the region surrounding the CIS is also expected to be the central and decisive place for the upcoming cut-throat competition between the US and China in the imminent new cold war. The article will analyze the history briefly and the underlying objectives of the CIS and its main organizational structure. It also takes into consideration the increasing relations between the CIS and the CARs. Since the US is a major player in the region and its engagement is also augmenting, the article will discuss the economic and military relations and objectives of the US with the CIS.

Keywords: CIS, CARs, the US, Energy Game, Geopolitics, Mutual ties, Competition

INTRODUCTION

Formation of Commonwealth of Independent States

The Commonwealth of Independent States (CIS) is the regional organization established in December 1991. It is composed of those states that once formed the greater part of the Soviet republics in the last month of its existence. When the fateful disintegration of the Soviet Union seemed inevitable and imminent, these republics including all the Central

Asian and Caucasian republics except Georgia, created a regional organization to immensely help one another in achieving specific predetermined objectives. These objectives include fostering shared financial, political, military, social, cultural, and linguistic ties while facilitating their political, economic, and defense cooperation as developing independent states. The all-out and meaningful cooperation and coordination in the afore-mentioned fields, soon after their independence were quite imperative because their all institutions were bereft of the adequate workforce to function efficiently in the aforementioned areas.

Against this background, the CIS founding members aimed at creating a much looser alternative to the USSR, entering as independent states into a voluntary union with the limited objective of only cooperation, but not integration, unlike the USSR. Toward that end, on December 8, 1991, the heads of the Soviet states of Russia, Ukraine and Belarus met in Belarus, where an accord was signed to form the CIS (Lewis & Marks, 1998, p-60), what became known as the Belovezh Accords (Spencer, 2010, p-222). The founding members made it clear that the CIS was not meant to be a Slavic alliance, and thus would be open to all Soviet republics willing to join it.

The CIS structuring practically heralded the end of the Soviet Union. On December 21, 1991, the CIS became a loose union of all the former Soviet republics apart from the three Baltic republics (Latvia, Lithuania, and Estonia) and Georgia, which sought a pro-Western life in the post-independence period. The leaders of the other 11 Soviet republics gathered at that time in the capital of Kazakhstan, Almaty (then Alma-Ata), to sign the CIS charter (Peimani, 2009, pp-295-296). The document stipulated that states, on equal chance, would set up the Commonwealth of sovereign States. Accord was also signed on collaborating organizations of the Commonwealth of sovereign Republics. On the basis of this document, to resolve matters relevant to with the synchronization of the commonwealth in the ground of common concerns, the decision took place to form the highest body of the Commonwealth titled as "The Council of Heads of States and The Council of Heads of Governments" (Ministry of Foreign Affairs of the Republic of Belarus). Coming out of two devastating civil wars in Abkhazia and South Ossetia that led to the practical (but not the official) independence of those republics, and facing many other internal political, economic, and security challenges, the exhausted Georgian

government joined the CIS in December 1993 to secure Russia's assistance, as the main backer of its breakaway republics, in dealing with those republics (Corso, 2005).

The headquarters of the CIS was in Minsk, Belarus. Since 1991, almost every CIS chairman (called the executive secretary), had been from Russia or Belarus (Lewis & Marks, 1998, pp. 59-62). At least theoretically, this regional organization was not established to create a new country along the lines of the USSR, nor was it meant to pave the way for that over time. Its creation was partially the result of the realization on the part of the member republics of the impossibility of the continuance of the Soviet Union and the need to supply a medium for a civilized divorce for the Soviet states.

Objectives and Principles of Commonwealth of Independent States

As per Article-1 of the year 1993 Contract of the Commonwealth of sovereign Republics, the CIS was found on standards of independent parity of all its members that were sovereign topics of universal law with equal privileges. The Contract of CIS puts down a multi-purpose organization based on region with quite secure collaboration in the field of politics, armed forces, finance, culture and social areas (Danilenko, 1999, p-66).

Collaboration between the members that took place by CIS was to carry out in harmony with the standard of parity all the way through cooperating organizations shaped on the basis of equality and functioning in the manner recognized by the accords between commonwealth members, which was neither a republic nor a super-republic formation (The End of the Soviet Union, 1991).

The objectives of the Commonwealth were communicated in Article 2 (Voitovich, 1993, p-419) of the Contract;

- I. To collaborate in the field of politics, finance, nature, culture, civilizations, and others;
- II. To provide complete and balanced financial and social growth in a good way of the member republics within the structure of a conventional financial space, throughway collaboration and incorporation;
- III. To guarantee the rights of human and essential liberty according to

the standards recognized worldwide and standards of global law and the CSCE documents;

- IV. To collaborate amongst the Member Republics in securing global peace and safety;
- V. To execute competent acts for the decrease of weapons and military expenses, to eliminate the nuclear and other types of arms of mass devastation and to achieve the widespread and whole disarmament;
- VI. To promote open communication, associates and progress within the Commonwealth for the citizens of the Member States;
- VII. To provide joint legal help and collaborate in other areas of lawful relations;
- VIII. To offer the passive conclusion of disagreements and clashes amongst the Commonwealth States.

The principles of the CIS were expressed in Article 3 (Ibid, pp.419-420) of the Charter:

- I. Give value to the independence of the Member States, for the absolute privilege of citizens to self-fortitude and for the privilege to decide their future with independence with no interference from outside;
- II. the holiness of boundaries of States, respect of present limits and the refusal of illegal possessions in territories;
- III. the uprightness of territories of States and denial of every acts to tear territory of another;
- IV. the non-utilization of power or the hazard of power in opposition to the political sovereignty of a Member State;
- V. the resolution of arguments by the passive way, to keep away from intimidating global stillness, safety, and impartiality;
- VI. the preeminence of global rule in thruway relationships;
- VII. non-interference in the interior and exterior matters of each other;
- VIII. the guaranteeing of human rights and fundamental liberties for all citizen with no difference of race, cultural individuality, religion, language or political or other beliefs;

- IX. authentic completion of compulsions recognized in agreement with documents of Commonwealth together with the current Contract,
- X. taking account of the concerns of each other and the entire Commonwealth;
- XI. moreover, depiction support in all grounds of their joint relations on a joint approval foundation;
- XII. joint endeavor and common support to produce passive live forms for the citizens of the Member States of Commonwealth and guarantee their financial, social and economic growth;
- XIII. the growth of jointly valuable financial, systematic and technological collaboration and the expansion of the incorporation procedure;
- XIV. the divine harmony of their citizens based on esteem for their uniqueness, close collaboration in the protection of cultural principles and cultural trade.

Membership

The CIS had 11-member states when it was established in December 1991: The Republic of Republic of Belarus, Republic of Armenia, Azerbaijan, the Kyrgyz Republic, Republic of Kazakhstan, Republic of Moldova, Russian Federation, Turkmenistan, Tajikistan, Ukraine and Uzbekistan on equal footing form Sovereign States of the Commonwealth. Later, in December 1993, Georgia joined the Commonwealth, increasing the number to 12 (Official Website of Commonwealth of the Independent States- CIS).

The chance of future membership of the only ex-Soviet republics not in the CIS (the three Baltic States: (Estonia, Latvia, and Lithuania) was practical unless the current situation changes, a highly unlikely scenario. This was evident by their membership in NATO and the EU, a situation that practically rules them out having any interest in joining the CIS. In the nonappearance of any apparent desired on the part of these former Soviet republics to join the organization, there was no realistic chance for the CIS's expansion in the foreseeable future. In fact, the opposite would likely be the case, as evident in certain policies of Turkmenistan, Georgia, and Ukraine. Hence, Turkmenistan ended its permanent membership on August 26, 2005, in the CIS to become an associate

member, explaining the decision as a necessity to make its position within the organization consistent with its international neutrality status (Turkmenistan Declares, 2005).

Georgia departed from the CIS Council of Defense Ministers in March 2006 as a step toward its membership in NATO. Georgian president Mikhail Saakashvili justified the decision by saying it could not be part of two military alliances at the same time (Georgia Opts Out, 2006). Georgia's planned to leave the CIS became a reality in the result of the Georgian-Russian war of August 2008. President Saakashvili, on August 12, announced his decision to leave the CIS (Georgia to Leave Alliance, 2008). The Georgian parliament adopted certain resolutions to that effect on August 14, 2008, based on which the Ministry of Foreign affairs of Georgia sent a memo on the same day to the executive committee of CIS in which it was notified that Georgia has withdrawn from the CIS (Ministry of Foreign Affairs of Georgia, 2008). August 18, 2008, in the CIS Executive Committee, acknowledged a memo from the Foreign Affairs' Ministry of Georgia to withdraw from the CIS. During a summit of Foreign Ministers Council of CIS held in Bishkek on October 9, 2008, termination of the membership of Georgia was decided from the Commonwealth of Independent States, according to which Georgia's withdrawal from the CIS will be held twelve months after composed notification of the CIS Charter depositary. Thus, in according to the CIS charter, 18 August 2009, Georgia formally ended to be an associate of this global organization (Nesterenko, 2009).

A draft bill was approved in the parliament of Ukraine in which proposal was given to surrender from the CIS subsequent the Crimea's seizure by Russia. Ukraine determined to discontinue the CIS presidency of the country. Ukraine then filed a note on March 20 to the Executive Committee of CIS to postpone the presidency of the country in the Commonwealth of sovereign States (CIS) and commenced the course of extraction out of the CIS (Draft bill on Ukraine's withdrawal, 2014).

Structure of the Commonwealth of Independent States

The CIS was an unstructured merger of the past Soviet States. Not like the past Soviet merger, the Commonwealth did not have rigid central structure, and there was slight collaboration in interior and exterior matters amongst the member states. As per the Contract of CIS, the Commonwealth did not have states of being a state and did comprise any

powers of supranational type” (Leonard, 2006, p-376).

The Russian language has been nominated as the working language of the Commonwealth. 84 bodies are formed by the Sovereign States of The Commonwealth that includes 69 of sectoral collaboration. Pronouncement of the CIS leaders Council on to improve and reform the arrangement of the Commonwealth of Sovereign States on April 2, 1999, endorsed the plan of CIS (Official Website of CIS).

According to the CIS charter, the most critical intergovernmental organs are as follows (Voitovich, 1993, pp. 418-429):

- **The Council of State Heads** is the supreme body of the Commonwealth of Sovereign States. It mainly debates on the matters and solves the problems related to the common interests of the member states. The council meets annually to discuss, and its decisions are adopted by consensus and are not binding. (Art. 21)
- **The Council of the Heads of Government** organizes collaboration between the executive authorities of the member states in the social, financial and another area. The council meets twice annually to discuss, and its decisions are adopted by consensus and are not binding. (Art. 22)
- **The Council of Foreign Ministers** is the CIS decision-making body for collaboration in the activities related to the foreign policy of the member states. Through this council, the member states attempt to formulate their common stand on such issues as a crisis in Bosnia and Herzegovina, a crisis on Kosovo, and wars in Iraq and Afghanistan. The council is one of the main bodies in establishing the CIS peacekeeping forces. (Art. 27)
- **The Council of Defense Ministers** is a body under the Council of the State Heads. It coordinates military cooperation of the CIS members. (Art .30)
- **The Council of Border Troops Commander** is a body of the State Heads Council and accountable for maintaining stable condition on the outer borders of the CIS and for coordination activities of the border guards of the CIS. (Art. 31)
- **Economic Court** of the CIS ensures implementation of economic

commitments within the CIS. The court settles economic controversies and dispute among the member states. (Art. 32)

- **Inter-Parliamentary Assembly** is a consultative institution of parliamentary cooperation created to coordinated constitutional reforms in all republics. The assembly is represented by parliamentary delegations of each member state. (Art. 37)

Following are other vital organs that were created at various dates:

- **Interstate Statistical Committee** was formed according to the decision CHG in December 1991 and to coordinate activities of statistical organizations of member states, develop and implement a standardized statistical methodology, facilitate information exchange among the member states, aid national statistical services, and create and maintain the common statistical database.
- **Council of Collective Security** is the highest political body of CIS member signatories of the Agreement on Collective Security of May 15, 1992. It coordinates joint activities of the state signatories of the agreement.
- **Interstate Bank** was created in an exceptional signed Accord in the Minsk meeting conducted on January 22, 1993. It is an organ for organization and implementation of the multilateral interstate settlement of financial transactions between the central banks as well as for coordination of monetary policies of the member states (The text of the Agreement, 1993, p-6).
- **The Economic Council** is the principal decision-making body accountable for execution of the judgments approved by CHG and CHS concerning the Accord on Formation of Free Trade Zone and its procedure. It approves by the Resolution of the CHS 25 January 2000.
- **Executive Committee** is the managerial, directorial and synchronizing body of CIS that managed all actions of the State Heads Council, Government Council, Council of Foreign Affairs Ministers, Economic Council and other CIS bodies. It was approved by the CHS 21 June 2000 (Kemal, 2001, pp. 97-98).

In harmony with Article 34 of the CIS countries Contract based on the

accords of member states on collaboration in the social, financial and other disciplines might be created bodies of sectoral collaboration to perform the growth of decided standards and regulations for such collaboration and assist their execution (Official Website of CIS).

Commonwealth of the Independent States and Central Asia

The CIS was established to help the ex-Soviet republics, with their extensive multidimensional ties, in coordinating their post-independence activities in major areas of importance to all of them, particularly the foreign and economic fields (Fowler, 2007). Theoretically, the CIS provides a forum for political, economic, military/security, and parliamentary cooperation among its member states. Its various councils are meant to facilitate such cooperation. As a regional organization, the CIS is not a cohesive union of its member states. Nor is there any indication that it is heading that way, thanks to the strong reluctance of most of its members for that type of organization (Peimani, 2009, p-297).

Before the year 1992, Central Asia was considered a fraction of a combined financial room. The formation of the CIS was a significant step in allaying the fears of Central Asian states regarding reassertion of Russian hegemony and redrawing of boundaries. The CIS in the form of a group splashed in years 1992-94 to participate in local clashes in the Moldova and Caucasus and abound within Tajikistan and as financial matters were driven into the backdrop. Tajik civil war woke up the Central Asian states and Russia to the dangers of religious extremism and cross-border terrorism. A more integrated security framework evolved in the form of the Collective Security Treaty (CST) that was approved in the year 1992 with Armenia, Russia, Kyrgyzstan, Uzbekistan, Kazakhstan, and, later, Tajikistan as a member (Ubaidulloev, 2010, p-44).

Central Asian Republics feared from Islamic Extremism, drug trafficking, Border issues, regional conflicts, and instability. The CIS Collective Security Treaty of 1992, the stationing of Russian troops in Tajikistan, etc. The rise of the Taliban and after 9/11, War against terrorism dramatically changed the security situation in Central Asia. Russia became the chief security guarantor of Central Asia (Ibid, p-46).

Turkmenistan and Uzbekistan were against the CIS as dominated by Russia and to lessening over under the pressure of polygonal organizations. Though; supposedly a CIS member Turkmenistan stopped

even to offer secretariat the figures (Sakwa & M, 1999, pp. 379-415). Turkmenistan, with considerable export grosses from cotton and natural gas, approved an autarchic political arrangement, looking for guarantees by United Nations that it would remain neutral (Pomfret, 2008, p-20).

In the CIS, on one occasion, a mass of accord was signed by Central Asian heads to guarantee an assessment of the stability of their regimes. These accords enclosed amongst others, such segments as combined safeguarding scheme, combined border defense, keeping the peace, combined with Russia armed forces bases and collaboration of top-secret services and ministries of interior affairs, including exile of those wanted in link with political or criminal actions (Gretzky, 1997).

On October 10, 2000, five CIS states Belarus, Russia, Kyrgyzstan, Tajikistan, and Kazakhstan founded the Eurasian Economic Community (EEC) (Zhalimbetova & Gleason, 2001). Furthermore, Russia, Belarus, Ukraine, and Kazakhstan had forged significant economic relations, which served their interests as neighboring states with extensive ties to the Soviet era. On October 6, 2007, Belarus, Kazakhstan, and Russia announced in Dushanbe commence of a customs union in the year 2011 for which all required documents had been signed by the concerned governments (Xuequan, 2007).

Despite the numerous troubles tackled by CIS in its expansion and the complexity of its assimilation, the CIS still has a major piece in upholding the protection. A Summit Conference of CIS was conducted on October 7, 2002 in Moldova's capital Chisinau, at which a note for a combined counteract-terrorism agenda was approved, identifying collaboration on the edges of the member states, preparation on their combined acts to confront offense between years 2003 and 2004, in addition to getting an accord to augment the system of air-defense of members of CIS. From the duration of June to August 2003, Kyrgyzstan, Uzbekistan, and Kazakhstan attached in a CIS combined exercise of air-defense titled with the code "Fighting Coordination-2003," the next stage of which was conducted in Uzbekistan and Kazakhstan. The counter-terrorist center of CIS also held a sequence of exercises to counter the terrorist in the Central Asian region. Then in summer of the year 2003 also, Russia, Ukraine, and Kazakhstan conducted an armed forces exercise coded as "2003 calling for Counterterrorism" (Xiaoyang & Chang, 2006, p-75).

The Counter-Terrorism Center of CIS was held in regional discussions with Central Asian counter-terrorism and counter-extremism services in on October 17-18 in Bishkek. The members emphasized on likely results of the future addition of the International Security Assistance Force (ISAF) from Afghanistan and northern areas of Afghanistan might turn out to be a bridgehead of terrorism-related activities in opposition to countries of Central Asia. Shapes and techniques of activities related to terrorism and close ties of extremist and terrorist organizations being operational in Central Asian countries with global organizations of terrorist and intercontinental prepared criminal factions are converting. The making and smuggling of the drug from Afghanistan were managed by global groups of criminals that were connected with terrorists and the business of drug. They decided to hold an exercise of counter-terrorism under the head of CIS in the region of Central Asia in the year 2013 and Kyrgyzstan declared as the host of that exercise (CIS Counter-Terrorism Center, 2012).

Commonwealth of the Independent States and the United States of America

CIS had the intention to offset the mounting bounds being prepared by states of Central Asia with western authorities, for example, the United States and with NATO bounds that Russia sensed destabilized its regional greatest situation. Though, distrusting the intentions of Russia and wishing to declare a sovereign individuality, states of Central Asia have not clinched these proposals as enthusiastically as Russia would have desired for and carried on strengthening their bonds with western authorities in the shape of plans such as the Partnership of NATO for Peace program.

However, the 9/11 events in the U.S fundamentally transformed the geopolitics of the Central Asian locale, which got to be essential to US security intrigues. Both vitality and global terrorism attracted US physical vicinity to the locale. Though earlier it functioned through peace programs of NATO, it now became the chief security substitute for the Central Asian countries. The US and other Western companies have been steadily gaining entrance to the energy resources of the region, and with the coming of US troops, there was a real fear of CIS being marginalized in it is near abroad.' As a result, CIS started playing a more active role in Central Asia resulting in Russia's augmented armed forces and safety existence in the region (Ubaidulloev, 2010, pp. 36-37).

Following US military presence in Central Asia, Russia through CIS

showed a greater sense of urgency to balance American influence by some steps that brought the regional states into close security alliance with Russia. Tajikistan allowed a permanent Russian military base on its territory, while Kyrgyzstan permitted an airbase at Kant. Collective Security Treaty (CST), which was converted into an organization, Collective Security Treaty Organization (CSTO), has an Anti-terrorist Centre in Bishkek (Ibid, p-47).

CIS's military entity, the Coordinating Staff (CF), was necessary for the majority of the member states lacking a military of their own in the 1990s, especially during the early years. Additionally, the growing military ties between many CIS countries and non-CIS members first and foremost with the United States, as well as with the U.S. dominated NATO had also decreased the CF's importance for many CIS member states. Apart from addressing the shortcomings of their early years of independence, the eroding enthusiasm of these states for the CIS was a result of their expanding relations with the non-CIS countries, including those in Asia and the West (Peimani, 2009, p-299).

Many of its members are apparently pro-American, seeking extensive ties with the Western countries, and thus see their long-term interest as lying in integration into the Western bloc. In part, this orientation has been reflected in the membership of all the CIS states in Partnership of NATO for Peace, while Azerbaijan, Georgia, and Ukraine have taken steps toward or expressed an apparent interest in joining NATO as members. Furthermore, it has been evident in the bid on the part of many of them to establish close ties with the European Union. The aforementioned three countries and Armenia have aimed at membership, with varying chances for success in the foreseeable future. Most important, between 2003 and 2005, three CIS countries turned into close allies of the United States because of a series of color revolutions, namely, Georgia, Ukraine, and Kyrgyzstan. Its growing ties with the European Union, Moldova seemed to be gradually moving away from the CIS, although this was not yet an inevitable development (Ibid, p-299).

CONCLUSION

It is axiomatic that the CIS was a grand development in the Eurasian politics. The regional organization has succeeded to gain some underlying objectives in the course of its history. However, despite possessing a comprehensive organizational structure and tremendous energy resources,

the CIS has failed to make significant headway. It is sad that the CIS has also dismally failed to foster its relations with CARs. Now, it is likely that the changing and challenging international relations would instigate some mounting issues for the organization to maximize its core objectives. More importantly, the markedly conflicting and divergent interests of the US and China about the region would bring about some stumbling blocks for the organization to achieve its targets. If the member states show seriousness and move with a commitment to reform the CIS plausibly, there still exist some chances that the organization would reap rich dividends.

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CHILD MARRIAGE: CHANGING TRENDS IN PAKISTAN

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ABSTRACT

Child marriage is a problem which exists and continues in many parts of the world although commitments have been made to discourage it. Earlier research work shows that the incidence of child marriages varies globally. Many factors affect the choice of marriage and age pattern such as globalization, modernization, urbanization; in-country migration, social transformation, gender relations; changes in the family joint to nuclear patterns; amendments in laws regarding the institution of marriage and divorce process; and increased involvement and contribution of women in paid labor. This research aims to explore experiences of women who were married at an early age. The universe of this research was Karachi city. The researchers used convenience sampling method and purposive and snowball sampling technique to interview 100 female respondents married at the early age of 12-17 years. The study shows that majority of child marriages/early marriages are due to traditional practices. Most of them belong to low-income families and were illiterate. Although these women got married in early age, they intend to marry their daughters after 18 years of age. Findings conclude that however there are significant steps taken to demotivate child marriage worldwide, the Government of Pakistan and other organizations working toward women wellbeing, need to create an enabling environment and de-motivate not only the parents, but the community members against child marriages.

INTRODUCTION

The world faced many changes at the end of the nineteenth century and beginning of twentieth century leading to considerable changes in the economic and social landscape of the developed world. These changes influenced the world culture and traditions and further led to some legal changes as well. One of the changes is a rise in the minimum legal age to

18 years, at which individuals decided to get married. Despite all the development, the practice of early marriages continues around the globe with specific variations. Early age marriages effect on the physical and social life of young girls leading to many complications in their lives.

Marriage is an important decision of one's life while child marriage contradicts the legal and social decisions whom and when to marry. Picking one's life partner is a grown-up choice, one that ought to be made freely and without pressure. Research shows that although marriage patterns are changing but marriage is still practiced according to the culture and norms. The factors influencing the choice of marriage and age pattern are mainly globalization, modernization, urbanization and corporal mobility; in-country migration, social transformation, gender relations; change in family patterns from joint to nuclear; amendments in laws regarding the institution of marriage, divorce process and increased involvement and contribution of women in paid labor. These changes, however, not only differ from country to country and region to region but also within smaller geographical divides of a country. One important aspect of marriage is age. Although in the contemporary world, the formal age of marriage is 18 years old, child marriages or early age marriages are common in some parts of the world. To understand the problems associated with child marriage, first, we need to understand its prevalence in historical perspective.

LITERATURE REVIEW

Historically, people were permitted to be bound by a marriage contract at an exceptionally youthful age. For instance, in ancient Rome, suitable minimum age was viewed as 12 for females and 14 for males. These age essentials were implemented in the clerical law of the Catholic Church. The age prerequisites of 12 and 14 were at the end composed of English common law. Of course, these procurements turned into the base marriage ages in Colonial America. Specialists and policymakers in the twentieth century perceived that youngsters may be particularly severely affected in order to expect the familial obligations and financial pressures related to marriage. Gradually the minimum legal age raised in America and other parts of the world. However, the young age marriages continued as a common practice. The minimum age of marriage increased in the West, but it remained low in South Asia, Africa, and Middle Eastern Countries. Thus, a conventional thought emerged that it is practiced in Muslim communities and countries (Dhal, 2010).

Gemignani and Wodon (2015), analyze and suggest that child marriage does have deep socio-cultural and religious roots. The prevalence of this practice is supported by religious laws, gender roles, social expectations and fear of pregnancy before marriage. Therefore, they suggested, for successful policy and awareness programs local context should be taken into account, including faith and culture. Studies show that child marriage is deeply rooted in culture and interpretation of religion. Islam sees marriage as a most sacred establishment and makes it officeholder on every Muslim man and lady unless avoided by substantial physical or monetary insufficiency, to lead a wedded life. In the views of some Muslim scholars, Islam does not outrightly put a ceiling on marriage age. There are two arguments refraining low age in marriage. First, Islamic traditions confirm the consent of woman in marriage. Ibn ‘Abbas reported that a “virgin grown-up girl came to the Prophet of Allah and narrated that her father had given her in marriage to a person whom she disliked. The Prophet gave her option” (Siddiqi, 1952). Moreover, Naseef (1999), argued that despite clear teachings of Islam, many fathers still force their daughters into, marriages. She analyzes the Islamic sources and concludes that marriage of Hazrat Aisha at the age nine is an “exclusive practice,” and no marriage can be compared with her marriage. Therefore, giving a young girl in marriage, without her knowledge and permission conflicts with the primary goals of marriage in Islam. Commonly accepted practice and belief in Muslim societies is that marriage at any age below puberty though allowed is not particularly encouraged. For most of the Muslim scholars, the age of marriage is puberty (Chaudhry, 1987).

Early age or child marriages have cultural reasons as well. Young age marriages were common in the subcontinent in history. In India it is mentioned in their religious books “The Manu,” “Mahabharata” and the “Vishnu Purana,” that the wife should be three times younger than her husband; therefore a girl age is ten years at the time of marriage, but her husband’s age should be thirty years. This tradition of girl child marriage practice between the age of two and eight years was practiced among Hindus, Muslims and Parsees (Yadav, 2006).

In some societies, child marriage is often thought of a way to strengthen the family in number so that children can do labor on family farms to provide help to their elders. In South Asia; many parents arrange the early marriage of their daughters so that they can get rid of marriage expenses such as Dowry. Chastity is another primary reason, rather a socially constructed expectation, that forces many parents to have their daughters

get married at an early age so that their daughters do not have a child outside marriage. Whiting (2011), in his research, covers the causes of child marriage existing in different cultures. In the southern Indian state of Tamil Nadu, it is a popular belief that girls should get married after puberty. Some societies in Amhara region of Ethiopia have a belief that menstruation begins after practicing sexual intercourse. A false concept of people is that if girls get a higher education than they will rebel against fulfilling their traditional gender roles as wife and mother. The ratio of child marriages often is found higher in humanitarian settings whether wars or natural disasters, because families try to find shelters for their daughters or money for themselves to survive (Whiting, 2011).

Although many international commitments have been signed to eliminate child marriage, however statistics in developing countries show that many girls are still married at a young age. According to UNFPA report (2012), almost 33 percent of girls in the world (excluding China) are married before getting to the age of 18, and 12 percent get married before their 15th birthday. The same report stated that in 2010, over 67 million women aged 20-24 reported that they had married when they were still girls, half were in Asia, one-fifth of them were from Africa. The report suggests that in the next decade, 14.2 million girls under the age of 18 years of age will be getting married annually; this translates to 39,000 girls married each day. Fifty million girls could be at risk of being married before their fifteenth birthday (UNFPA, 2012). The same report confirms that ratio of marriage has not changed during the period 2000-2010. It draws three main conclusions; first that child marriage is still high in many developing countries. Secondly it is constantly high in rural areas and comparatively low in urban areas for the decade, and thirdly lack of complete data about its prevalence leading to inappropriate policies and programmes to address the issue (UNFPA, 2012).

When it comes to the issue of early age marriage, Pakistan is facing similar complexities like other regions. Child marriage is not legitimate in Pakistan but rather because of poverty and lack of education and awareness, 70 percent of young girls are married by the age of 18, and 20 percent by the age of 13; particularly in rural areas. Mostly, girls are pressurized by their families to wed older men. In some rural parts of the country, customary practices also play a role in the prevalence of child marriage where brides are bought and sold (UNICEF, 2012).

Several international instruments outlaw child marriage such as the

Convention on the Rights of the Child (CRC) and the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW). The world nations were approached to dispose of child marriage through the International Conference on Population and Development in 1994. Although, these international commitments have been agreed by many, evidence shows that it still has a long to go. In Pakistan, laws were formulated to fight against child marriage. The Marriage Restraint Act of 1929 was one of those laws existed for the protection of the child. It explains that a girl below the age of 16 years may not be allowed to marry. However, if the marriage does occur then, it could not be annulled. The Act set down punishment and fines, ranging from imprisonment up to a month, a fine of 1,000 rupees (approximately US\$12), or both. For that reason, child marriage under prescribed age is not legal but considers valid marriage; therefore, it not only approves child marriage socially and religiously but provides legal protection (UNICEF, 2012).

The situation has changed so far, as UNICEF agree in the report of 2014 which shows that child marriage prevalence has slightly decreased as compared to the past few decades. However, continuous efforts are required in those countries where it is more common. Further, the study also reveals that increase in age of marriage is restricted to young women with higher income. In any case, without much escalated and maintained activity, now from all parts of the society, many younger ladies will endure significant, changeless, and entirely pointless damage. As indicated by an international report, more than 700 million ladies today were married in their adolescence. More or less 1 in three ladies was married before coming to age 15 (UNICEF, 2014) on the contrary; early marriage is far less common among young men; (Santhya, Jejeebhoy, & Ghosh, 2008).

The causes of child marriage are multifaceted, interconnected, and strongly interwoven with social and economic conditions in the cultural context of different regions. Mainly, the driving forces of child marriage practices are poverty; gender discrimination, and insecurity due to war and conflict (Walker, 2012). The practice of child marriage has many causes. It is typical for low-income groups. Financial problems make girl child conditions more vulnerable. Most parents think that marriage will protect their daughters as well as they also consider their daughters as a burden due to dowry. Child marriage also affects girl's health and reproductive lives. In developing countries, complications during pregnancy and childbirth are the main cause of death among adolescent girls 15-19 (UNFPA, 2012).

Child Marriage affects girls' reproductive health badly. Adolescence, malnutrition, anemia and the extra nutritional demands exacerbate health risks during pregnancy (Yadav, 2006). Girls who marry early, face many physical and psychological issues. Often child marriages happen without girls consent, and they are not prepared for a marital relationship which creates fear in them towards their husbands and in-laws, their reproductive organs are not fully developed which also causes physical problems. Girls who marry early become pregnant, and early childbearing increases the risks for both mothers and their newborns (Mustafa, Zakar, Zakar, Chaudhry, & Nasrullah, 2017). Premature childbirth can cause severe health problems, including fistula, a debilitating condition that causes chronic incontinence (ICRW, 2005).

Another major factor is unawareness or unavailability of contraceptives, and the child brides are more at risk of repetitive pregnancies. Child brides are more at risk of pregnancy-related complications than a mature woman because their body organs are not fully developed that is why obstructed labor and eclampsia are common complications and can be fatal (ICRW, 2005).

Adolescent mother's newborns are usually weak due to low birth weight which has long-term effects, undernutrition and late physical and cognitive development (WHO, 2014). Child brides suffer mental and social stress and fear more than women married after the 20s. They lose their decision-making power, freedom; become a victim of violence, abuse, and hostility (UNICEF, 2014). Another risky condition often child brides face is the threat of sexually transmitted infections and reproductive tract infections. Due to unawareness and lack of education, they are not aware of the use of contraceptives and also have less access to primary health care services. Sexually transmitted diseases including HIV/AIDS are more common in married girls than unmarried girls (ICRW, 2006).

Child brides often poor and belonging to rural areas experience domestic violence and abuse due to many reasons including less dowry and old age husbands which cause many psychological disorders specifically post-traumatic stress and depression. Empirical evidence shows that culturally, young girls and married girls have difficulties to access information related to marriage, laws related to marriage and child custody because of considering this information 'not necessary' for them. This problem is also identified in programs related to family planning because their husbands or mother-in-law have the decision-making power (Shahabuddin, Delvaux, Abouchadi, Sarker, & De Brouwere, 2015).

The study aims to explore the experiences of women married in their early ages. The objective was to know the reasons for marrying at a young age, its effects on physical and psychological health and their level of satisfaction with married life.

RESEARCH METHODOLOGY

The research study investigates the causes and effects of early/child marriages. Purposive sampling technique was used to interview 100 female respondents married at the early age of 12-17 years. The respondents were selected from various areas of Karachi. The interview schedule was based on open and close-ended questions to encourage the respondents to narrate their story. Baseline information was also collected on the family background and socio-economic category of the respondents such as age, marital status, literacy level, and other relevant household details, working conditions, effects on their health, family and household activities. The raw data obtained from the questionnaire filled by the respondents was converted into simple frequency tables. The open-ended questions were compared for similarities and differences.

RESULTS AND DISCUSSION

Child marriage is practiced in many parts of the world because it has continued from generations. People avoid straying from what their earlier generations have done because they do not want to lose their place in their community. However, the situation is changing with the time. This study was aimed to explore the reasons for early marriages and based on the experiences of these females what is their perception for future.

It is difficult to explain the context of child marriage in Pakistan because of its complexity. We are living in a patriarchal society where males hold the decision-making authority of the family and determine all matters. Child marriage (before 18 years) is prevalent in Pakistan, which disproportionately affects young girls in rural, low income and low education households. In the past decade, changes in marriage pattern are seen due to increasing economic pressure, globalization, urbanization, the influence of media on marriage patterns and decline in the joint family system.

The study observed that 59% respondents were illiterate. Illiteracy is a major issue in Pakistan, especially women, are more exploited due to this issue. The study confirms the findings of a study by Pakistan Demographic Health Survey 2012-13, according to which 61% women think that early marriage is an obstacle

to attaining education (Mughal & Aldridge, 2017). Child marriages occur in less educated families and rural and urban areas. Early marriage and the patriarchal dogma to preserve a girl’s purity lead to widespread dropout of girls from school at puberty, especially if they attend coeducation institutions. Those girls who belong to poor income groups get engaged in paid work, helping their mothers at home or assisting her in the workplace such as maids. Most of these families prefer to marry their daughters at a young age merely following their traditions or assuming that this will reduce economic burden. In urban areas due to economic condition, poverty and gender inequality in many poor households, parents believe that marriage will protect and fulfill their daughters’ needs as another family will be responsible for everything. Most of these women shared that when they were girls and got married in their teenage, they were unable to attend their school. Many families of the rural Sind practice child marriage as a tradition, for instance during the research study many parents asserted that it is their family norm to marry their daughters after first menstruation. It is also a misconception among parents that marriage will provide their daughter’s social protection from sexual violence and harassment. Religion and ethnicity also play a significant role in child marriage as many respondents shared that according to teachings of Islam we should marry our daughters at a young age.

Table 1. Frequency and percentage distribution of Respondent’s Age at the time of Marriage

Specialties		1	2	3	Total
<i>Respondent’s Age at the time of Marriage</i>		<i>12-14</i>	<i>15-17</i>	<i>18</i>	
	n	16	49	35	100
	%	16	49	35	100

Nearly 50 percent respondents belonged to the age group of 15-17 years at the time of marriage;

Table 2. Frequency and percentage distribution of Respondent’s Age at the time of Marriage

Specialties		1	2	3	Total
<i>Respondent husbands’ age at the time of marriage</i>		<i>16-20</i>	<i>21-25</i>	<i>25+</i>	
	n	26	44	30	100
	%	26	44	30	100

Respondent’s husband’s age at the time of marriage was 21-25 years which shows that they were more mature as compared to their wives. The study confirms the marriage at a younger age. While age at marriage for

women has undergone a secular increase, marriage at a young age often deficient physical and mental health — affects their ability to make decisions about their lives. Research studies covering the health aspect of child marriage indicate that married teenagers whether women and men are a victim of many sexual and reproductive health consequences; indeed, these consequences may result from risky practices applied previously and after marriage. However, the consequences of adolescent marriage can be different for both female and male.

Table 3. Frequency and percentage distribution of Reasons for Early Marriage

Specialties	1	2	3	4	5	Total	
	<i>Own Decision</i>	<i>Parents pressure</i>	<i>The pressure of husband's family</i>	<i>Family tradition</i>	<i>Good proposal</i>		
<i>Reasons for Early Marriage</i>	n	01	25	10	40	24	100
	%	01	25	10	40	24	100

40% of respondents said that the reason behind their early marriage was their family tradition. In their families, girls are preferred to be married at a young age. Culture is potent in Pakistan, and early marriage is rooted in the culture, and it is not easy to eliminate it.

Table 4. Frequency and percentage distribution of Opinion about marrying girls at an early age

Specialties	1	2	Total	
	<i>Yes</i>	<i>No</i>		
<i>Opinion about marrying girls at an early age</i>	n	29	61	100
	%	29	61	100

Although all of the respondents were married at an early age, their perception has changed with the time about early marriage because 61% were not in favor of child marriage now. They thought it hinders girl's education and girls are not mature at that time. It also creates problems in an adjustment in a new family with their in-laws. The rise in the age of marriage is viewed as a positive sign because it protected against early childbirth and associated with higher educational and employment opportunities (Tremayne, 2006). 29% respondents were in favor of early marriage and held that it's better that parent should fulfill their responsibility of marrying their girls at a young age. Some also thought that

[Translation] According to our religion it is better to marry a girl early and given the environment these days it is better to marry them earlier.

Table 5. Frequency and percentage distribution of first pregnancy.

Specialties		1	2	3	4	5	6	Total
<i>First pregnancy Month/s</i>		<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	After 1 year	
	n	12	32	20	05	02	29	100
	%	12	32	20	05	02	29	100

Table 5 shows 12% respondents expression that they became pregnant within a month while 20% conceived within three months. Early marriage and early pregnancy develop hazardous effects on women's health. In Pakistan, early marriage is more common in rural areas, and immediate pregnancy considers as a reason for pride. Though girl child is not prepared mentally and physically for marriage and gets pregnant soon, therefore often they suffer more from reproductive diseases and pregnancy complications than mature women. In the majority of rural areas, Primary Health Care Services are not available, and *Dais* (Midwives) handles the cases. This study was conducted in the urban area, in this study no fistula case was reported, but studies show that fistula is more common in rural areas. According to a recent report up to 5000 cases of fistula are reported every year in Pakistan (Daily Dawn, 2015).

Table 6. Frequency and percentage distribution of Nikah Naama (Marriage Contract) filled by the respondents

Specialties		1	2	3	Total
Nikah Naama (Marriage Contract) filled by the respondents		<i>Yes</i>	<i>No</i>	Don't know	
	n	76	22	2	100
	%	76	22	2	100

Table 6 shows that 76% respondents filled *Nikah Naama* (Marriage Contract) at the time of marriage. It shows that registration of marriage has increased with the time. They also informed that their age was mentioned in it while few of them said that their age was mentioned higher in it.

Table 7. Frequency and percentage distribution of satisfaction with married life

Specialties		1	2	3	4	5	Total
<i>Satisfaction with married life</i>		<i>Very much</i>	<i>Yes</i>	<i>Just living</i>	<i>Not Satisfied</i>	<i>Average</i>	
	n	15	40	30	09	01	100
	%	15	40	30	09	01	100

Experiences change perspectives of people, and this explanation is confirmed through this research. 40% of the respondent women answered

in an open-ended question that they were satisfied with their married life. However, when they were asked if they would marry their daughters at a young age, majority replied negatively. 61% were not in favor of early marriage. They rather liked them to get educated first. It shows that people change their minds after their life experiences which create long lasting and stable impressions in their minds.

International Center for Research on Women (2006), identified multiple ways of addressing the issue of child marriages. For this purpose, programs and strategies were evaluated and categorized into five categories: service-oriented programs which provide information; trainings; support networks and space; programs focusing on improvement in education in terms of quality and quantity; programs offering incentives and economic support to parents to delay their marriages; and creating enabling environment through political commitment and focus on education and mobilization of parents and community members. These multiple strategies focus on the decisions makers of marriage in the society. Parents are identified as decision makers in areas and regions of high prevalence; therefore, these strategies also need to include them to be successful. The decision of early marriage is generally in the hands of family heads and sometimes community elders, who are expected to safeguard these traditions, therefore contacting these people may help in creating enabling environment for addressing the issue effectively (Karam, 2015).

CONCLUSION

The research findings show a changing trend of perception about early/child marriage among those who were married as a child. Their experiences have changed their attitude and mindsets, persuading them to think differently than their earlier generations. Changing trends in influencing factors such as economic, social and cultural and to some extent political has further triggered this change. Though the change is slow, but persistent in the society. Furthermore, the approach to adolescent health programs is also an essential factor to the success of reproductive health programs. The awareness and approach to health programs need to be culturally formed and should not appear 'threatening' to people because, as most of the time people resist to social change because they are unaware of its positive future outcomes.

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IMPACT OF INTRINSIC FACTORS OF MOTIVATION ON EMPLOYEE'S INTENTION TO LEAVE

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ABSTRACT

Employees are a vital and valuable asset of an institution. An institution's success might not be realized without its worker's support and involvement. This study examined intrinsic factors of motivation which influence the intention to leave among Health Department's employees in District Okara (Punjab) Pakistan. The researcher through literature review identified three factors; training & development opportunities, employee recognition, and peer relations, which significantly influence intention to leave (ITL). This study has selected a sample size of 214 employees of Health Department, including doctors, nurses and nutrition supervisors. After conducting the survey, 201 accurately filled questionnaires were received back. The results of this study indicate that all independent variables have an inverse relationship with the dependent relationship. However, training & development opportunities had a strong inverse relationship with employees' intention to quit. Thus, the study findings affirm the assumptions considered and offer suitable recommendations and directions for future study.

Keywords: *Training and Development Opportunities, Recognition, Peer Relations and Intention to Leave (ITL).*

INTRODUCTION

The success and growth of any organization depend on its human resources. Employees' intention to leave is one of the intense challenges for any organization which creates long-lasting effects on the organization. Employees' turnover is a serious issue especially in the field of HR management (Hassan, 2014). Over the last two decades, the issue of workers turnover still exists among all other managerial problems of the organizations in the world. The rate of workforce turnover is very high even in industrially developed nations. Achievement of higher levels of

performance by the employees is associated with their satisfaction regarding the working environment of the organization. The organization should follow the vibrant policies to reduce the gap between top-level management and middle-level management to resolve the issue of worker turnover in organizations (Naeem, Ramzan, & Aisha, 2013).

In many developing as well as advanced countries, employees' intention to quit creates critical challenges for the HR management. World Health Organization (WHO), points out the global issues of scarcity of labor and healthcare personnel; in fact, this phenomenon is insistent in underdeveloped nations according to the Healthcare Performance Indicator reports. WHO, during the third Global Forum on Human Resources for Health, reported that the entire world by the year 2035 would face 12.9 million of the shortage of healthcare staff (World Health Organization, 2013).

In recent decades, many countries have been facing problems relating to healthcare system due to a shortage of nurses. This problem is widespread in developed countries (like USA and UK), but it is also alarming in developing countries. The World Health Organization (WHO), estimated the entire world needs about two million increases in healthcare workforce to meet the global health goals set by WHO. Migration of nurses is an international phenomenon, especially in emigration countries. Many developed countries resolve this issue, by employing nurses from developing countries. The data collected by WHO revealed that the highest deficiency of nurses is in the Asian region, where dominant nations have a larger population. The ratio of nurses to population is very low in these countries. Due to insufficient health budgets, it is not possible for developing countries to attract and hire nurses (Ivković, 2011). A recent study conducted in Pakistan indicated that the rate of turnover among nurses in Pakistan from the year 1996 to 1999 was above 30%. The reasons behind this turnover were emigration of nurses to the United Kingdom and the United States of America, who resigned for better pay prospects in the developed economies. However, the USA Board estimated that international nurses' turnover rate was 15% (Khowaja, Merchant & Hirani, 2005).

RESEARCH SIGNIFICANCE AND SCOPE

In public sector hospitals especially, those situated in the rural areas and small cities, most of the doctors, nurses and nutrition supervisors are not satisfied with their jobs, and many of them quit their jobs for better job opportunities. The reason for their turnover intention is not their

incompetency, but other factors. The doctors and nurses' turnover in developing countries like Pakistan is very high, which in turn creates problems for governing authorities to provide appropriate health care facilities to the citizens. It is of the critical need to have comprehensive studies on the factors which influence the employee intention to leave in the healthcare sector. The findings of this research will contribute to the literature about factors involved in employees' intention to quit the job. It will enlighten the policy-making management of the government health department to develop employee retention strategies. Understanding of these factors may help the government policymakers in reducing the intention of turnover among employees and the overcome the turnover cost.

LITERATURE REVIEW

Intention to Leave (ITL)

A considerable amount of theoretical and empirical literature has identified various factors which influence employees' turnover. It is observed that the employee intention to quit the job is a crucial stage before the actual turnover occurs (AlBattat & Som, 2013). Hassan (2014), used turnover intention as a dependent variable to find reasons behind this trend. Decker, Harris-Kojetin, and Bercovitz (2009), used intention to leave as a dependent variable with motivation factors. Rizwan and Mukhtar (2014), explained that employees should be monitored by managers and satisfaction should be provided to the employees about the intrinsic and extrinsic factors of the job. Moreover, giving importance to leaving intentions, may reduce the actual turnover and save the cost of the organization for new recruitment, training, and replacement of the staff. Jadoo et al., (2015), asserted that one-half of the participant's doctors in his research study were actively seeking alternative job opportunity. Their intention to quit was associated with working conditions, demographic factors, and job dissatisfaction. The retention of these doctors was possible by motivating them through competitive salaries; intrinsic rewards improve working conditions and better supervision. By detailed literature review, it is considered that intrinsic and extrinsic factors of motivation significantly influence employee intention to stay or quit in the organization (Alam, 2015).

Training and Development Opportunities

Training and development programs are associated with those specialized skills which are required by the organizations from their employees, to achieve organizational goals (Jehanzeb, Rasheed & Rasheed, 2013). To retain

employees for the long run, organizations should provide training and develop opportunities for their employees, to inculcate self-achievement and growth. Momanyi and Kaimenyi (2015), observed that limited training and development opportunities resulted in inadequate promotion and career advancement, which ultimately lead to turnover intention in employees. Hassan (2014), mentioned promotion opportunities as an independent factor of intention to leave and further the promotion opportunities were only possible with training and development in organizations. Nawaz and Pangil (2016), suggested that the employees expect better salaries, fair appraisal system, sound training & development programs and career growth opportunities within the organizations for positive attachment and to minimize the chances of leaving the organization. Furthermore, the career growth concerns are entirely associated and influence employee intention to quit. Chang, Chou, and Cheng (2007), proclaimed that if organizations satisfy the career and development needs of the employees, then employee's turnover intentions may decrease. They suggested that managers must pay more attention to employees' career needs and must introduce well-planned training and development. Kadiresan, Selamat, Selladurai, and Mohamed (2015), suggested that training and development enhance the productivity and performance of the employees which result in a reduction of employees' turnover intention in the organizations. Jehanzeb et al., (2013), explored that training and development programs are positively related to organizational commitment and to get their commitment, employees should be strongly recognized with goals, mission, and values of the organization, through appropriate training programs. Hence training and development motivate employees to work and retain them in the organizations. Long, Perumal, and Ajagbe (2012), explicated that training and development opportunities are not just a way to obtain competencies, but they are necessary for employees to accomplish organization's goals and objectives. Joarder and Sharif (2011), described that through training and development, employees could enhance their knowledge and skills which is needed for standardized performance in the technological work environment. According to Kim (2014), turnover intention among workforce decreases when they perceive career advancement opportunities in their current job.

Recognition

Recognition includes monetary and non-monetary benefits provided by the organization to their employees for achievement of organizational goals (Awan & Tahir, 2015). Agyeman and Ponniah (2014), reported that 20% respondents

of their research study considered recognition and reward as a major factor which leads to employee's retention in the organization. Hence, the absence of recognition and appreciation may cause turnover intention among employees. Kassa (2015), indicated that Recognition had a positive and significant effect on employee retention, and lack of this factor of motivation may cause turnover intention. Momanyi and Kaimenyi (2015), observed that employees expect recognition for their work. Thus recognition and turnover intention have an association. Rewards and recognition play a vital role in ensuring a long-term relationship with employees with the organizations. Recognition is motivation for employees to serve long-time in the organizations and for better performance. Recognition and appreciation of work are also considered as non-financial incentives, which result in significant reduction in employee turnover intention (Khan & Qadir, 2016). A research study by Arnold (2016), indicated that lack of recognition significantly affects turnover intention among employees. According to the results of their research, 80% of participants posited that their boss did not appreciate their work. It is opined that to develop a sense of appreciation among employees; organizations should use tools like spot bonuses, achievement certificates and prizes in front of their co-workers, this strategy will retain employees.

Peer Relations

Relations with peers include a relationship in which one employee has no authority over other and have the same level of command in organizational hierarchy (Awan & Tahir, 2015). It is found that there is an inverse association between peer relations and workers intention to leave. Lack of peer support increases employee dissatisfaction which leads to turnover intention among employees (Bateman, 2009). Employees share the same physical space during their work life in the organization. Peers relationships are core component of motivation, and lack of this relation may cause intention to leave the job. Positive coworker relations have motivation for employees, but negative relationships with coworkers may experience a decline in motivation and foster intention to quit (Basford & Offermann, 2012). Chang, Wang, and Huang (2013), found an intention to leave organization was less among those employees who had access to not only coworkers but also had social interactions with supervisors, than the employees who have limited degree of such access. It is evidenced that peers in working life have a significant impact on employees' attitude to the job. Supportive coworkers' relations, created an environment where employees strongly committed to the organization. It could be difficult for

an employee to leave the organization in such a peer's supportive environment and it has a positive impact for newcomers in the organization for their commitment (Riaz, Anjum & Anwar, 2016).

RESEARCH MODEL

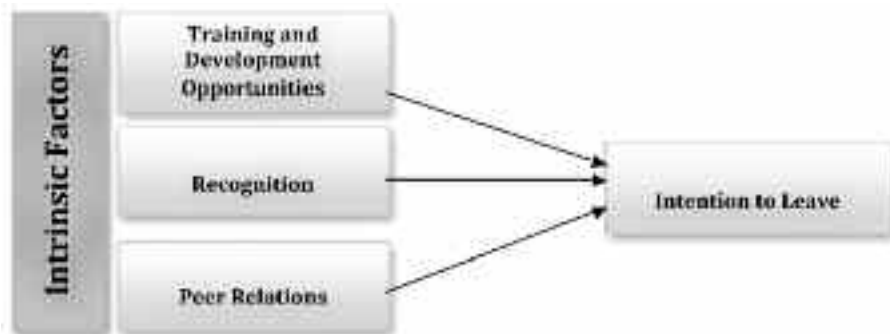


Figure 1. Research Model

RESEARCH METHODOLOGY

Research Hypothesis

From the research model above, following hypotheses are developed for the study.

H₁: There is significant association between training & development opportunities and intention to leave.

H₂: There is a significant association between recognition and intention to leave.

H₃: There is significant association among peer relations and intention to leave.

Sample Size

The current study is carried out in government BHUs, RHCs, THQs and DHQs in District Okara, (Punjab) Pakistan. The total target population of the study is 480 persons including 200 Medical Doctors, 200 Nurses, and 80 Nutrition Supervisors. For this study, the decision about the sample size is made based on the table that has been simplified by Krejcie and Morgan (1970). According to the table the correct sample size for this research is identified as 214. The sample size represents 45% of the total population which includes 90 medical Doctors, 90 Nurses and 34 Nutrition Supervisors.

RESEARCH FINDINGS AND RESULTS

Descriptive Analysis

Although 214 sets of questionnaires were handed over to respondents, out of those, only 201 sets were found complete (94% response rate).

Table 1. Demographic Information of the Respondents

Characteristics	Frequency	Percentage
Sex		
Male	76	38%
Female	125	62%
Job Title		
Doctors	87	43.3%
Nurses	83	41.3%
Nutrition Supervisors	31	15.4%
Age		
Under 35 years	139	69%
Above 35 years	62	31%
Education Level		
Nursing Diploma	83	41%
MBBS	87	43%
Masters	11	6%
M. Phil	20	10%
Area of Posting		
Urban (DHQs & THQs)	67	33.3%
Suburban (RHCs)	61	30.3%
Rural (BHUs)	73	36.4%

Note: The division of area is made on the basis of DHQs and THQs (Urban), RHCs (Suburban) and BHUs (Rural).

Inferential Analysis

Pearson's Correlation

With the help of collected data through survey questionnaire, correlation tool is applied to find the extent to which all factors like Training and Development Opportunities, Recognition and Peer Relations have a relationship with Intention to Leave.

Table 2. Pearson Correlations

	Training & Development Opportunities	Recognition	Peer Relations	ITL
Training & Development Opportunities	1			
Recognition	0.538**	1		
Peer Relations	0.479**	0.424**	1	
ITL	-0.745**	-0.651**	-0.598**	1

** Correlation is significant at the 0.01 level (1-tailed)

The above table indicates the correlation analysis among dependent variable, i.e. intention to leave and with the following independent

variables; training & development opportunities, recognition, peer relations. The relationship among all independent variables with the intention to leave (DV) has significant negative values (-0.745, -0.651 and -0.598 respectively). A significant inverse association has been found among all three factors and intention to leave. It also reflects that all independent variables are positively correlated with each other.

The findings show that correlation among training & development opportunities and recognition with the intention to leave (DV) is strong, which falls in the range ± 0.61 to ± 0.80 . Thus, only one independent variable, peer relations has an association with intention to leave which has a moderate value of -0.598, which falls in the range of ± 0.41 to ± 0.60 . Hence, it is concluded that all these factors have a significant inverse association with employee intention to leave. This also indicates that one unit increase in independent variable factors corresponds a decrease in intention to leave values (-0.745, -0.651 and -0.598 respectively).

Multiple Regression Analysis

Table 3. Multiple Regression Coefficient Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Stand. Error	Beta		
(Constant)	5.709	0.141	-0.467	40.563	0.000
Training & Develop.	-0.402	0.043	-0.294	-9.355	0.000
Recognition	-0.371	0.061	-0.250	-6.076	0.000
Peer Relations	-0.253	0.047		-5.374	0.000

The above table describes all independent variables, i.e. training and development opportunities, recognition, and peer relations are making a significant contribution to the regression equation ($P < 0.05$). The value of beta computed that training & development opportunities have the highest Beta ($\beta = -0.467$) that denotes it as most significant contributor to intention to leave. Followed by recognition with ($\beta = -0.294$), and peer relations with ($\beta = -0.250$), respectively. The Unstandardized coefficient values explain the contribution of all independent variables to the dependent variable. All independent variables have an inverse association with intention to leave (ITL).

Hypothesis Testing

The multiple regression results indicate different values for each of the three independent variables, which help in accepting and rejecting the

hypotheses. Detail of each hypothesis is given below:

H₁: There is a significant association between training & development opportunities and intention to leave.

In case of training & development opportunities, the Beta value is -0.467 and p-value is 0.000 which is less than 0.05; it shows that there is an inverse association between training & development opportunities and intention to leave (ITL). Hence, hypothesis 1 is accepted.

H₂: There is a significant association between recognition and intention to leave

The Beta value of recognition is -0.294 and p-value is 0.000 which is less than 0.05 ($p < 0.05$); it reflects a significant inverse association between recognition and intention to leave (ITL). Hence, hypothesis 2 is accepted.

H₃: There is a significant association between peer relations and intention to leave

In case of peer relations, the Beta value is -0.250 and p-value is 0.000 which is less than 0.05 ($p < 0.05$); it indicates the association between peer relations and intention to quit is significant. So, hypothesis 3 is accepted.

LIMITATIONS OF THE STUDY

This research is conducted on a small sample size of one district, so the results might not be universally generalized. The actual behavior and customs of Pakistani employees could be different from employees of other districts, provinces or even from other countries. This research study is conducted in public sector employees so that these results could vary on private sector employees. The researcher analyzed and measured intention to leave rather than actual turnover so these findings could be different with actual turnover results. The other limitation of the study is that R square of this study is 0.689; therefore 68.9% variance in intention to leave is described by three independent variables. Though, there are still 31.1% in intention to leave variance unexplained in the present study. It is indicated that other potential factors can affect the variance of intention to leave.

DISCUSSION AND CONCLUSION

The first independent variable, **Training and Development Opportunities** is proved to have a significant impact on employees'

intention to leave. It means if Health Department may manage and create enough opportunities for training and development of doctors as well as other employees, it may reduce intention to leave. These findings are consistent with (Khan & Qadir, 2016), which explains that when employees do not find enough opportunities for their career development in an organization, they prefer to leave such organization as soon as they find a better opportunity. This result is supported by other research findings such as Hassan (2014), and De Gieter et al., (2012).

The second independent variable, **Recognition** which has immense importance and significant impact on employees' intention to leave. Doctors and other employees of public sector institutions would be strongly motivated to carry on their services if they are properly appreciated and recognized. These findings are consistent with (Khan & Qadir, 2016), which describe that recognition system of an institution plays a significant part in ensuring long-run employment relationship with the organization.

The third independent variable, **Peer Relations** is also negatively correlated with intention to leave and has a significant contribution in explaining the intention to leave among health sector employees. This factor also influences health sector employees' decision of turnover intention. These findings are consistent with research findings of Balkan, Serin, and Soran (2014); Ajaz and Mehmood (2015).

RECOMMENDATIONS FOR FUTURE RESEARCH

There are some other intrinsic factors of motivation including achievement, interesting work, work itself and autonomy that should be explored in future research. There are some constraints which need to be resolved to get more accurate results about employees' intention to leave. It is suggested for future researchers to determine the impact of intrinsic factors on intention to leave in a diverse culture. The same research should be conducted in a broader scope, in other districts and provinces of Pakistan or different institutional setting.

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FACTORS EFFECTING ENGLISH LEARNING AT SECONDARY SCHOOL LEVEL: A CASE OF QUETTA

**Fazal Ur Rehman, Dr. Maroof Bin Rauf and
Dr. S Khurram Khan Alwi**

ABSTRACT

This paper aims at investigating the factors responsible for obstructing the English language learning at the secondary schools in Quetta. A sample of 32 schools was taken for the case study whereby a questionnaire was used to know the attitudes of Principals, Teachers, and Students towards the research subject. The sample size of the study consisted of 32 Principals, 64 Teachers, and 165 Students. The data was acquired by designing three separate questionnaires each for the Principal, teacher and the Students groups. The data was then run individually on each question of each questionnaire in SPSS. The Chi-Square test is used to check the variances in the learning attitudes of the Principal, teachers and the students. The Results depicted that the students are more conscious of English language and that the administration applies old techniques of translation and notebook completion in teaching English.

Keywords: English Learning, Secondary Schools, Classroom Environment, School Administration, Chi-Square.

INTRODUCTION

The students in Quetta face numerous problems in learning English at the Secondary Schools. They come from different cultural and educational backgrounds due to which the adaptation of English becomes difficult for them. The school environment is inappropriate in supporting them to learn the various dialects of language learning. Their Social structure and the family backgrounds also hinder their language learning. The Science subjects are initially taught in Urdu at the primary and the secondary levels which are then taught in English at the college and the University levels. This strategy makes it difficult for the students to learn the Science and Mathematics subjects properly. Due to this reason, the students do not opt for the science subjects for their graduation after clearing their HSSC

degrees. The result is that the province produces fewer doctors and engineers as compared to other provinces. However these professionals are highly required by the province.

The curriculum of the textbooks is also not explicit in its objectives as it does not aim to initiate teaching English at the primary level. The teaching environment is not appropriate for the language learning as the teachers apply the traditional techniques of translation, notebook completion and cramming. They are not adequately trained in teaching English as their educational qualification is entirely different from that of English teachers. On the other hand, through various research studies, it is found that the students of Quetta learn the English language as a secondary language mainly at the secondary school level. The main problem of the study is to identify the factors that affect the learning behavior of the students at the secondary school level. These factors include the teaching methods of the teachers, the student's attitude towards the learning process and the overall administration that guides the learning process of the students. Although various studies have been conducted internationally and nationally in this regard, no such study has been conducted in Quetta and Baluchistan. The present study has a focus to identify a strategy that may make coherence between the student, teachers and the principals.

The study aims to answer the issues faced by the students, teachers and the administrators in teaching and learning English at the secondary schools of Quetta. According to the literature, various factors like the teacher's quality, the educational curriculum, the school administration and the general English language background of the students affect their learning at the secondary school level. The students learning capabilities diminish by the poor teaching quality of the teachers. The teachers teach through their traditional translation and cramming methods which are not suitable for the students. If the students do not learn through these methods, then the teachers apply the tools of physical punishment and torture. The teachers give homework to the students which is only noted down in the notebooks without any learning objectives. Hence the learning objectives are ignored, and the notebook completion becomes the only goal that needs to be achieved during an educational year.

The English learning as a second language depends on many factors which need to be addressed appropriately. In teaching English, the

principals, teachers and the students have different roles which need to be viewed from various angles. The language teaching has its delicacies and methodologies which needs to be fulfilled without which it cannot be learned properly. The language can be taught by allowing the students to read the various texts of the concerned language, it can be taught by allowing the students to listen to the audios and videos and it can also be learned by allowing the students to exchange views on some issues and problems in the same language. These four methods of teaching are standard ones in adapting the secondary language abroad, but these are not followed in Quetta city.

LITERATURE REVIEW

The English language is adapted as a secondary language by different communities in the world. It is practiced as a secondary language in the EU as it acts as a lingua franca among its member states (Kuzelewska, 2014). At the secondary school level, the four essential language skills include listening, reading, speaking and writing (Nawab, 2012). The reading literacy is an essential ability which young students need to progress in their early schooling years, the literacy is required for the personal growth and recreation of the young children. It enables them to participate in the social and communal activities (Van Staden & Bosker, 2011). The students of Thailand spend twelve years in studying English at the primary, secondary and the higher secondary school level but still, their language proficiency is low due to the ill-trained teachers and the less motivated students (Noom-Ura, 2013). In India, English is taught through the teacher-centered approach whereby the students are required to memorize the irrelevant definitions of verbs, nouns and pronouns and the accuracy is prioritized over the confidence building. This results in fear induced among the students by teachers for not asking the critical questions (Patil, 2008). The South Asian languages borrow and lend various vocabulary from English, and other regional languages of India and Pakistan as most vocabulary is transferred from Hindi, Urdu, Pashtu, and Balochi to English. For example, the words like basmati, Jirga, and Masala do not exist in English, and hence these words are spoken as the same in English. On the other hand, the words like Motor, Railway. Computer and mobile are spoken as the same in the local languages. In general, traditional society whereby education has not been given much importance increases the difficulties for a Pakistani to adopt the English language (Tariq, Bilal, Sandhu, Iqbal & Hayat, 2013).

In Pakistan, the students learn the English language for instrumental reasons such as getting jobs, securing admissions, achieving the master's degree, clearing the competitive exams and for getting a foreign Visa (Mansoor, 2011). Various problems are being faced by the teachers, students, and the administrators due to which language learning and teaching is a complicated process. The faculty staff lacks the professional qualification, and their teaching quality is below standards (Huth, 2015). In Sindh, the teachers lacked the on-job training facilities and knowledge of new courses in English language teaching and did not get training on the syllabi change (Teevno, 2011). It was found in Peshawar that the teachers had less knowledge of methodology of teaching languages and had no proper grip on teaching the English language (Ahmad, Khan & Munir, 2013). The main errors committed by the secondary students are due to the less knowledge of Grammatical modalities. Most of the teachers have no degree or qualification of the English language courses. The quality is further deteriorated by the massive demand of English language teachers in the country (Shahzad, Ali, Qadeer & Ullah, 2011).

The students also face learning disability in memorizing the central theme of the subject. The phonetics and lexicography are very crucial part of any language, but the teachers are not aware of these modern terminologies. The teachers use the student-centered approach for teaching. Meanwhile, most of the teachers use their mother tongue or regional language as a tool for communication (Ababneh, 2012). Most of the students feel shy or hesitate while speaking or writing English thus they prefer writing and speaking in their native languages like Urdu, Sindhi, Punjabi and other languages. It has also been observed that the students are not satisfied with the current teaching styles and methodologies applied. A comprehensive research study regarding the difficulties of English language especially for different lingual groups, like Pashtuns, Baluch, Brahavi, and Hazara, and others have also not been conducted yet. In Pakistan, there are two mainstream educational systems, i.e., the public and the private educational systems which are run by different setups. In the public schools, the textbooks are prescribed by the government while in the private schools the textbooks are usually followed from the international curriculum.

The classroom environment improves student's pronunciation, speaking, and writing skills thus the classroom environment should be

pleasant as the children want to go to schools where the teacher's attitude is positive. Sieberer-Nagler (2015), asserts that the teachers should use appropriate actions and gestures for encouraging their students to learn. Those students achieve more who have teachers with a friendly attitude towards them and teach them in an innovative manner (Heitzmann, 2008). If the teachers motivate their students to watch English movies and news items, the students can learn English effectively (Akram & Qureshi, 2012). There should be sound drillings in the schools through competitions like the spellathon which is quite helpful in improving the phonologies of the students. (Akram & Qureshi, 2012). The writing skills of the students can be improved if the teachers ask them to write essay and poems daily. It shall also overcome the student's hesitation in writing the English language correctly (Chohan & Rana, 2016). The federal and the provincial ministries of education should provide the audio-visual materials to the government schools of the Quetta and Baluchistan, to provide learning aids for students learning. The government should also improve the salary package of the teachers which shall motivate them to teach the language enthusiastically. By taking such measures, it is hoped that the language goal can be easily accomplished in the province.

RESEARCH OBJECTIVES

This study aims to analyze the existing situation of English learning in the secondary schools of district Quetta. For this purpose, we intend to achieve the following objectives.

1. To know the existing situation of English learning in secondary schools of Quetta.
2. To find out the secondary school teachers capabilities regarding the English subject.
3. To assess the classroom environment of the schools in Quetta.

RESEARCH METHODOLOGY

The study population of the current research consists of government secondary schools of district Quetta whereby the respondents of the survey were the principals, teachers, and the students. The sample size of the study consisted of 32 government secondary schools to get an accurate picture of the problem. An appropriate questionnaire was designed for the collection of primary data whereby three separate questionnaires were developed each for the Students, teachers and the principals. Gender wise

15 schools were that of the boys', and 17 schools were that of the girls. All the principals, 2 secondary school teachers' and five students were selected from each school. The List of the randomly selected schools, principals, teachers, and students was as:

Schools	No of schools	No of Principals	No of Teachers	No of Students
Boys	15	15	30	75
Girls	17	17	34	90
Total	32	32	64	165

The achieved data was presented in the form of tables and graphs in SPSS. The Chi-square test was applied for statistical analysis variance in the data.

DATA ANALYSIS

For the collection of data, a questionnaire was developed whereby many different questions were asked of the principals, teachers and the students to assess the on-ground situation. The questionnaire was then distributed among the thirty-two schools of boys and the girls in the Quetta district. Gender wise, the sample consisted of fifteen Boys schools and seventeen Girl's schools randomly. Almost all the principals, teachers, and the students responded to the questionnaire, and the refusals were almost none.

This analysis seems to be appropriate as we have included a large number of participants to satisfy the measures of the central limit theorem, and also it shall give us a real picture of the situation. The chi-square analysis will give an approximate measure of variance that exists among the teachers, students, and the administrators. The analyses were made on the questions to meet fulfill our research objectives. Further, several hypotheses were formalized to analyze the Chi-Square Analysis.

Chi-Square Analysis

To investigate the first objective of analyzing the situation in the Quetta district on the subject matter, following hypothesis were formulated and data was analyzed on SPSS.

HO: Situation of English learning in Secondary schools of Quetta is not good.

H1: The situation of English language learning is good in Quetta.

Crosstab

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
What is your Gender * My School is organizing different activities regarding English language learning?	165	100.0%	0	0.0%	165	100.0%
What is your Gender * My English subject class is fully conducted in English language	165	100.0%	0	0.0%	165	100.0%
What is your Gender * We have audio and video activities in our English class.	165	100.0%	0	0.0%	165	100.0%

What is your Gender * My School is organizing different activities regarding English subject?

Crosstab

			My School organize activities regarding English subject			Total
			Yes	no	Don't know	
What is your Gender	Male	Count	23	51	1	75
		% within What is your Gender	30.7%	68.0%	1.3%	100.0%
		% within my School organize activities regarding English subject	51.1%	45.1%	14.3%	45.5%
	Female	Count	22	62	6	90
		% within What is your Gender	24.4%	68.9%	6.7%	100.0%
		% within my School organize activities regarding English subject	48.9%	54.9%	85.7%	54.5%
Total	Count	45	113	7	165	
	% within What is your Gender	27.3%	68.5%	4.2%	100.0%	
	% within my School organize activities regarding English subject	100.0%	100.0%	100.0%	100.0%	

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.328 ^a	2	.189
Likelihood Ratio	3.692	2	.158
Linear-by-Linear Association	2.071	1	.150
N of Valid Cases	165		

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 3.18.

Test Results: There is no statistically significant difference among the boys and girls' percentage of the Public schools whereby 51.1% of the male and 48.9% of the female said that their schools organized different activities regarding English language learning. Here

$$\chi^2(2, N = 165) = 3.328, p = 0.189.$$

H0 (Null Hypothesis) = **Accepted**

What is your Gender * My English subject class is entirely conducted in the English Language?

Crosstab

			My English subject class is entirely conducted in the English language			Total
			Yes	no	Don't know	
What is your Gender	Male	Count	10	65	0	75
		% within What is your Gender	13.3%	86.7%	0.0%	100.0%
		% within My English subject class is fully conducted in English language	66.7%	43.6%	0.0%	45.5%
	Female	Count	5	84	1	90
		% within What is your Gender	5.6%	93.3%	1.1%	100.0%
		% within My English subject class is entirely conducted in the English language	33.3%	56.4%	100.0%	54.5%
Total	Count	15	149	1	165	
	% within What is your Gender	9.1%	90.3%	0.6%	100.0%	
	% within My English subject class is fully conducted in English language	100.0%	100.0%	100.0%	100.0%	

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.757 ^a	2	.153
Likelihood Ratio	4.149	2	.126
Linear-by-Linear Association	3.579	1	.059
N of Valid Cases	165		

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is .45.

Test Results: There is no statistically significant difference among the boys and girls' percentage of the Public schools whereby 66.7% of the male and 33.3% of the females said that they fully conduct their classes in the English Language. Here

$$\chi^2(2, N = 165) = 3.757, p = 0.153.$$

H0 (Null Hypothesis) = **Accepted**.

What is your Gender * we have Audio and Video activities in our English class?

Crosstab

			We have Audio and Video activities in our English class.			Total
			Yes	no	Don't know	
What is your Gender	Male	Count	3	71	1	75
		% within What is your Gender	4.0%	94.7%	1.3%	100.0%
		% within We have Audio and Video activities in our English class.	33.3%	45.8%	100.0%	45.5%
	Female	Count	6	84	0	90
		% within What is your Gender	6.7%	93.3%	0.0%	100.0%
		% within We have Audio and Video activities in our English class.	66.7%	54.2%	0.0%	54.5%
Total	Count	9	155	1	165	
	% within What is your Gender	5.5%	93.9%	0.6%	100.0%	
	% within We have Audio and Video activities in our English class.	100.0%	100.0%	100.0%	100.0%	

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.741 ^a	2	.419
Likelihood Ratio	2.132	2	.344
Linear-by-Linear Association	1.117	1	.291
N of Valid Cases	165		

a. 4 cells (66.7%) have expected count less than 5. The minimum expected count is .45.

Test Results: There is no statistically significant difference among the boys and girls' percentage of the Public schools whereby 33.3% of the males and 66.7% of the females said that they have audio and video aids in their English language classes. Here

$$\chi^2(2, N = 165) = 1.741, p = 0.419.$$

H0 (Null Hypothesis) = **Accepted**,

HYPOTHESIS 2: For achieving the second objective, we have analyzed the questions from teachers questionnaire which gave a true picture of their qualifications, regarding teaching English at the secondary schools.

Ho: The teachers are not capable of teaching English.

H1: The teachers are highly capable of teaching English.

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
What is your Gender * What is your Qualification	64	100.0%	0	0.0%	64	100.0%
What is your Gender * What is your Professional Degree	64	100.0%	0	0.0%	64	100.0%
What is your Gender * What is your Experience	64	100.0%	0	0.0%	64	100.0%

What is your Gender * What is your Qualification?

Crosstab

			What is your Qualification		Total
			Bachelors	Masters	
What is your Gender	Male	Count	3	27	30
		% within What is your Gender	10.0%	90.0%	100.0%
		% within What is your Qualification	30.0%	50.0%	46.9%
	Female	Count	7	27	34
		% within What is your Gender	20.6%	79.4%	100.0%
		% within What is your Qualification	70.0%	50.0%	53.1%
Total	Count	10	54	64	
	% within What is your Gender	15.6%	84.4%	100.0%	
	% within What is your Qualification	100.0%	100.0%	100.0%	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	1.355 ^a	1	.244		
Continuity Correction	.671	1	.413		
Likelihood Ratio	1.395	1	.237		
Fisher's Exact Test				.313	.208
Linear-by-Linear Association	1.334	1	.248		
N of Valid Cases	64				

a. 1 cells (25.0%) have expected count less than 5. The minimum expected count is 4.69.

b. Computed only for a 2x2 table

Test Results: There is no statistically significant difference among the boys and the girls' percentage of the Public schools whereby 30% of the male were bachelors, and 50% were masters while 70% of the female were bachelors and 50% of the teachers were masters. Here

$$\chi^2(1, N = 165) = 1.355, p = 0.244.$$

H0 (Null Hypothesis) = **Accepted**,

What is your Gender * What is your Professional Degree?

Crosstab

			What is your Professional Degree		Total
			B.ed	M.Ed	
What is your Gender	Male	Count	19	11	30
		% within What is your Gender	63.3%	36.7%	100.0%
		% within What is your Professional Degree	50.0%	42.3%	46.9%
	Female	Count	19	15	34
		% within What is your Gender	55.9%	44.1%	100.0%
		% within What is your Professional Degree	50.0%	57.7%	53.1%
Total		Count	38	26	64
		% within What is your Gender	59.4%	40.6%	100.0%
		% within What is your Professional Degree	100.0%	100.0%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.367 ^a	1	.545		
Continuity Correction	.123	1	.726		
Likelihood Ratio	.368	1	.544		
Fisher's Exact Test				.615	.363
Linear-by-Linear Association	.361	1	.548		
N of Valid Cases	64				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 12.19.

b. Computed only for a 2x2 table

Test Results: There is no statistically significant difference among the boys and girls' percentage of the Public schools whereby 50% of the male had BEd degree, and 42.3% of them had MEd degree while 50% of the female were bachelor's degree holders and 57.7% of them were masters. Here

$$\chi^2(1, N = 165) = 0.367, p = 0.545.$$

H0 (Null Hypothesis) = **Accepted**.

What is your Gender * What is your Experience?

Crosstab

			What is your Experience				Total
			Less than 5 years	5-10	10-15	15-20	
What is your Gender	Male	Count	11	9	6	4	30
		% within What is your Gender	36.7%	30.0%	20.0%	13.3%	100.0%
		% within What is your Experience	39.3%	47.4%	85.7%	40.0%	46.9%
	Female	Count	17	10	1	6	34
		% within What is your Gender	50.0%	29.4%	2.9%	17.6%	100.0%
		% within What is your Experience	60.7%	52.6%	14.3%	60.0%	53.1%
Total	Count	28	19	7	10	64	
	% within What is your Gender	43.8%	29.7%	10.9%	15.6%	100.0%	
	% within What is your Experience	100.0%	100.0%	100.0%	100.0%	100.0%	

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5.080 ^a	3	.166
Likelihood Ratio	5.463	3	.141
Linear-by-Linear Association	.634	1	.426
N of Valid Cases	64		

a. 3 cells (37.5%) have expected count less than 5. The minimum expected count is 3.28.

Test Results: There is no statistically significant difference between the boys and girls' percentage of the Public schools. 39.3% of the male had less than five years of experience, 47.4% had experience of 5-10 years, 85.7% had experience of 10-15 years, and 40% had experience of 15-20 years. Among the females, 60.7% had less than five years of job experience, 52.6% had 5-10 years of experience, 14.3% had experience of 10-15 years, and 60% had experience of 15-20 years. Here

$\chi^2(3, N = 165) = 5.080$ $p = 0.166$.

H0 (Null Hypothesis) = **Accepted**.

HYPOTHESIS 3: To analyze the third objective of the research, the responses from the teacher's questionnaire were again analyzed, as this shall give an accurate picture of the classroom environment in the schools.

Ho: The Classroom environment is satisfactory in the English class.

H1: The classroom environment is not satisfactory in the schools.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
What is your Gender * I am using English Language in my class while teaching	64	100.0%	0	0.0%	64	100.0%
What is your Gender * I use Soft Boards in my class	64	100.0%	0	0.0%	64	100.0%
What is your Gender * I have arranged different types of activities regarding English subject.	64	100.0%	0	0.0%	64	100.0%

What is your Gender * I am using the English Language in my class while teaching?

Crosstab

			I am using the English Language in my class while teaching		Total
			Yes	No	
What is your Gender	Male	Count	23	7	30
		% within What is your Gender	76.7%	23.3%	100.0%
		% within I am using the English Language in my class while teaching	43.4%	63.6%	46.9%
	Female	Count	30	4	34
		% within What is your Gender	88.2%	11.8%	100.0%
		% within I am using the English Language in my class while teaching	56.6%	36.4%	53.1%
Total	Count	53	11	64	
	% within What is your Gender	82.8%	17.2%	100.0%	
	% within I am using the English Language in my class while teaching	100.0%	100.0%	100.0%	

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	1.499 ^a	1	.221		
Continuity Correction ^b	.796	1	.372		
Likelihood Ratio	1.506	1	.220		
Fisher's Exact Test				.322	.186
Linear-by-Linear Association	1.475	1	.225		
N of Valid Cases	64				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 5.16.

b. Computed only for a 2x2 table

Test Results: There is no statistically significant difference among the boys and the girls' percentage of the Public schools whereby 43.4% of the male and 56.6% of the female said that they use the English Language in their classes while teaching English. Here

$$\chi^2(1, N = 64) = 1.499, p = 0.221.$$

H0 (Null Hypothesis) = **Accepted**,

What is your Gender * I use Soft Boards in my class?

Crosstab

			I use Soft Boards in my class		Total
			Yes	No	
What is your Gender	Male	Count	9	21	30
		% within What is your Gender	30.0%	70.0%	100.0%
		% within I use Soft Boards in my class	47.4%	46.7%	46.9%
	Female	Count	10	24	34
		% within What is your Gender	29.4%	70.6%	100.0%
		% within I use Soft Boards in my class	52.6%	53.3%	53.1%
Total	Count	19	45	64	
	% within What is your Gender	29.7%	70.3%	100.0%	
	% within I use Soft Boards in my class	100.0%	100.0%	100.0%	

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.003 ^a	1	.959		
Continuity Correction ^b	.000	1	1.000		
Likelihood Ratio	.003	1	.959		
Fisher's Exact Test				1.000	.587
Linear-by-Linear Association	.003	1	.959		
N of Valid Cases	64				

Test Results: There is no statistically significant difference among the boys and the girls' percentage of the Public schools whereby 47.4% of the male and 52.8% of the female said that they use Soft Boards in their class. Here

$$\chi^2(1, N = 64) = 0.003, p = 0.959.$$

H0 (Null Hypothesis) = **Accepted**,

What is your Gender * I have arranged different types of activities regarding English subject?

Crosstab

			I have arranged different types of activities regarding English subject.		Total
			Yes	No	
What is your Gender	Male	Count	19	11	30
		% within What is your Gender	63.3%	36.7%	100.0%
		% within I have arranged different types of activities regarding English subject.	76.0%	28.2%	46.9%
	Female	Count	6	28	34
		% within What is your Gender	17.6%	82.4%	100.0%
		% within I have arranged different types of activities regarding English subject.	24.0%	71.8%	53.1%
Total	Count	25	39	64	
	% within What is your Gender	39.1%	60.9%	100.0%	
	% within I have arranged different types of activities regarding English subject.	100.0%	100.0%	100.0%	

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	13.975 ^a	1	.000		
Continuity Correction	12.121	1	.000		
Likelihood Ratio	14.518	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	13.756	1	.000		
N of Valid Cases	64				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 11.72.

b. Computed only for a 2x2 table

Test Results: There is a statistically significant difference among the boys and the girls' percentage of the Public schools whereby 76% of the male and 24% of the female said that they had arranged different types of activities regarding English subject. Here

$$\chi^2(1, N = 64) = 13.975, p = 0.000.$$

H0 (Null Hypothesis) = Rejected,

RESULTS & DISCUSSION

The schedule and the chi-square analysis show that one hundred and sixty-five students, 75 boys and 90 girls responded to the question relating to different activities being organized in their schools. In the boy's schools, out of seventy-five students, only twenty-three said that activities are conducted in their schools while the rest disagreed with the notion. Among the girls, only 22 said that the administration conducts various activities in their schools while the rest of the girls disagreed with this statement. On the question of conducting the class in the English language, only 10 of the boys said that their class is conducted in the English Language while the rest of 65 boys disagreed with the notion. In the girl's section, only five girls agreed to the statement while the rest of 84 disagreed. Lastly, on the question of experiencing different audio and video activities in the class, only 3 of the male students, said that they had experienced the audio and video lectures in the classes while in the female section, only 6 of the girls agreed that they had the audio and the video lectures. This concludes that the required learning aids are not available to the students which obstruct learning the English language.

Regarding the second research objective of teacher's qualification, the teacher's questionnaire was selected for the analysis. The table and graph show that out of sixty-four teachers, 49 were SST general, 7 were SST science, 7 were JETs, and one was JVT. Moreover, out of total 64 teachers, 10 had bachelor's degree while the remaining 54 held master's degree. On their Professional degrees, thirty-eight had the B.Ed, and the twenty-six had the M.Ed degrees. Regarding their experiences, 28 had less than five years' experience, 19 had 5-10 years' experience, 7 had 10-15 years' experience, and 10 had 15-20 years of experience. From the total sample of the teachers, 53 said Yes, 11 said No about the use of English Language in the class, ten agreed, and 54 disagreed about the use of audio and video aids in their classes. For arranging different types of activities for English language learning 25 teachers confirmed whereas 39 differed for arranging any such activity.

To investigate about the third research objective, the teacher's questionnaire was selected for the analysis, whereby various teachers were asked different questions. Concerning the question of the use of English Language in the class, out of total 30 males, 23 males confirmed that they conduct their class in English while the rest disagreed. On the other hand, out of 34 female teachers, 30 agreed, and four disagreed on the said

question. Hence, as a result, we found that the majority of the teachers converse in the English language in their classes. On the question of using soft boards in the class, out of thirty males, nine approved that they do use the soft boards in the schools while rest of 21 disagreed with the notion. In the female section, ten of them said that they do use the soft boards while the rest of twenty-four disagreed with the notion. On the question of arranging different types of activities regarding the English subject, nineteen of them said they do conduct various activities regarding the English subject while the rest disagreed. In the female section, six of them agreed, and the rest of the twenty-eight disagreed with the notion of arranging different activities for the student to learn the English language.

The students of Quetta Baluchistan face the same problems in learning English at the secondary level that are being faced by the secondary school students all over Pakistan. Although the administration of the schools pays attention to improving the student's language skills but learning the English language in Quetta requires some substantial radical steps to be adopted. Although most of the the teachers are well qualified, they employ old and obsolete techniques of teaching. Instead of teaching through audio and video aids, they mostly adopt the traditional techniques of translation and cramming. Though these techniques the students cannot learn the proper vocabulary which is essential for learning the language. The teachers are hence required to expose their students to various modern learning techniques by exposing them to the print and electronic media. Also, the Principals and the administration shall conduct various Essay and Spellathon competitions which may motive students to learn the language.

Through student's survey, we infer that low quality of teaching, poor environment for learning and lack of outcomes from traditional methods of learning are the main impediments in the learning of English as a second language. There were significant differences observed between the male and the female students towards the learning perspective. The girls were found keen in learning as compared to the boys and majority could translate the English text easily as compared to that of the boys. Their notebooks were also found completed with neat and clean writing.

Inadequately equipped classes, lengthy and conventional course contents, lack of qualified teachers and a dearth of an environment where English is used as the medium of instruction, were the primary identified problems.

CONCLUSION

The secondary school students of Quetta face considerable problems in learning English as a second and educational language. The government pays negligible attention to the educational needs of the children of this region and to revitalize the existing educational system in government schools of Quetta. The curriculum and the syllabus are too obsolete and are not according to the need of the time. The world has adopted new ways of teaching like the audio-visual techniques, arrangements of language and other competitions and promotion of communicating in English with others, while no such activities are initiated in Baluchistan and particularly in Quetta. According to the research, the students in Quetta and Baluchistan come from the rural backgrounds where their parents are not much interested in the education of their children to financial and other constraints. The children are also expected to earn for their families at a young age. On the other hand, the parents are usually non- conversant in the subject and have no realization of the importance of English language for their children. Due to this background, the administrators and the teachers have an inflexible and discourteous attitude towards the teaching of English language in Quetta and Baluchistan.

FUTURE RECOMMENDATIONS

The English subject learning requires some radical steps to promote its learning in Baluchistan province.

- Overall a basic environment for learning English as a secondary language is missing. To competitively learn the language, by and large, the learning environment needs to be revived.
- The government or the private non-government welfare organizations should help provide the audio-video aids and the relevant technical training to the teaching staff to support the cause.
- The communication gap between the teachers and the students' needs to be addressed. The teacher should encourage questioning to build healthy interactive environment.
- Frequent parent-teacher meetings should be held to involve parents in the learning process.
- The curriculum should be revised and reviewed at specific intervals to meet and incorporate modern demands.

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REVIEW PAPER

POVERTY ALLEVIATION IN INTERNATIONAL PERSPECTIVE

Dr. Syed Salahuddin Ahmad and Sadia Shaikh

INTRODUCTION

There is no universally accepted definition of the term poverty. Poverty has different connotation in different perspectives. Likewise, there is no definite formula for measuring poverty. A poor man according to Canadian environment may not be a poor man in the Indian context. Standard of living in a particular country determines the poverty line of that country. In Canada, for example, a citizen who earns less than \$1100 a month lives below the poverty line. In the United States, a person who in 2016 earned less than \$1300 a month was said to be living below poverty line. Taking into cognizance the rate of exchange of a US dollar to the Indian rupee, a family of six persons in India living within the amount of U.S. \$1300 may not be called poor. It can be assumed without hesitation that the term POVERTY has a different meaning in the Third World than what it can be inferred in the developed world.

What is Poverty?

Poverty is a broad and multi-dimensional phenomenon and defined as the deprivation of sufficient consumption. Some people are classified as poor but not others. In some countries people with low-income jobs are poor, but in other countries, people with low income are better off in society than people with high income. World Bank has declared earning a dollar a day as a measure of the poverty line. However, universally, poor people cannot afford adequate clothing, housing, schooling, and healthcare. Poverty is linked to malnutrition, illiteracy, low life expectancy, insecurity powerlessness, asset deprivation frustration. The institutional environment in which the poor derive their livelihood and the socio-political factor that restrict their access to resources can influence the relationship between economic growth and extent of poverty.

Today more than one-fifth of the world population is suffering from abject poverty a situation characterized by low income, malnutrition, and illiteracy (Ahmad, 2017). Several efforts have been made to alleviate poverty during the last five decades but have failed to produce any

meaningful result. On the United Nations platform, the world statesmen, famous leaders, economist, and politicians have expressed concern about poverty, hunger, deprivation, and exploitation with which the Third World is beset. Experts have expressed views that this phenomenon is the legacy of colonialism, neo-colonialism and international debt and dependency syndrome.

The discussion in this paper will revolve around the hypothesis that despite the efforts the world agencies, individual governments, projected models, past experiences and ideological teaching, the poverty ratio is growing wider between the richest and poorest countries.

Measuring poverty helps policymakers target resources to reduce poverty. Poverty can be measured in three ways, first, using single indicator such as income; second, multi-dimensional indexed approaches where several indicators are combined in a single index of poverty, e.g. life expectancy at birth, primary and secondary enrolment and per capita purchasing power; third, where several indicators are used to classify people as poor, e.g. poor income, poor health, poor schooling and poor nutrition.

Who are the Poor?

Knowing who is poor is as important as understanding poverty. Three-quarters of the poor world people (Approx. 0.9 billion people) live in rural areas (Holden, Nadeau, & Porio, 2017), which constitutes of about 71% of all poor population living in rural areas (World Bank 2010). It is interesting to find that how do the poor people earn incomes and how they use their incomes? What are the barriers to their progress especially regarding health, schooling, land and other measures, and assets? Are these characteristics cause or effect of poverty? In Africa, smallholders are the largest disadvantaged group of which 1.2 billion people are in extreme poverty. About one-fourth of them is in sub-Saharan Africa, one half of them are in Asia (Olinto, Beegle, Sobrado, & Uematsu, 2013). Around half of the Asian poor live in the South Asia (Seddon, 2004). In the 24th session of the General Assembly of the United Nations, members had committed themselves to halve the extreme poverty by 2015 (Assembly, 1979). In the last decade of the twentieth century, the World Bank and the UNDP had pledged to take concerted efforts to achieve global target of halving poverty by 2015. (UNGM, 2010)

Human Development and Human Poverty Indices

The evolving concept of Human Development Index (HDI) and Human Poverty Index (HPI) has been defined in UNDP's Human Development Report as a multi-dimensional index. The global HDI, first presented in the 1990 Human Development Report (HDR), measures a country's success in the following human development achievements for its citizens: a long and healthy life (using health data), access to knowledge (using education data) and a decent standard of living (using income per capita), (UNDP, 2015). The composition of the multidimensional poverty thus embraces a distinct nature of characteristics such as inadequate financial resources, material insufficiency, communal isolation, incompetence and hopelessness, and physical as well as psychological dispossession.

The rural poor especially the women usually have age-specific mortality rates higher than the non-poor. Girls aged 2-4 suffer severe disadvantages in access to health care compared to boys in poor rural communities as the male offspring are given more attention and are considered to be the dominant part of the household. In Bangladesh, Pakistan, India, China and North Africa gender disadvantage does the most harm to poor girls. Todaro and Smith (2007), found that women and children, in rural areas, are more likely to be living in poverty than men.

Causes and Features of Poverty

There are many diverging causes of Poverty in various countries. The Feagin scale (1972), splits the perceived causes of poverty into three categories, that is, structural factors (meaning poverty is the result of external factors, such as the poor being exploited by the rich), individualistic factors (meaning poverty is the result of internal factors, such as people wasting money on inappropriate items), and fatalistic factors (which suggest that poverty is the consequence of factors that people cannot control, such as having bad fate).

If we consider the fatalistic factors affecting poverty, in much of East and Southern Africa drought affects every few years with devastating consequences for smallholders and local economies. The poor, lacking irrigation technologies are particularly vulnerable to climate change. Low investment in a country where no technology exists exacerbates the problem. Among the several causes of poverty faced by indigenous and rural populations some are drawn below:

1. Racism and geographical discrimination bars the Native population progress.
2. Rural populations are deprived due to lack of social security services which in turn creates problems to attain basic necessities.
3. Inadequate infrastructure due to remote locations of the villages.
4. Productivity is afflicted due to insufficient health, sanitation, and immunization facilities.

Institutions and the Poor

The distribution of benefits between rich and poor, urban and rural, men and women depend on institutions such as banks, and the regulatory bodies and also the rules; customary or legal, such as those affecting division of inherited land or the share of landlord or tenants in a share clipping arrangement. Institutions can change under pressure a society's outcomes which sometimes are frozen in the interest of existing controller of the institution. This favors the rural poor only if they control the institution or at least can compel attention to their needs from those who do.

All efforts to benefit the poor through institutional reforms face a severe problem. Institutions are usually created and run in the interest of the powerful. Rural, big men, run local institutions in their interest is the problem top down in institutions. Institutional devolution, decentralization, and participation by all members of the society including the poor are essential to combat such problem.

Decentralized institutions for natural resource management and financial services rarely help the rural poor. Rural poor, by adopting 'the learning by doing technique' enhance their political power and influence. However, decentralization is not so easy to implement as the central governments in developing countries, even if motivated to perform well, lack information to do so. Various forms of decentralized control by traditional rural groups have therefore been tried often with NGOs help and facilitation, but results have not always been impressive or beneficial.

Privatization of Resources

The micro-finance and decentralization measures for the resources are far from complete for the poor. Development programs can be captured by elites or vested interests. The rich may get the lion share or may pay

them to do with less if the poor have a political voice or can organize themselves with other persons of power. Most rural people make their living in and around agriculture. Thus, for sustainable poverty reduction, the problems of smallholders' agriculture must be addressed.

Reduction of Poverty by Reducing Income Inequalities

Poverty in Africa

Africa is known as the world's richest continent in mineral resources. Extensive reserves of iron ore have been discovered. Oil deposits are reported to be on a scale comparable to the Middle East. However specific internal and external factors have hampered (Balkanization) utilization of African resources.

First, each small state seeks to develop its mineral deposit, duplicating efforts by neighboring countries, wasting capital and workforce. Each state in the absence of cooperation seeks to maximize its revenue from mineral resources (Chapra, 1979, Pp. 53). Arbitrarily formed national boundaries have created expensive anomalies' which prevent the utilization and development together (Ahmad, 2009). Benin, for example, has over 50 million tons high-grade phosphate deposit, but 80% of the resource is shipped in crude form by the French and American companies for export. Policies pursued by foreign firms in extracting African mineral from one state and processing it in another or non-African state enable them to play one state off against the other. Failure to develop industrial complex in African states based on their raw resources prevent them from producing low-cost, intermediate goods and finished products essential to industrial growth; raw cotton is exported as lint instead of being woven into clothes; ground nuts are shipped as shelled nuts not processed into cake or oil; Iron ore is shipped crude instead of being manufactured into pig iron or steel and so forth (Sahibzada, 1997). If the African states could unite to plan and direct investment to the establishment of processing industries, they would increase their income and exports. (Amin,1974, Pp.54)

There is no point producing manufactured goods if there are not enough people or they do not have enough cash income. Markets in individual states are small. The typical consumption pattern of Independent Africa indicates that from per capita income an average \$ 40 is spent on food, \$ 35 for services and \$25 for manufactured goods and investment.

Dependency

Mauritania, Mali, Burkina Fasso, Niger, Chad and the Central African Republic are heavily dependent on exports of cattle and fish to other African states. Benin and Dahomi are heavily dependent on food exports to their neighbors. For Malawi, Rwanda, and Brundi the most significant source of foreign exchange earnings consist of migrant labor remittances (Todaro, 1997, Pp.97). Seen as a whole, Africa has unquestionably adequate natural resources for industrial growth. It possesses considerable labor force which can be efficiently used if the expansion of training facilities is provided so that the needed skills could be acquired.

Poverty Alleviation: The Islamic Perspective

Islam is not merely a religion as it is commonly understood. It is an organic whole and a system of life. It guides human life in totality. Islamic social and economic system is based on Adl, i.e. Justice. There is no distinction or discrimination on the ground of caste, creed, color or race or class in Islamic body politic. Islamic society is an egalitarian society (Marlow, 2002; Gilsenan 2000). In Islamic framework, economic development is targeted towards attaining maximum benefits for all its habitats. Alleviation of poverty and the plight of the destitute is the hallmark of Islamic economic agenda.

In Islam, economic resources are trusted from Allah; it is the moral obligation of the trustee (State or ruler) to employ these resources efficiently to achieve the purpose of the trust which is the welfare of the general public. It is natural in Islam that rulers must try to eradicate poverty and make utmost arrangement to provide all necessary human needs. It is also the duty of the Islamic state to apply human and material resources to achieve maximum economic growth. Economic growth is not an isolated phenomenon. It has to be achieved among all goals of social justice, economic justice and above all general welfare of all the people. The state of Islam should play a decisive role in determining priorities and channeling the scarce resources, so that recession or inflation is avoided. The most prominent and basic institution that addresses the needs of all those who are poor and the needy in the form of the economic security system is ZAKAT (Hassan, 2010). In Islam poverty is approached through the application of some instruments like Infaq, waqaf, sadaqah, etc.

Institution of Zakat

To enable Muslims to help others who have not been fortunate to earn a livelihood where they can meet all essential needs and where they can

be helped by state resources, Islam has instituted a powerful social security system giving it a religious sanctity (Nadzri, Rahman, Rashidah & Omar, 2012). It is a part of the religious obligation of Muslim to pay Zakat. Zakat is paid at a prescribed rate of his net worth or specified income flow. Whenever the Quran speaks about the obligation to establish prayers, it also simultaneously stresses Muslims to pay zakat. The expenditure heads for Zakat are enumerated in the Quran (9:60). The Quran says,

“Alms are for the poor and the needy, and those employed to administer zakat (amil), for those whose hearts have been reconciled to the Truth, for those in bondage and debt, in the cause of Allah and for the wayfarer.”

(Al Quran, 9:60)

In a Hadith Prophet (PBUH) stressed the importance of Zakat as:

“If they withhold giving zakat even a little rein of a camel or a small baby sheep (that is due on them) I will fight them for it. Zakat is the obligation on properties. By god, I will fight whoever discriminates between prayers and zakat”.

(Hadith – Sahih Bukhari)

An Islamic state is said to have fulfilled its obligation for general economic welfare within the limits of its resources and ensured distributive justice and has weeded out exploitation. There is a consensus among the jurists that collection and disbursement of Zakat is primarily the responsibility of Islamic state. It is the duty of Islamic state to ensure a respectable standard of living for every individual who is unable to take care of his own needs and hence requires assistance. In a hadith narrated by Abu Dawood, The Prophet (PBUH) declared that,

“he whom Allah has made an administrator over affairs of the Muslims but remains indifferent to his needs and poverty. Allah will also be indifferent to his needs and poverty.”

(Hadith- Abu Dawood Sumaa Vol.2. 481)

However, if the Islamic teachings of Halal and Haram about income and acquisition of wealth are sincerely followed, and if the provision for redistribution of income and wealth are implemented, there will remain no gross inequalities of income and wealth in Muslim society. Islam tolerates some inequality of income because all men are not equal. (Chapra, 1979).

Poverty Alleviation: A Bangladesh Model

The Grameen Bank of Bangladesh has been named as “Institution for Alleviating Poverty.” The Bank has been helping the poorest in the country. It has been serving as the vehicle for the alleviation of poverty. It has been observed that the bank supports SME’s and 90 percent of its clients are women entrepreneurs. The Bank which started as a mini-village credit society has now grown as a significant public-sector organization. The Bank has become famous for financial discipline and sound management. The Bank has successfully overcome all traditional constraints and does not require collateral security or guarantee. It solely relies on its field workers for any information for extending loans and recoveries of payments. The main objective of the Bank is to alleviate poverty by extending loan and credit to the poorest of the community. Another objective is to create opportunities for self-employment.

Although Grameen Bank responds to the socio-economic needs of the poor through a target-oriented approach, yet there is nothing soft or charitable about it. It utterly rejects the idea of subsidy, arguing that the poor needs only access to credit and that they are fully capable of making profits and honoring repayments capital charged with 16 % interest (Sahibzada,1997, Pp.236).

Due to innovative entrepreneurship and successful operation, it is pertinent that modalities and functions of the Bank be discussed in detail. Activities start with the groups of poor and their centers. Five to six groups join to make a center of about 30 persons. The village as such is not involved, but only the poor are identified and made members. Each center which is the focal point of all investigations, dialogues, and decisions, organize regular weekly meetings which coincide with the weekly repayment of installments. Through these centers more than 90000 in numbers, the Bank has reached to more than one million poor men and women.

The Bank workers assist in group formation and then act as an intermediary link between the group, the center and the bank monitoring the use of credit, repayments, etc. Meeting with each group is held once a week at the center where all members get to gather and discuss procedures and rules governing the group activities. The group takes a decision and guarantee repayment through mutual accountability. Through an inbuilt monitoring and evaluation mechanism, the bank collects a great deal of socio-economic data. The Bank, therefore, can anticipate the pertaining difficulties.

The functions of the Bank are performed by highly qualified individuals who have an identity. Training functions of these Bank catalysts are noted as the lifeblood of Grameen Bank. Although there are about 400 purposes for which loans are extended yet the loan pattern of the Grameen Bank covers four broad fields.

- a) Livestock
- b) Fisheries
- c) Processing and manufacturing handicrafts
- d) House loans (roofs and sanitation)

Impact

Several studies about the Grameen Bank have been carried out by the donors, academics, and others. The consensus is that Grameen Bank is a major innovation in poverty alleviation, employment, and income-generating activities. The Bank has attracted global attention. Certain developing countries are trying to copy the Bangladesh model to tackle poverty issue. (Epping, 2009, Pp. 236-238)

Poverty Alleviation: The Malaysian Experience

Malaysian Definition of Poverty

Poverty eradication appears first in the list of the millennium development goals (MDG). Implicit in its pole position is the contention that poverty is the root cause for many of the malaise for which the UN had instituted the MDG. Poverty denies needy families access to basic education for their children because of the lack of income. Lack of shelter, clean water, proper sanitation, and fuel—a ubiquitous landscape of the poor—bring in their diseases, ill health, infant and maternal mortality and health care.

Malaysia tremendously succeeded in combat against poverty. As of 1970, the poverty level was 49.3%, and it was lessened to 8.1 in 1999. In the year of 2000, it was optimally reduced by 5.5%. The strategy which was employed for reducing poverty led to accommodate a sufficient poverty reduction enclosure and fast economic growth with a constant improvement of its micro-economy. (Department of Statistics Malaysia, 2011). In Malaysia, hardcore poverty was reduced from 1.2% in 2004 to 0.7% in 2009, and the incidence of overall poverty fell from 5.7% in 2004 to 3.8% in 2009. The overall poverty rate in the country is 3.7% (Department of Statistics Malaysia, 2011). Compared to Sabah and Sarawak, in Peninsular Malaysia, IOP was lower to some extent. In 1976,

it was reportedly at 58.3% and 56.5%, respectively. This condition could be a positive outcome of rapid development initiatives implemented in Peninsular Malaysia. However, programs had robustly been executed in Sabah and Sarawak to combat poverty. The IOP that was reported as 51.2% and 51.7% in 1976 was minimized to 16.0% and 5.8% respectively in 2002 (Mohamed & John Antony, 2015).

Although the poverty line was defined by consumption, poverty status was determined concerning gross household income rather than expenditure. Thus, households with income below the poverty line were defined as living in poverty, and those with incomes below half the poverty line as living in “hard-core” or extreme poverty. In 2004, a revision was done to the poverty line. The revised poverty line now defined for each household averaged to each state and rural or urban location, taking into account relative costs of living, household composition and size. This new poverty line also defines extreme deprivation or hard-core poverty as a household with incomes below their food poverty line or households unable to meet their minimum food needs. In 2009, the mean national poverty line translated to an unadjusted RM6.50 per capita a day (equivalent to US\$3.00 a day). The impressive record of poverty reduction in Malaysia paralleled improvements in a number of social indicators.

- Access to clean drinking water by approx. ninety three percent of the total population
- Access of electricity by majority of total Malaysian population.
- Increase in primary education enrollment by 30%.
- Increase in life expectancy rates for males and females.
- The literacy rate of Malaysia plunged to 94% in 2010.
- For the past two decades, the Malaysian economy has achieved a full employment rate with unemployment rate as low as 3 percent of the total population (Treasury, 2011/2012).

The above indicators are similar to those of the middle-income countries and, in some cases, high-income countries (Julian & Ahmed, 2009; Plan, 2011). Although the incidence of poverty in Malaysia has dropped from 49.3% in 1970 to 3.8% in 2009, poverty eradication remains a central agenda of the government. This seriousness of the government is evident in poverty being one of the six national key result areas to which are devoted disproportionate amount of resources (Nelson, Meerman, & Embong, 2008).

The approach used by Malaysia in planning for reduction of poverty involved the targeting of incomes, the construction of the poverty profile and the targeting of specific target groups. Regarding poor income households are identified based on a specified poverty line income (PLI) adequate to meet the basic family needs such as food, clothing and shelter and other basic necessities. There are three separate PLIs to reflect regional differences in prices: hence a PLI each for Peninsular Malaysia, Sabah, and Sarawak. The PLI is adjusted regularly to reflect the changes in consumer price. In 1970 the poverty line income for a household was RM 180 per month while the figure for 1993 was RM 405 per month (Sahibzada, 1997).

Global Scenario

Politicians, statesmen, political leaders, world organizations, academicians, journalists, political and economic experts and NGOs have offered different opinions about poverty alleviations. Some critical variables are disused:

Poverty reduction through property rights. There are strong links between poverty and lack of property, as people living in poverty, not only lack income but are also without the assets needed to generate income. The land is a critical asset, particularly for the rural poor, as it provides a means of livelihood, and the landless are often among the world's most miserable.

Employment guarantee schemes. Public works programs have developed into significant policy instruments for employment creation in situations of high or chronic unemployment or in times of crises. For example, a universal employment guarantee scheme can provide full-time work (and part-time work if desired) with no time limits and pay a uniform wage to all workers. A minimum wage becomes useful only in combination with a job guarantee. Therefore, the wage paid by employment guarantee schemes can become the effective minimum or social wage. Further, the package of benefits offered sets a standard, which would be matched by other employers; this could include healthcare, childcare, sick leave, vacations and social security contributions.

These programs aim to help people living in poverty by providing them with paid employment in rebuilding affected areas after a disaster or in creating needed infrastructure, which, in turn, enhances their welfare. The

majority of these programs are temporary, but a few offer employment guarantee schemes that secure some minimum employment on an ongoing basis. Some developing countries, including Argentina, China, Indonesia and the Republic of Korea, are devising public works programs in response to the current crisis.

Conditional Cash Transfers or Job Creation? The question is whether resources allocated to conditional cash transfers have a greater impact on poverty if used for job creation programs? While there is insufficient empirical evidence to settle this question conclusively, several points are noteworthy. First, the effects of job creation programs and conditional cash transfers often vary with location. In rural areas, where families tend to have more children, conditional cash transfers could be more effective in increasing household incomes. Cash grants are provided to poor and disadvantaged people on condition that they make specific commitments, such as sending their children to schools and having regular health check-ups. These transfers are therefore often designed as a mix of cash transfers and service provision, emphasizing strong linkages with the labor market and intra-household responsibilities. In the developing world, conditional cash transfers were first introduced in a few countries in Latin America and South Asia but are now becoming increasingly widespread. An early, iconic conditional cash transfer scheme, in Mexico, began in 1997. In Brazil, the program began in the mid-1990s as an experiment in two municipalities and currently covers 11 million families. Smaller programs in poorer countries such as Kenya and Bangladesh cover a few thousand families (World Bank,2010).

Microfinance. The microcredit movement has sought to address the credit needs of people living below the poverty line. Developing countries are generally marked by low levels of financial transactions. The fact that commercial banks find it unprofitable to operate in remote rural areas has resulted in the absence of a formal market for lending and borrowing. Even where there are commercial banks, people living in poverty are disadvantaged owing to their lack of assets needed for collateral and good credit histories. Therefore, the poor and those living in remote areas are forced to borrow from moneylenders who charge high-interest rates.

A WORD OF CONCLUSION

The United Nations millennium development goals project, established by the world leaders in 2000 was supposed to cut poverty in half by 2015.

At the half point, i.e. in 2007, the majority of the intermediate goals were not even close to being met. Despite a reduction in the number of people living on less than a dollar a day in every country except Bangladesh, India, Central African Republic, Chad and Burundi etc. many of the goals such as reducing the rate at which mothers die during childbirth, improving access to clean water, reducing infant mortality were showing little sign of improvement mainly because of the lack of resources and commitment from the developing countries.

The global income gap is much more than a difference in salaries. It reflects an immense gap in the quality of life between the rich and the poor. In India, more than a third of all women have never seen a school. In Nigeria, Kenya and Pakistan electricity shortages affect poor areas badly depriving many hospitals of power during operations. More than a hundred million school-age children around the world have never seen a school. In Africa, only 4 percent of Africans has internet.

The most commonly accepted method for measuring income equality is the GINI-COEFFICIENT, which assigns a score of zero to countries with perfect equality (not humanly possible) and a score of 1 to a country of complete inequality where one household holds all the wealth. Denmark with a low-income inequality had a GINI Coefficient of approximately 0.23 at the beginning of 21st. Century. Namibia, the country with the highest income inequality, had 0.70. The United States, with GINI Coefficient of 0.45 has one of the most inequitable distributions of wealth among the developed countries. (Epping, 2009)

In Africa, India and China rural households are usually the poorest in the land, and many cases are getting poorer. The income of the rural dwellers has declined because most of them rely on agriculture. This in part explains the exodus of the rural poor to the rapidly expanding cities. Improving rural infrastructure, building new roads and train lines, for example, would also increase productivity in farming and increase job opportunities for the rural poor.

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