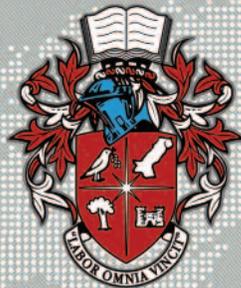


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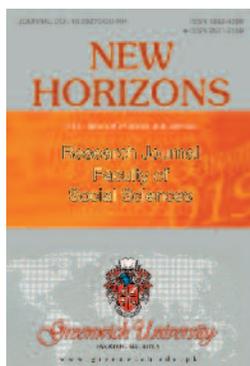


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Editor's Note

This issue of research journal New Horizons consists of articles on different aspects of social science research. We encourage the highest level of intellectual excellence. New Horizons understands the importance of social science study for the betterment of the society and a better understanding of human behavior, that's why it is providing a platform for the researchers to publish and share their valuable information in any field of social sciences.

New Horizons is a peer-reviewed journal and papers are published on merit-based after 'double-blind' peer reviews process. We publish both online and printed versions of research papers in all fields of social sciences e.g., education, International Relations, Political Science, Social Economics, sociology, geography, psychology, literature and linguistics, media, and communication studies.

As I write this editorial, I am looking at the table of contents for the Volume 14, Issue 1 of the journal which includes a wide range of articles on different disciplines covering The Marxist approach to the Environmental Crises, Feminist Study of Sub-continental English Literature, abusive supervision: dimensions & scale, Effectiveness of Teacher Appraisal Systems in Private Schools of Pakistan, House Finance for lower-income groups and many more captivating articles that I am sure will delight you all.

This diverse set of articles covering varied topics is a great strength to retain and enthrall scholarly readership and is something that New Horizons is committed to promoting in the research field.

With this note, I once again thank the New Horizons editorial board, reviewers, and authors for their unparalleled support and cooperation.

Sincerely,

Dr. S. Khurram K. Alwi
Editor
New Horizons

January 2020

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THE STATE OF EDUCATION IN PAKISTAN: AN ANALYTICAL REVIEW OF BASIC EDUCATION INDICATORS

Nauman A. Abdullah

ABSTRACT

This paper is an analytical review of the literature on educational outcomes and education indicators of Pakistan. The purpose of this paper is to critically evaluate the outcomes of education in Pakistan. Using a qualitative approach, document analysis was carried out by the researcher to analyze the current state of education in Pakistan. Official government documents were selected and reviewed. Comparison of various education indicators across years and provinces were made. Identification of gaps and reporting of educational outcomes was done as a result. Education spending by different provinces and analysis of budgets over the years was also made to fully comprehend the education state. Policy recommendations were given after making contextual and specific discussions on key education indicators. The paper might be helpful for international readers, research scholars, and education personnel in the country.

Keywords: *State of education, educational outcomes, education indicators, Pakistan, Punjab, budgets on education, analytical review.*

INTRODUCTION

Education is considered a base of social development in a country. Improving education equates with social progress and development. Educational performance and standings are measured as a function of multiple indicators. These indicators together form the bases of quality of education. Internationally, the significance of quality indicators of education is stressed through various conventions and declarations. Indigenous pressure on the governments of Pakistan is equally significant to uplift the education quality indicators. Therefore, the researcher has addressed the present state of education in Pakistan by critically evaluating the educational outcomes and analytically reviewing the various education indicators in this paper. The importance of this review paper is multifold. This paper might also serve as the literature on the current education status in Pakistan with a comparison of education indicators from the

past. The developments, pertinent steps and sustained efforts that have been done by the education departments to boost the education system are also highlighted. The fiscal expenditures on the education, both federal and provincial, have also been analyzed with a critical lens of a breakdown of the budgets. The paper also endeavours to point out the possible gaps and improvement opportunities in the education system of Pakistan.

The situation of education is not ideal in Pakistan. School education is facing dropout issues, lack of basic infrastructure, poor performance, and teacher turnover threats. The report published by Alif Ailaan and Sustainable Development Policy Institute (SDPI) in (2016), on District Education Rankings has highlighted the dismal situation of our schools in general, and in rural areas in specific. Punjab though ranked higher than the other provinces, still has an alarming state in the rural districts. The heart-wrenching state of education in Pakistan is mainly because of the low budget allocation for education. Pakistan merely spends 2% of the Gross Domestic Product (GDP) on this sector (Habib, 2013). Even the latest government figures, in the recent economic survey of Pakistan, suggest that the government is spending 2.1% of its GDP on this sector (Government of Pakistan, Finance Division, 2017).

In April 2010, the parliament of Pakistan passed the 18th amendment act in the Constitution of Pakistan (The Constitution of Islamic Republic of Pakistan 1973, 2010). In that amendment, the devolution of powers to the provinces was declared and five ministries, including that of education, were devolved. This, as a result, made provinces autonomous in making reforms in the education system of Pakistan (Hussain & Kokab, 2012). Therefore, this research was undertaken to review the educational outcomes, due to its contextual significance in provinces and the centre. Although the paper has taken into consideration the educational indicators from overall Pakistan and all levels of education, however, there was a special focus on the Punjab province and school education department.

OBJECTIVE OF THE STUDY

The main objective of this research was to critically analyze the state of education by reviewing the education indicators of Pakistan. To achieve this objective following methodology was designed.

METHODOLOGY

An analytical review of the literature related to the education outcomes and indicators from different subsections of the education system was

carried out. Using a qualitative approach document analysis technique was used to analyze these outcomes and indicators. Document analysis as per Bowen (2009) is a sophisticated process that sets predefined criteria and objectives to analyze the specified documents. Determining such criteria is useful in aligning the objectives of the study with the analysis (Wild, McMahon, Darlington, Liu, & Culley, 2010).

Sources of Data

For that purpose, the researcher has selected the official government reports and documents to see the performance of educational outcomes over the years. The lists of documents that have been reviewed for this research are: Pakistan Bureau of Statistics reports on population census and Pakistan Social and Living Standards Measurement Survey (2014-15), Pakistan Education Statistics reports for the year 2016 and 2017, Pakistan Economic Surveys for the fiscal years 2015, 2016, 2017 and 2018, Pakistan Budget, Citizen Budgets of Punjab, Sindh, Khyber Pakhtunkhwa and Balochistan, Alif Aillan reports for District Education Rankings, Programme Monitoring and Implementation Unit (PMIU) data and other details from School Education Department (SED) and its allied departments.

Procedure

The researcher reviewed these documents against the criteria set and approved by three experts of the qualitative research domain. The criteria met the objective of the study of analytically reviewing the educational outcomes and comparison of indicators from the past years. The documents were retrieved from the official resources of the above-mentioned institutions and departments. The researcher abides by the strict ethical consideration of reporting the amounts, budgets, values, and data as suggested in the publically made available official documents only.

State of Education: Comparison of Educational Outcomes and Indicators

This section has provided the details of some statistics on education in the Pakistani scenario. These details were important to understand the gaps in the education system of Pakistan and also helped in understanding the current standings of different educational indicators in Pakistan.

According to Pakistan Education Statistics (2016-17) in 1947-48 there were 8,413 primary schools which included pre-primary, mosque schools, and non-formal schools, middle schools were 2,190, high schools were 408, while 40 higher secondary schools/inter colleges, no degree college, 46 technical and vocational institutions, and only 2 universities.

While at present, these numbers have increased in multiples. In 2016-17, there were 182,337 primary schools including pre-primary, mosque schools, and non-formal schools. Middle schools were 49,090, high schools were 31,551, higher secondary/inter colleges were 5,130, whereas 1,431-degree colleges have been established by now, which were zero at the time of independence. There were 3,798 technical and vocational institutions, and 185 universities (Pakistan Education Statistics, 2016-17).

Literacy Rates

According to Pakistan Bureau of Statistics (2016), the rate of literacy for age 10 years and above was at 60% and for adults, the literacy rate was 57%. The official data from the Pakistan Social and Living Standards Measurement (PSLM) (2014-15) reported the literacy of 10 years and above to be 60% at the national level with rural being 51% and urban at 76%. Men were reported to be literate at 70% and women reportedly only 49%. For provinces, this survey reported that Punjab was leading in the literacy rate with 63%, followed by Sindh at 60%, KPK with 53% and Balochistan was reported to be at 44% (Pakistan Bureau of Statistics, 2016).

In the adult literacy report published by PSLM (2014-15) the national literacy rate was 57% with 68% literacy rate for male and 45% rate for female. Punjab showed literacy rate at 60% for the overall population and 69% for male and 51% for female. Sindh stood at 58% total literacy rate out of which 70% males and 46% females were literate. KPK was reportedly showing literacy at 47% out of which males were reportedly at 66% and only 29% was the literacy rate for women. Balochistan's overall literacy rate was 38% out of which 56% were males and only 18% of females were reportedly literate.

The report also highlighted the percentage population that has completed primary level education. Overall Pakistan's population having completed primary level education was reportedly 52%. Punjab took the lead in this category with 54% just ahead of Sindh with 53%, KPK was reporting 44% and Balochistan showed 35% in this category.

Gross and Net Enrolment Ratios at Primary level in Pakistan

Gross Enrollment Ratio (GER) at primary level (age six to 10 years) showed that in overall Pakistan GER was at 92% with Punjab making a clear lead with 98% over all other provinces while KPK, Sindh, and Balochistan reported 92%, 81%, and 73% respectively. Net Enrollment Rate (NER) at primary level (age six to 10 years) was reported to be 68%

at National level, 72% in Punjab, 62% in Sindh, 68% in KPK, and 55% in Balochistan (Pakistan Bureau of Statistics, 2016).

Primary level enrollment at government schools as a percentage of total enrolment reported national level to be at 62%, Punjab 56%, Sindh 64%, KPK 69%, and Balochistan 90%. While the net primary enrolment at government schools as a percentage of primary level enrolment reported national level enrolment at 58%, Punjab 53%, Sindh 60%, KPK 68%, Balochistan 90% (Pakistan Bureau of Statistics, 2016).

Survival Rate to Grade 5

In the year 2012-13, the survival rate to grade 5 was 67%. Though it has fluctuated in between from 2014-15 (69%) to 65% in 2015-16 now again it was 67% in 2016-17 (Pakistan Education Statistics, 2016-17).

Effective Transition Rate (ETR)

The ETR from primary to middle classes was 78% for the year 2012-13. Although it has shown an increase since then as reported ETR from primary classes to middle classes was 84% for the year 2016-17, it is still not very encouraging. ETR in 2012-13 was 88% for middle-classes to secondary classes and it was improved to 91% in 2016-17 (Pakistan Education Statistics, 2016-17).

Number of Teachers, Students and Institutions in Pakistan

According to Pakistan Education Statistics (2016-17) at present, there are 317,323 educational institutions in Pakistan. Out of these, 196,998 are public sector institutions and 120,273 private sector institutions. The total number of students enrolled in these institutions is 50,292,570, from them 28.68 million students study in public sector institutions and the remaining 21.60 million students are taught in private sector institutions. The number of teaching staff in the education sector in Pakistan is 1,836,584 teachers. Out of these teachers, 49% are working in public sector education institutions and 51% are working private sector educational institutions (Pakistan Education Statistics, 2016-17).

GDP Spending on Education in Pakistan

World Bank data reported that Government of Pakistan is spending 2.758% of its GDP on Education for the year 2017 (World Bank, 2017). The official government figures for the public expenditure on education for the fiscal year 2017 were 2.2 per cent of its GDP which were 2.3% for the fiscal year 2016 (Government of Pakistan, Finance Division, 2017-

18). The fiscal year in Pakistan starts from July 01 and ends on June 30. The education-related expenditure in rupees was 699.2 billion for the fiscal year 2017. Although the amount of public expenditure on education in 2017 has increased from that of 2016 i.e. Rupees 663.4 billion, but the percentage of GDP has decreased for the year 2017. The increase in the amount is only because the GDP has increased over one year.

The education expenditure is further categorized as current expenditure and development expenditure. For the year 2017 out of 699.2 billion rupees 596.9 billion accounts for current expenditures and 102.3 billion accounts for development expenditures (Government of Pakistan, Ministry of Finance, 2018). Out of the federal budget for education, a major chunk is allocated for higher education. The breakdown of the federal budget for education for the year 2016-17 was as follows: primary education (8%), secondary education (10%), higher education (79%) and remaining (3%) for all other types of education (Institute of Social and Policy Sciences, 2017).

Provincial Budgetary Details

The budgetary details of education spending by each province have been given below. The details of the previous two years have been presented in terms of recurrent and development budget. The breakup of educational budget into recurrent and development sections can help understand the educational situation carefully.

Punjab

The latest budgetary figures for the year 2017-18 reflected that the Punjab government has allocated 345.2 Billion rupees for the education sector (Government of Punjab, 2018). It has seen a 49 Billion Rupees increase in the budget from the last year. For the fiscal year 2016-17, the education budget of the government of Punjab was 296,189.3 Million rupees which was 3% more than the previous budget of the 2015-16 year i.e. 286,505.47 Million rupees. The details of the budget have been further explained in a way that it is divided into two major portions: recurrent budget and development budget. The recurrent budget has further two classifications (a) salary budget (b) non-salary budget.

The recurrent budget of education for the year 2016-17 was 233,176.46 Million rupees of which 211,307.31 million rupees were allocated for salary budget and 21,869.15 million rupees for a non-salary budget. Development budget for the year 2016-17 was 63,012.84 million rupees (Institute of Social and Policy Sciences, 2017). This also depicted that

majority of the budget allocation goes for the salaries of teaching and non-teaching staff.

Sindh

Sindh government's education budget for the year 2017-18 was 199,785 Million rupees. Development budget for education for that period was 21,128 million rupees and the recurrent budget amount was 178,657 million rupees (Government of Sindh, 2018). The budget for education in Sindh for the year 2016-17 was 175,888 Million rupees. Out of this total budget, the recurrent budget was 158,021.35 million. This recurrent budget was further divided into 114,044 million as salary budget and 43,977 million as non-salary budget. The development budget was 17,867 Million.

The percentage share of the budget of the total provincial budget has remained 20% for the years 2016-17, 2015-16, and 2015-14 but in figures, the budget for the year 2016-17 has increased 19% from previous year's allocated budget for education. Out of the 2016-17 education budget, 32% was allocated for primary education, 28% for secondary education, 17% for higher education and 23% for other types of education (Institute of Social and Policy Sciences, 2017).

Khyber Pakhtunkhwa (KP)

The budget for education allocated by the KP government for the year 2017-18 was 168,084 million rupees. The breakdown of this latest budget is as follows: salary budget 114,192 Million rupees, non-salary budget 24,752 Million rupees, and development budget 29,141 Million rupees. Out of this total 168,084 million rupees' education budget, 97,101 million rupees were allocated for primary education, 35,064 for secondary education, 29,510 million rupees for higher education, and 6,409 Million rupees for other education (Government of Khyber Pakhtunkhwa, 2018).

Education budget for the year 2016-17 was 123,067 Million which was showing a 3% increase from that of the year 2015-16. The year 2016-17 has seen recurrent budget at rupees 99,008.92 million. From the recurrent budget, the allocation for salary budget amounted to be rupees 91,471.01 million and non-salary budget amounted to be 7,537.92 million. Development budget, however, was 24,059 Million rupees (Institute of Social and Policy Sciences, 2017).

Balochistan

The education budget allocated by the government of Balochistan for

the year 2017-18 was 55.336 Billion rupees, out of which 45.780 Billion were set for recurrent budget and 9.556 billion were allocated for development budget (Government of Balochistan, 2018).

In the year 2016-17, the total budget for education was 48,611.94 million rupees out of which 42,175.27 million were allocated for a recurrent budget. The recurrent budget was bifurcated in 37,404.06 million rupees and 4,771.21 million rupees as salary and non-salary budget respectively. The development budget was 6,436.67 million for the year 2016-17 (Institute of Social and Policy Sciences, 2017).

District Education Ranking

Alif Ailaan (2017) District Education Ranking yielded results for all the districts of Pakistan including the four provinces, Azad Jammu and Kashmir (AJ&K), and Tribal areas. One district Haripur from KP was on the top of the list and majority of the districts of AJ&K were in the top 12, despite that, overall Punjab province showed better performance. The overall education score includes three indicator scores. These indicator scores are learning score, retention score and gender parity score. Lahore which is the provincial capital of Punjab is placed at position 32 in the overall Pakistan district education rankings with overall education score of 69.2. It has a low learning score of 53.93, retention score of 62.41 and gender parity score of 91.25. The district Bhakkar which is placed at position 67 in the overall ranking is the lowest-ranked district of Punjab with education score of 58.29. The learning score is 53.98, retention score is 46.69 and gender parity score is 74.21. This also highlights the dynamics of different districts across Punjab. It further informs us about the contextual importance in the reforms and interventions needed. The learning score in district Bhakkar (53.98) is slightly more than that of district Lahore (53.93), whereas in gender parity the district Lahore (91.25) is far ahead of district Bhakkar (74.21). Faisalabad is at second position in the overall ranking but leads in Punjab with education score of 76.74 (Alif Ailaan, 2017).

Discussion

There has been much legislation in the education system of Pakistan and multiple educational policies and plans. Based on the policies and plans many reforms have been initiated that includes rationalization, free government education, hiring qualified staff and teachers, devising service structure for teachers, *maar nahin pyar* (no cane but love) policy for

students, and continuous training of teachers and administrators. Courtesy all these efforts and sustained struggles, there is some bright news in the education sector of Pakistan. The reforms in the education system are bearing its fruits now, though not in full strength but they have surely started reaping. Participation in Trends in International Maths and Science Study (TIMSS) in the year 2019 is a positive outlook for Pakistan (NEAS, 2018). Pakistan has not participated in these international large scale assessments. This made us unaware of the international trends, and the quality of education that developed countries have been providing to their school-going students. This is a step forward and through participation in such international assessments and learning through the experiences, the ratings of the Pakistani education system will also improve. The quality of education might also improve after this. The level of students, their aptitude and skill levels will also be determined. This will further allow probing in the school education system and its quality through the lens of international standards. After participating in TIMSS, Pakistan will also participate in the coming Programme for International Student Assessment (PISA). This will boost a positive energy and competition environment among our students to perform well at international platforms.

As per the delimitation of the research, this section has specifically discussed the educational achievements, indicators, and outcomes of Punjab province.

Student enrolment has seen an incremental trend from the year 2011 to 2017. In 2011 the annual student enrolment was 8.88 Million, while the highest student enrolment was seen in the year 2015 when 10.33 million students were enrolled. However, it has slightly declined in the year 2017 to 9.91 million students (Programme Monitoring and Implementation Unit, 2018b).

The student attendance percentage has gradually increased over the years. In the year 2011, the attendance of students was as low as 78.65%. It has increased to 92.69% in the year 2017. Annual teacher presence percentage is also on the high side at present. The annual teacher presence percentage of 95.32% for the year 2017 reflects the improvement in this aspect as well. Earlier in 2011, it was around 84.63% only.

Regarding the missing facilities and infrastructure, it can be safely said that the schools in Punjab are in a satisfactory position from the figures published in the official annual performance of schools of Punjab across all 36 districts. The report is published by the programme monitoring and

implementation unit. It reported 95.36% schools with electricity facility, 99.6% schools with clean drinking water, 99.27% schools with toilet facility, and 97.46% schools with boundary walls (Programme Monitoring and Implementation Unit, 2018b). The remaining schools are also important and these facilities must be provided to them as well.

CONCLUSION AND RECOMMENDATIONS

The Pakistani education system has long-lasting deeply rooted contextual problems and gaps. The indicators though predict better performances lately; still need strenuous efforts to persist with the results. Already Pakistan has shown disappointing progress towards millennium development goals (Pakistan Institute For Parliamentary Services, 2014) and to achieve sustainable development goal SDG4 a combined effort with government priority is required. Along with these international commitments several legislations—national and provincial—also emphasize the importance of education. The newly elected government of Pakistan in 2018 should continue the policies of previous governments. The progress in Punjab relative to other provinces can be attributed to the persistent policy execution. There is a huge responsibility on the government of Pakistan to chase the international standards in education and to lift the education indicators further from where they are at present. It can be concluded that Pakistan is improving its educational outcomes and with participations in TIMMS and PISA and following other international standards will certainly bring a positive outlook to the facets of education in Pakistan. The budgetary deficits remain a crucial hurdle in achieving the milestones. The government should find means and ways to overcome budgetary deficits and enhance developmental budget on education. The major portion of the education budgets of provinces is utilized in recurrent expenditures and hardly 10% of the total budget is allocated as the development budget. Spending only 2.1% of GDP would not help the cause too. It should be lifted to at least up to 4%.

It is recommended that the policies should continue and more funds and technical assistance should be provided to departments to speed up the progress. The use of ICT and technology can fill many gaps that the education system of Pakistan is facing. The researcher recommends a detailed analysis of each district of Punjab, as it has been pointed out in the discussion that regional and contextual variations within Punjab province are so dynamic that educational indicators change dramatically from city to city. The researcher also recommends inter-provincial

coordination on education and performance of one province should be treated as a case study or benchmark for others. Lessons should be learned and shared because overall the education plays a significant role in the social development of Pakistan and improvement in this sector will uplift the overall performance and indicators of Pakistan.

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TEACHERS' TEACHING BEHAVIOUR AS A PREDICTOR OF STUDENTS' ACADEMIC ACHIEVEMENT IN PUBLIC AND PRIVATE SCHOOLS

Syed Zubair Haider, Muhammad Athar Hussain,
and Hafiz Muhammad Ather Khan

ABSTRACT

Teachers' teaching behaviour plays an imperative role in students' learning. Growing researches indicate that many school students show poor academic performance due to their teachers' ineffective teaching behaviour. Unluckily, the knowledge about the dynamic nature of teaching behaviour, its relation with learners' active engagement and promotion of students' achievement at school level is rarely investigated in the context of Punjab. To fill this knowledge gap, the current study aims to investigate the effect of teachers' teaching behaviour on students' achievement. Data was collected from 960 students representing 04 districts (Bahawalpur, Vehari, Okara and Rawalpindi) of Punjab. Multiple statistical measures, EFA, CFA, mean, correlation, t-test, ANOVA and stepwise multiple regression were applied to measure perspectives regarding teaching behaviour. The results expressed that effective teaching behaviours resulted in better performance of students. The findings also revealed a substantial association between teaching behaviours of teachers' and students' academic achievement.

Keywords: Teaching Behaviour, Students' Achievement, Schools, Teachers, Public, Private.

INTRODUCTION

Education is a social instrument to modify individuals' behaviours for better performance in society. According to Boit, Njok, and Chang'ach (2012) education contributes to reshaping citizenry and eliminates inequalities for acquiring absolute cognizance of peoples' lives. Ahmad (2001) expressed that education is now universally recognized as the social instrument through which political, moral, cultural and socio-economic development of a nation increases

rapidly. In the last two decades, nations have performed miracle gain immense achievement, made revolutionary progress, and taken major initiatives based on their effective educational systems. The major problem which is confronted by Pakistan today is to generate such an environment where equal weight-age for getting school education is given to every child. But in Pakistani society, this sphere has often been suffered as a neglected phenomenon by dividing children into diverse categories. To bridge the gap, the provision of school-level education only can be possible for every child if it is provided for free to all without any discrimination. Fairness and equality in education system pave the way for better opportunities for progress and prosperity for every citizen.

From a religious point of view, it is a compulsory obligation of Muslims to educate their children. As for this obligatory aspect of education, a huge responsibility comes to the proficient teachers who educate their children in a better way by knowing subject-matter properly (Bolman & Deal, 2003). Saeed (2001) stated that the success and prosperity of a nation can be guaranteed by the comprehensive and effective educational system of any country. It is, therefore, crucial to delivering quality education for generating the opportunities and fulfilment of social and economic objectives (Kosimbei, Onsuma, Muthaka, & Ngware, 2006). Kochhar (2006) argued that instructional quality mainly relied on the excellence of its masses, whereas the quality of masses based on the quality and excellence of their education system besides the other factors. Moreover, instructional excellence mainly depends upon teachers' background characteristics as well as their behaviours. Therefore, it is essential to improve teachers' teaching behaviour and attitudes for students' brilliant outcomes.

Murphy (2005) indicated that in the school setting, students and adults are influenced by their teachers. Teachers are significant figure providing technical direction of behaviours to solve classroom problems, encourage to establish the mood of the group and enthusiasm to learn new things for a better society. Teachers are those who are actively contributing to school reforms, influencing others to improve their professional practices, involving in promoting change and communicating effectively with their students (Harris & Muijs, 2002). Currently, teaching has been viewed as an outdated and ill-founded profession all over the world (Crowther, Ferguson, & Hann, 2009). The greatest challenge faced by professionally competent teachers is to discover students' learning problems. Maximization of discipline and organized learning environment requires skilful, committed, enthusiastic and prospective teachers having interpersonal skills to perform their professional roles within schools to enhance students' academic

improvement in a positive manner (Gabriel, 2005).

Moreover, Bolman and Deal (2003) proposed frames in an innovative and novel perspective to better recognize and organize school as an organization and teacher as a manager. These frames are considered as windows open to the universe or lenses bringing the world into focus. In this regard, the effective functioning of an education system must have comprehensive measures for determining students' academic achievement (El-Daw & Hammoud, 2015). There is no doubt that teachers are always in a position for improving students' academic achievement and perform a significant part in translating educational policies and principles into action during their interaction with students for educational attainment (Afe, 2006). Adediwura and Tayo (2007) opined that assigning marks is an effective expression for representing learners' scholastic standing in an educational environment. Lewin, Wasanga, Wanderi, and Somerset (2011) stated that academic achievement not only has an influence on the efficacy of schools but also provide the main incentive to the well-being of adolescence in particular as well as the nation in general.

Teachers' teaching behaviour is the term utilized for the social sign of the demonstration of educating, accomplished for encouraging the learning by an understudy or students' group. By and large, teachers' teaching behaviour and conduct can be characterized as successful when it affects students results, for example, scholarly commitment and scholastic accomplishment (Opdenakker et al., 2012). It is along these lines enveloping all the verbal and nonverbal practices exhibited by a teacher with an attempt to impart instruction inside a scholastic setting. It is seen that the encouraging methodology and strategies applied by various instructors have various outcomes for students' achievements. Especially, surveys of educational studies reveal the accompanying recognizable proof-based teachers' teaching behaviours to be experienced in any exercise: making a protected and animating learning atmosphere, giving clear guidance, initiating learning, versatile educating and showing teaching-learning techniques (Maulana, Helms-Lorenz, & Van de Grift, 2017)

Yusuf and Adigun (2010) elaborated that academic activities and performance of learners have always been on exalted position for educators, parents, society and government at large. Students' achievement may be influenced by various factors including students' motivation, family background, social/demographic factors, school environment, standard and

predominantly teachers' teaching behaviour. In the studies of the workplace, teachers' teaching behaviour has long been recognized as a significant factor throughout the world (Riketta, 2002). Dusenbery (2009) identified the behaviour as an intrinsic response towards an organism that changes its relationship with the surroundings. Croninger and Valli (2009) stated that special weight-age to students' academic and psycho-social adjustment dispensed within favour of three broad components of teachers' teaching behaviour such as instructional behaviour, organizational behaviour and socio-emotional behaviour. Instructional behaviour is used during the teaching-learning process with the intention of critical thinking, skill development and promotion of cognitive concepts.

Organizational behaviour may be expressed in the form of structures used to minimize disruptions, efficient use of class times, smooth transitions between academic activities organized by the teacher (Connor et al., 2009). Teachers' socio-emotional behaviour refers to the warm and responsive interactions between students and teachers at any time whether in class or outside the classroom resulting in the encouragement of learners' feelings of belonging and acceptance in an academic setting (Pianta, Karen, Paro, & Hamre, 2008). Instructionally supportive teaching behaviour is firmly supportive for the promotion of academic achievement, provision of learning opportunities, selection of appropriate learning material, and attainment of positive feedback (Curby et.al., 2011).

Organizational and administrative approaches are usually framed to enhance learners' period on their educational tasks for increased engagement in the learning process (Rimm-Kaufman et.al., 2009) and underlying those techniques that support the utilization of available instructional time more productively athwart the school year (Cameron, Connor, & Morrison, 2005). Proficient teachers employ deep, broad, planned and cohesive sets of information and capabilities for the implementation and revision of education (Siddiqui, 2004). Secondary education is like a platform for those students who want to excel for tertiary education. That's why, at this stage, both organizational and instructional teaching behaviours play a very crucial role in promoting learners' academic achievement which further correlated with a minimum negative effect, however, uncorrelated with positive effect.

Furthermore, emerging studies showed that socio-emotional teaching behaviour is positively correlated with improved academic achievement

(Rudasill, Gallagher, & White, 2010), various psycho-social determinants such as a respect-based relationship between student and teacher (Thijs, Koomen, & van der Leij, 2008), and outcomes related to intellectual health such as less anxiety and depression (Perry, Donohue, & Weinstein, 2007). Consequently, it can be said that educational, structural, and socio-emotional teaching behaviours usually have a damaging relationship with negative affect whilst socio-emotional teaching behaviour has a positive relation with positive effect. However, until now, very little research explored the direct association between teachers' teaching behaviour and students' academic achievement at the high school level in Punjab, Pakistan. Therefore, the present research was designed to find out the effect of teachers' teaching behaviour on the academic achievement of students.

RESEARCH METHOD

The main purpose of the current research was to analyze teacher's teaching behaviour affecting students' achievement. Several dimensions of teacher's teaching behaviour were analyzed to investigate the effect on students' achievement. The study follows the descriptive design, and the survey method was used which is the most frequently used technique for data collection in social sciences (Haider & Qureshi, 2016). The teachers' teaching behaviour was measured by their students and students' results were also taken as a record to observe the effect.

Sampling Procedure

The study participants consisted of all the boys' and girls' students of 9th grade studying in government and privately managed secondary schools situated in Punjab. For a true representation, the sample of students was selected using a multistage sampling technique. At the first stage, 04 districts, Bahawalpur, Vehari, Okara and Rawalpindi were selected randomly out of total 36 districts of Punjab through balloting. At the second stage, 10 public high schools (05 boys and 05 girls) and 10 private high schools (05 boys' branches and 05 girls' branches) were randomly selected from each district. At the third stage, 12 students from each school were conveniently selected. In this way, 40 public high schools [20 boys' schools (240 boys' students) and 20 girls' schools (240 girls' students)] and 40 private high schools [20 boys' schools (240 boys' students) and 20 girls' schools (240 girls' students)] total 960 students were selected.

Measures

Teaching Behaviour Questionnaire (TBQ-S) prepared by (Pössel et al.,

2013) covering a variety of items regarding teacher’s behaviour and Students’ Data Noting Sheet (SDNS) self-prepared by researchers were used to examine the teacher’s teaching behaviour and students’ achievement. Initially, the scale questions were modified with authors permission to make them simpler and more understandable for participants. Then they were translated into Urdu with the help of professional translators to maintain the validity of the scale, then back-translated into English (Forward-Translation and the Backward-Translation method was used). The purpose of the translation was to provide an easier and more understandable tool to the students for getting more accurate responses.

Teaching behaviour questionnaire (TBQ-S). Teacher’s teaching behaviour was measured with 37 items Teaching Behaviour Questionnaire (TBQ-S). The original questionnaire was comprised of four factors using a three-point scale and the responses ranging from (always = 1, sometimes = 2, and never = 3). However, in the present study, we changed it from a three-point scale to a four-point scale according to study requirement. The scale dimension, Instructional Behaviour (13 items), Negative teaching behaviour (9 items), Socio-Emotional Behaviour (10 items) and Organizational Behaviour was measured by (5 items) respectively.

Students’ data noting sheet (SDNS). Data related to students’ marks were collected through students’ data noting sheet (SDNS) specifically designed to record the 9th class students’ results (BISE Exams, 2019) by obtaining their enrollments’ data from their respective schools and BISEs.

Table 1. Demographic Characteristics of Respondents

Background Variables	Category	f	%
Gender	Boys	480	50.00
	Girls	480	50.00
Age of Students	14 Years	110	11.46
	15 Years	590	61.46
	16 Years	228	23.54
	17 Years	32	3.33
Type of School	Public	480	50.00
	Private	480	50.00
School Location	Urban	660	68.80
	Rural	300	31.20
Medium of Instruction	Urdu	0	00.00
	English	960	100.00

In the current study (See Table 1), the data consisted of 960 students' responses. The respondents representing the 4 districts of Punjab, and 480 (50%) of the respondents were girls and 480 (50%) were boys. Students' ages ranged from 14 years 11.46%, 15 years 61.46%, 16 years 23.54% and 17 years 3.33%. Approximately 50.00% of students were studying in public schools and 50.00% in private schools. About 68.80% of students reported their school location as urban schools and 31.20 rural schools. Approximately 100% of students reported their medium of instruction as English.

RESULTS

In our study, we primarily focus on teachers' teaching behaviour and its impact on students' achievement. The data analysis process takes place in two steps. Initially, SPSS 19th version software was used to conduct Exploratory Factor Analysis (EFA) and Amos 20th version for Confirmatory Factor Analysis (CFA). In the second phase, correlation, t-test, ANOVA and stepwise multiple regression were performed.

Table 2. Mean and Standard Deviation of Teachers' Teaching Behaviour

My teacher....,	Mean	SD
Gets feedback on previous material before going to the next topic	2.39	0.81
Gives the answers of all questions in an easy and understandable way	2.39	0.81
Elaborates with simple examples for my understanding	2.39	0.81
Has clear grade requirements	2.56	0.70
Checks my work in time and return quickly	2.50	0.76
Listens to my opinions patiently	2.29	0.69
Fairly deals all students	2.65	0.64
Has fair regulations for classroom behaviour	2.77	0.51
Tries to use different teaching techniques for students' understanding	2.60	0.66
Smiles at me	2.64	0.61
Depends on his / her mood, sometimes threatens me to punish	2.49	0.75
Threatens me to punish, when I misbehave	2.72	0.65
Threatens me to punish, when I talk with my neighbour	2.09	0.72
Has no consistency in his /her mood, quickly changed	2.58	0.69
Has no understanding, what to do next	2.45	0.82
Easily be influenced (e.g., easily be get to talk about something besides class topic).	2.28	0.75
Provokes easily	2.75	0.60
Tells jokes or funny stories	2.59	0.70
Discusses with me school-related issues	2.03	0.77
Discusses with me general issues (e.g., at home, with other kids).	2.73	0.49
Displays his/ her emotions (e.g., changes tone of voice, uses facial expressions).	2.44	0.83
Greets me	2.50	0.79
Asks me regarding my interests	1.84	0.80

Helps me to solve my daily life or school-related problems	2.24	0.76
Always appreciates participation, even if it is not always correct	2.40	0.82
Emphasizes me to obey and understand classroom rules	2.34	0.89
Identifies my misbehaviour or wrong behaviour	2.35	0.89
Takes away a privilege if I abuse it.	2.23	0.80
Stops me to use equipment if I wrongly or dangerously use	1.99	0.87
Always stays on task.	2.54	0.68

The results (See Table 2) revealed that the most frequently used behaviour has been “Has fair regulations for classroom behaviour”; the individual teachers have demonstrated it ($M = 2.77$, $SD = .51$) mean times during their class lectures. Also, the other kind of behaviours, for example, provokes easily ($M = 2.75$, $SD = .60$), Discusses with me general issues (e.g., at home, with other kids ($M = 2.73$, $SD = .49$), Threatens me to punish, when I misbehave ($M = 2.72$, $SD = .65$) and my teacher fairly deals all students ($M = 2.65$, $SD = .64$) were among the most frequently used teachers’ behaviours. Tries to use different teaching techniques for students’ understanding ($M = 2.60$, $SD = .66$) also looks at popular behaviour of teachers. Has clear grade requirements ($M = 2.56$, $SD = .70$) also look to have established their position. My teacher greets me ($M = 2.50$, $SD = .79$) also seem to be applied frequently, but on the other hand, asks me regarding my interests ($M = 1.84$, $SD = .804$) and Stops me to use equipment if I wrongly or dangerously use ($M = 1.99$, $SD = .87$) does not appear to be the very common behaviour. On an average, Give the answers of all questions in easy and understandable way ($M = 2.39$, $SD = .81$), Get feedback of previous material before going to next topic ($M = 2.39$, $SD = .81$), Identifies my misbehaviour or wrong behaviour ($M = 2.35$, $SD = .89$) and Emphasizes me to obey and understand classroom rules ($M = 2.34$, $SD = .89$).

Next, we performed a factor analysis of the teachers’ teaching behaviour. Exploratory Factor Analysis (EFA) of 37-items with Principal Components Analysis (PCA) followed by Varimax rotation take out four facets (See Table 3). Everyone has its eigenvalue higher than 2.0 and all these components brought more than 55% of the common variance after eliminating the poor performing items. This result is consistent with the scale’s theoretical suggestions. The four factors of teachers’ teaching behaviour produced by EFA were Interactional Behaviour (1, 2, 4, 5, 8, 11, 20, 23; Cronbach’s $\alpha = .811$), Negative Teaching Behaviour (6, 17, 27, 28, 29, 30, 31, 32, 34; Cronbach’s $\alpha = .840$), Socio-Emotional Behaviour (7, 13, 14, 15, 16, 18, 19, 33; Cronbach’s $\alpha = .799$) and Organizational Behaviour (10, 22, 25, 36, 37; Cronbach’s $\alpha = .800$). Factor loadings of four subscales range from 0.440 to 0.874.

Table 3. Factor Analysis of the Items of Teachers' Teaching Behaviour

Items (My teacher...)	Factors Loadings			
	1	2	3	4
Gets feedback on previous material before going to the next topic	.874			
Gives the answers of all questions in an easy and understandable way	.874			
Elaborates with simple examples for my understanding	.874			
Has clear grade requirements	.517			
Checks my work in time and return quickly	.482			
Listens to my opinions patiently	.481			
Fairly deals all students	.441			
Has fair regulations for classroom behaviour	.440			
Tries to use different teaching techniques for students' understanding		.731		
Smiles at me		.687		
Depends on his / her mood, sometimes threatens me to punish		.591		
Threatens me to punish, when I misbehave		.586		
Threatens me to punish, when I talk with my neighbour		.546		
Has no consistency in his /her mood, quickly changed		.533		
Has no understanding, what to do next		.524		
Easily be influenced (e.g., easily be get to talk about something besides class topic)		.516		
Provokes easily		.441		
Tells jokes or funny stories			.643	
Discusses with me school-related issues			.529	
Discusses with me general issues (e.g., at home, with other kids).			.524	
Displays his/her emotions (e.g., changes tone of voice, uses facial expressions)			.499	
Greets me			.490	
Asks me regarding my interests			.471	
Helps me to solve my daily life or school-related problems			.470	
Always appreciates participation, even if it is not always correct			.440	
Emphasizes me to obey and understand classroom rules				.764
Identifies my misbehaviour or wrong behaviour				.745
Takes away a privilege if I abuse it.				.611
Stops me to use equipment if I wrongly or dangerously use				.582
Always stays on task.				.565
Eigenvalue	5.26	3.26	2.50	2.08
Percentage of Variance	18.01	14.57	12.87	9.81

Further Confirmatory Factor Analysis (CFA) for the instrument described relatively high associations amid the error variances of questions 03, 09, 12, 21, 24, 26, and 35. For achieving better goodness of fit, it is suggested to remove these questions. After removing these items, we obtained a better model fit such as, (Chi-square goodness of fit = 7.641, $p = 0.031$; CFI = 0.87; NNFI = 0.87; RMSEA = 0.041; IFI = 0.89; RFI = 0.83; NFI = 0.84) whereas, the reliability coefficient of complete scale was 0.803.

Table 4. Correlation matrix among Teachers' Teaching Behaviour dimensions

	Mean	SD	1	2	3	4
1. Interactional Behaviour	2.49	0.44	(0.811)			
2. Negative Teaching Behaviour	2.51	0.39	.316**	(0.840)		
3. Socio-Emotional Behaviour	2.34	0.39	-.008	.214**	(0.799)	
4. Organizational Behaviour	2.28	0.53	-.023	.122**	.052	(0.800)

** $p < 0.01$ Numbers in brackets are Cronbach's α (reliability) estimates

Correlation matrix reveals a statistically high correlation between different factors of teachers' teaching behaviour. The interactional behaviour of teachers has a moderate correlation with negative teaching behaviour $r = .316, p < .01$. The negative teaching behaviour of teachers has a weak association with the socio-emotional behaviour $r = .214, p < .01$ and organizational behaviour $r = .122, p < .01$. However, interactional behaviour has an insignificant correlation with socio-emotional behaviour and organizational behaviour. Socio-emotional behaviour has also an insignificant association with organizational behaviour (See table 4).

Table 5. Teachers' Teaching Behaviour – Background Variables Comparison

Variable	N	Students' Marks		
		Mean	SD	
Gender				
Boys	480	507.26	242.31	t (478) = -3.026, Sig = .003
Girls	480	533.66	238.94	
Type of School				
Public	480	507.94	242.59	t (478) = -2.994, Sig = .002
Private	480	532.88	238.76	
School Location				
Urban	660	604.85	243.31	t (478) = -13.326, Sig = .000
Rural	300	334.80	71.56	
Age of Students				
14 Years	110	363.38	124.56	F (4,475) = 9.412, Sig = .000
15 Years	590	534.79	238.07	
16 Years	228	575.15	260.00	
17 Years	32	397.44	208.14	

For measuring effects of background characteristics as independent variables and students' marks in 9th class examination as dependent variable, t-test and ANOVA were performed (See table 5). A significant difference was noticed between boys' and girls' students' marks ($t = -3.026, p = .003$). The effect of school type also revealed that ($t = -2.994, p = .002$) the students of both public and private schools also differ

significantly in students' performance. Similarly, a significant effect of the school location was also noted ($t = -13.326, p = .000$) indicating urban locality as a better indicator ($M = 604.85, SD = 243.31$) of students' performance. In case of students' age, a significant effect $F(4, 475) = 9.412, p = .000$ was also noticed for students' performance ($M = 575.15, SD = 260.00$) as compared to other age levels.

Table 6. Multiple Regression Analysis of Teachers' Teaching Behaviour and Students Marks

DV	Teacher's Behaviour	β	t	F	R	R ²
Students' Marks				6.269***	.224	.050
	Interactional Behaviour	-34.51	-1.348			
	Negative Teaching Behaviour	-21.98	4.486***			
	Socio-Emotional Behaviour	13.17	-2.837**			
	Organizational Behaviour	14.07	0.696			

*** $p < 0.001$, ** $p < 0.01$

Multiple regression analysis was used to assess the predictive ability of teachers' teaching behaviour on students' academic achievement. Negative teaching behaviour has significant and inverse effect ($\beta = -21.98, t = 4.486, p = .001$) on students' score (See Table 6). It demonstrates that one unit increase in the negative teaching behaviour will bring 21.9 marks decrease in the students' scores. However, socio-emotional behaviour has a statistically significant effect ($\beta = 13.17$), on students' achievement. The results revealed that t-value is statically significant for socio-emotional behaviour ($t = -2.837, p = .01$) and it will cause 13.1 marks increase in students' achievement. It reveals the main contribution of socio-emotional behaviour in explaining the variations in students' marks.

Table 7. Step-wise Regression analyzing the effect of Background Variables on Students' Marks

Predictors	β (Standard)	t-value
Model 1		
Gender	6.049	0.466
Type of School	-2.527	-0.195
Age	0.260	0.358*
	$R^2 = 0.019, \Delta R^2 = 0.019, F(3, 476) = 3.097^*$	
Model 2		
Gender	6.088	0.494
Type of School	-9.963	-0.805
Age	0.094	0.136
School Location	11.823	7.176***
	$R^2 = 0.115, \Delta R^2 = 0.096, F(4, 475) = 15.442^{***}$	

*** $p < .001$, * $p < .05$

Stepwise multiple regression analysis shows that in model 1 students' age, separately, has a significant impact ($R^2 = 0.019$, $\beta = 0.260$) on students' achievement. The goodness of fit indices expresses 1.9% variance in students' marks due to students' age. Surprisingly, the inclusion of the school location in model 2 demonstrated school location as a major predictor of students' achievement ($R^2 = 0.115$, $\beta = 11.823$). The goodness of fit indices showed that one unit increase in the school location will cause an 11.8% increase in the students' marks. The results expressed that t-value is highly significant only for school location ($t = 7.176$, $\text{sig} = .001$) in model 2. It reveals the main contribution of school location in explaining the variation in students' performance $F(4, 475) = 15.442$, $p = .001$ which proves the significance of overall regression model fit presented in model 2 (See table 7).

DISCUSSION AND CONCLUSION

The core idea of the present research was to investigate the effect of teachers' teaching behaviour on students' performance. Teachers' behaviour in any society is characterized as having a substantial influence on students' achievement. Students are highly energized by their teachers' love, affection, character, competence and moral commitment. Dusenbery (2009) stated that a good teacher is a basic part of the success of students. Teacher-Student relationships are fundamental elements for the educational achievement of both teachers and students. Teachers-students warm, loving and affectionate relationship is not only required for students' learning but also cause teachers' success in delivering the lesson effectively. Appreciation, fair behaviour and affection based on positive teacher-student relationships facilitate learners academically and socially.

Yusuf and Adigun (2010) pointed out that positive teacher-students' relationship has an important effect on students' academic achievement. Ulug, Ozden, and Eryilmaz (2011) also stated that suitable and supportive teachers' behaviour increases students' enjoyment, interest, engagement and academic performance. Rudasill et al. (2010) depicted that teachers' positive behaviour is a primary factor for the students' higher academic achievement. Teachers' sense of responsibility is also considered as a significant factor in teaching-learning processes (Dahlgren & Chiriach, 2009). They explored that negative behaviours such as teacher easily provoke, favouritism, threatens to punish students and scolding seems to be because of students' failure and lack of confidence.

V. Jones and Jones (2015) explored that teachers' behaviour influenced

the students' academic achievement. Students' learning depends upon the teachers' communication if the teacher communicates with students positively then students' learning will be successful. Research has revealed that corporal punishment harms students' learning. M. G. Jones and Vesilind (1995) also agreed that giving physical punishment to students causes lack of confidence whereas, teachers' positive interaction with students results in warm and vigorous social relations among parents, fellows, students and teachers. The findings of the study demonstrate that teacher treats every student fairly, teachers make sure that students understand the material before moving to something new, they answer the questions in a way that is easy for them to understand as well as they use simple examples during the teaching-learning process to make it more effective and understandable are the most frequent behaviours.

These results are similar to Inelmen (2011) who expressed that students' achievements are affected by some teaching behaviours such as willingness, confidence about subject content, academic innovations and commitment to student learning. Teachers who are comfortable more likely to engage students in the learning environment. The results showed a significant difference between boys and girls score. The effect of school type also revealed that students of both public and private schools differ significantly in terms of students' performance. The mean score of private schools was more than public schools showing better performance of the private sector. The school location was also indicating urban locality as a better indicator of students' achievement.

It was also noticed that teachers' verbal and non-verbal communication have a massive influence on students' learning such as nodding, smiling, eye to eye contact and facial expression etc. The same results were drawn by Ashukker (2010) who explained that teachers' positive behaviour affects students' achievement such as: appreciating students' good performance, listen to students with concentration and showing interest to fulfil their learning need. Positive behaviour of teacher encourages students' efforts in the right direction, boost up their confidence level and students' character building which results in students' personality development.

The results demonstrate a weak positive correlation between negative teaching behaviour and students' achievement and a very weak positive relationship between Socio-emotional teachers' behaviour and students' achievement. The regression analysis indicates that the role of teachers'

negative social behaviour and socio-emotional behaviour was more vibrant in explaining students' achievement. Negative teaching behaviour has significant and inverse effect on the students' achievement. One-unit increase in the negative teaching behaviour will cause 21.9 marks to decrease in the students' scores. Socio-emotional behaviour also has a statistically significant effect on students' achievement. One unit increase in the socio-emotional behaviour will cause a 13.1 marks increase in the students' scores. It reveals the main contribution of socio-emotional behaviour in explaining the variations in students' achievement.

However, the overall variation in students' achievement due to teachers' teaching behaviour was extremely low, only 5%. In the case of students' background variables and students' academic achievement. The stepwise multiple regression results identified students' age as a significant contributor to students' achievement in model 1. The goodness of fit indices showed that the teacher's age accounts for 1.9% variation in students' achievement. Nevertheless, in model 2, school location emerged as a major determinant of students' achievement. The goodness of fit indices revealed 11.5% variation in students' achievement due to school location.

The study has some evident implications. In Pakistan, the teacher has vital importance for the transmission of knowledge, skills, positive attitudes, intellectual traditions and human morals in students. More the teacher is aware of the importance of teaching behaviour, experiences, major interests, the effect of positive and negative behaviour, the better will he understand the forces at a workplace that are required to direct and use in the formation of suitable teaching behaviour. The study results explained the importance of positive teaching behaviour, reduction in physical punishment and provision of educational resources for enhancing students' achievement. Finally, our study emphasizes the importance of socio-emotional behaviour in students' achievement, whilst school location emerged as a significant precursor of students' performance. In short, increasing students' performance in schools mainly relied on teachers' socio-emotional teaching behaviour. The results of the present research also support several other studies conducted in advanced countries excluding only an uncommon that not yielded similar results.

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TEACHERS' PERCEPTION OF THE EFFECTIVENESS OF TEACHERS APPRAISAL SYSTEMS IN PRIVATE SCHOOLS OF PAKISTAN

**Afsheen Fatima Agha, Dr. S Khurram Khan Alwi
and Dr. Mohammad Shaiq**

ABSTRACT

There is no unified Teacher Appraisal (TA) system in Private Schools of Pakistan. Therefore, this quantitative study focuses on exploring various systems of TA currently prevailing in private schools in Karachi, the largest city of Pakistan. Data was collected through different sources of teachers' appraisals prevailed in these schools. It also examines teachers' perceptions about the purpose of TA. Descriptive survey method was employed to meet the objectives of the research. The survey was conducted in 6 private schools of Karachi selected through random sampling technique. The study included 78 teachers and 12 head teachers of private schools. A questionnaire, comprised of two sections A and B with 4 and 8 items respectively, was developed for data collection. The results revealed that majority of the respondents were already aware of the purpose behind the appraisal in their schools. Surprisingly a significant gap was observed between the perceptions of teachers and the actual purpose of appraisal in their schools. It was also noticed that the number of appraisals during a year varies from a minimum of one time to a maximum of four times during a year. The major sources of appraisal are found to be the classroom observation and assessment based on yearly lesson plans. Since this research does not include the comprehensive exploration of the whole system of appraisal, there is a need to explore the purposes of appraisal in detail including methods of classroom observation and procedures of giving feedback. This research was limited only to the

metropolitan city of Pakistan and further inclusion of other big cities can make results more generaliz at the country level.

Key Words: *Teacher Appraisal (TA), Appraise, Appraiser, Performance, Performance Management.*

INTRODUCTION

Economic and social prosperity of any nation is mainly reliant on the progress of its education sector (Farah, Fauzee & Daud, 2016). Ahmed (2017), in his research work on managing knowledge and innovation, mentioned that an increase of 20-30% in the literacy can, in turn, helps a boost 8-16% in any country's Gross Domestic Product (GDP). The role and contribution of teachers in enhancing literacy in society can never be undermined. The personal and professional growth of teachers must be given due attention and importance by the management of educational institutes (Shahzad, Bashir & Ramay, 2008; Naseer ud din et al., 2011). Research carried out by Barrens (2000), Ovando (2001), Tiang and Zhang (2004) and Zarro (2005) as cited in Zhang and Ming Ng (2011) found that a Teacher Appraisal (TA) greatly helps a teacher's professional development. The appraisal is one of the key components of the overall performance management system that determines how well an individual employee has performed over a period of time (Middlewood, 2002).

An effective process of appraisal, in a real sense potentially can help both the employees and the organization (Mullins, 1996; Stronge, Xu & Leeper, 2013). Stronge et al. (2013) assert that the relationship between a teacher and the school is dynamic and synergistic which enhances the ability of both the teacher and the school to improve the working life and to achieve their desired goals. The benefits which a teacher could get are the identification of his/her strengths, weaknesses, and problems that can restrict progress. Furthermore, regular and timely feedback provided through effective appraisal improves teachers' performance in the classroom (Stronge & Tucker, 2003). It improves teachers' effectiveness and supports their professional development (Beerens, 2000; Danielson & McGreal, 2000; Fletcher, 2001; Stronge & Tucker, 2003). Brown and Benson (2003) found "effective appraisal can improve commitment and productivity of the employees through planning promotions and compensations by the management". The data gathered through appraisal also assist in planning professional development programs (Stronge et al., 2013).

The perceptions have an effect on teachers' job commitment (OECD,

2009). A study conducted in Botswana by Monyatsi, Steyn and Kamper (2006) demonstrates that the perceptions of teachers affect the effectiveness of a TA. A better quality of teaching is vital for improving student performance and minimizing the gaps in students' achievement. Hence, the TA provides teachers with meaningful appraisals that encourage professional learning and growth (Stronge, 2006). The Performance appraisal has the potential to improve teachers' performance in the classroom (Brown & Benson as cited in Shahzad, Bashir & Ramay, 2008). Kim and Holzer (2016) as cited by Dobbins (1994) states that the performance appraisal fails to achieve its targets when employees perceive it as unfair, unsatisfying, and/or inequitable. They further assert that the effectiveness of performance appraisal is dependent upon employees' acceptance. Effective performance appraisal tries to balance both the purposes of appraisal i.e. accountability and professional development (Stronge, 2006). Kim and Holzer (2016) claim that if a performance appraisal is solely carried out for evaluative purposes and does not focus on the effort put into the work by the employee then it is likely to be perceived as procedurally unfair by the employees.

The education system in Pakistan is not uniform and differs widely throughout the country. There are several different kinds of systems and type of schools prevailing in the country such as Government Schools, Privately owned Schools, the schools run by NGO, Islamic religious Schools known as Madaris, the army-run Cadet Schools and Garrison Institutions, local and foreign Missionary Schools, etc. (Iqbal, 2011). Since these schools run under difference regulatory boards and systems hence different types of systems for teacher appraisal are also being followed by the school management. Farah et al., (2016) conclude that the focus of private schools is more on improving teachers' performance therefore they try to appraise teachers regularly. As there is no single or uniform teacher appraisal system in private schools, this study focuses on finding out the differences in teacher appraisal systems prevailed in private schools of Pakistan. A study conducted in Botswana by Monyatsi, Steyn and Kamper (2006) demonstrates that the perceptions of teachers about the clarity in the purpose of a Teachers Performance Appraisal (TPA) affect the effectiveness of appraisal system. Therefore, this study focuses on finding teachers' perceptions of the effects of clarity of purpose of appraisal in private schools in Pakistan. It is hoped that the outcome of this research will not only contribute to highlight the effective elements of the appraisal

systems but will also contribute academic literature on the subject under study.

LITERATURE REVIEW

The concept of appraisal has initially come from the field of industry and commerce. This concept incorporates some major objectives: motivation of employees, modification of behaviours to ultimately improvise the effective working habits, provision of feedback on performance and the availability of performance data for future assignments and compensations (Monyatsi et al., 2006). Bartlett (2000) states that the main objective of an appraisal is to improve individual performance and motivation whereas in an educational setting the main purpose of the appraisal is to make teaching and learning effective. Therefore, TA should be such that motivates teachers to improve their performance in the classroom. There are two major purposes of a TA, one is accountability and other is improvement/development. Accountability is aimed at ensuring that teachers perform at their best to enhance student learning while improvement/development seeks to improve the teacher's practice by identifying strengths and weaknesses for further professional development. (Craft, 2000; Daniel & McGreal, 2000; Middlewood, 2002; Peterson, 2000; Stronge, 2006).

The accountability aspect of the process of evaluating teachers focus on making teachers liable by themselves for their performance which as a result adversely affect their career (Monyatsi et al., 2007) and incentivize teachers for best possible performance. This characteristically necessitates a performance-based career growth and/or salary increments, special bonuses, and conversely in some countries, due to underperformance sanctions are imposed on the possibility of promotions (Schleicher & OECD, 2011, p.40). The accountability function is viewed as a summative evaluation of teachers. This purpose helps the school or any organization to improve by focusing on the results or outcomes. Researchers assert that a TA system will be effective if it matches with the mission and goals of the school and the district (Danielson & McGreal, 2000; Stronge & Helm, 1991).

A TA for the improvement of teaching practices focuses on the feedback that is useful in this regard. It helps and in a way incentivizes teachers to learn more and that to reflect as an improvement in their practices. Barber, Evans and Johnsons as cited in Everard, Morris and Wilson (2004) reported survey findings that appraisal helped in the identification of the

developmental needs of staff and the effective use of resources. The study also inferred that an appraisal system which saw appraisal as making judgements on individuals and not as a means to future improvement was distrusted by staff members. This type of teachers' evaluation that targets teachers' performance improvement, is formative in nature. The balance between the two purposes of an appraisal is essential for a high-quality TA system and Stronge (2006) argues that these two functions are not in competition with each other but are supportive of each other.

Landy and Conte (2010), in this study mentioned three basic characteristics of teachers' performance appraisal process. Bollington, Hopkins and West (1990) have also provided a similar framework for the process of teacher performance appraisal with a slight difference. The process is continuous and comprises three steps. The first step is the *definition of performance* and this step involves an awareness of the system of appraisal. The teacher is oriented with the procedure of the appraisal through a meeting. The meeting develops an understanding of the range of approaches to data gathering on a teacher's performance. This helps the teacher to understand what is expected from him/her. The teacher has a chance to clarify the objectives for her teaching procedure. Sometimes goals are formulated by the teacher so that he/she can self-evaluate his/her success. The second component is the *measurement of performance* which involves the collection of data using four distinct but related sources which are 1) formal and informal classroom observations, 2) students' results, 3) a survey of students and parents comments and remarks, 3) a self-assessment and peers' evaluation, and 4) the achievement percentage of goals previously set or given (Marsh, 2000). Neely (2007) argues that the main purpose of measuring performance is to focus teachers' attention onto the required aspects of work which are to be measured. She further asserts that performance measurement assists in evaluating teachers' performance for future professional developmental arrangements. The third step of the process is *communication between the appraiser and the appraisee*. Chow, Wong, Yeueng and Mo; Wanzare as cited in Monyatsi et al. (2006) affirm that "the relationship between the teacher and the appraisers is vital for the effectiveness of appraisal" (p.435). Landy and Conte (2010) state that a meta-analysis of 27 studies have proven that open communication unlocks doors to participate in the process of appraisal, hence enhancing the feelings of satisfaction and acceptance of the appraisal system.

Bollington et al. (1990) have divided the component of communication involved in the process of TA into two steps - *interview* and *follow-up*. An interview is a reflective session of previous performances and future planning. Bollington et al. (1990) explain that during this session multiple issues are discussed. The work is done by the teacher since the last appraisal is reviewed. Targets are set for both the potential and possible development of the current job and for the career growth and professional progress of individuals. After setting targets the head and the teacher mutually define the ways for achieving these targets. Criteria are then set for the successful accomplishment of these targets and to evaluate teachers' performance. The interview session ends with the agreement on the outcome statement of the appraisal. Then comes the follow-up which is the most important stage of the appraisal process. At this stage, teachers are required to work on their targets, which are then supported and monitored by the heads (Bollington et al., 1990). McKirchy (2008) asserts that follow up starts immediately after the appraisal interview through informal meetings. Follow up helps to certify that the teacher has understood the task completely. The two-way relationship instils the idea in teachers' minds that they are not alone in the path of achieving the targets. Furthermore, the teachers feel comfortable in discussing and sharing problems confronted by them during their performance. Lack of follow up can lead to failure of an appraisal system. McKirchy (2008) argues that since changing behaviour is not an easy task head should not leave any opportunity to reinforce changed behaviour through praising positive behaviour rather than focusing on criticizing negative behaviours. He further suggests that follow up meetings should begin and end with a positive note.

Ruwan (2007) asserts that performance evaluation and reward increase efficiency hence, these improve performance. The relationship between perceived employees' performance and evaluated performance is established in human resource management (Teseema & Soeters, 2006). When this relationship was researched in Pakistani educational institutions by Shahzad and Ahmad (2011) and Shahzad, Bashir and Ramay (2008), it was found that the correlation between the two variables was weak. It means that performance appraisal in Pakistani educational institutions does not resultantly improve teachers' performance. The reason for this weak relationship as considered by the two studies is the improper or ineffective existing system of appraisal in the institutions. Teachers perceive that since

evaluation practices are not connected with compensation and promotion they are ineffective for performance improvement, proven by the stated studies. Khan, Saeed and Fatima (2009) and Zaman, Khurram and Shaiq (2019) conclude that a teacher's performance in the classroom increases if s/he perceives his/her headteachers or principals positively. They suggest that the relationship between teachers' and heads' performances is essential for raising educational standards. Rasheed et al. (2011); and Anjum et al. (2011) have revealed that teachers are not involved in the appraisal planning process although they see their participation as an important factor in making an effective appraisal system. This has also led to a lack of communication about the performance goals between the appraiser and the appraisee. They found that the purpose of the appraisal was not clear to the majority of the teachers.

It is observed that many teachers are not aware of the purpose of their performance appraisal. This fact is also validated by Khan (2015) in his research where he has highlighted that the unawareness about the purpose of appraisal creates confusions among the appraisees and the appraisers. He further explores that teachers perceive that appraisal is focused on taking administrative decisions whereas administrators perceive it as to be more focused towards a developmental purpose. In his research teachers opined that the purpose of TPA must be more focused towards resolving the issues faced by the teachers inside their classrooms. The differences in the perceived purposes of appraisal resultantly make it an unfair and ineffective system to evaluate teachers' performance and its impact on classroom practices.

Research Questions

1. Is there any difference in teachers' classroom performance if they perceive the purpose of TA in school to be the **annual increment**?
2. Is there any difference in teachers' classroom performance if the purpose of TA in school is to give **annual promotion**?
3. Is there any difference in teachers' classroom performance if the purpose of TA in school is to **motivate the teachers**?
4. Is there any difference in teachers' classroom performance if the purpose of TA in school is for the **identification of weaknesses**?

Research Hypothesis

In this research, the dependent variable (DV) is the performance of teachers in the classrooms whereas the independent variable (IV) is the

clarity of purpose or the perception of teacher appraisal.

H₀¹: There is no significant difference in the perceptions of the effects of clarity of purpose on higher elementary teachers' performance in the classroom

This study addressed the above null hypothesis having four subscales regarding the perceived effects of teacher appraisal. The purposes of teacher appraisal were selected as the *annual increment, promotion, motivation and finding out weaknesses* for training purposes. For each subscale, one sub-hypothesis was formulated and tested.

METHOD

The investigation of the appraisal system is carried out through a quantitative research method. The descriptive research design was employed as it helps to explore the elements of an appraisal. T-test was done to determine the significant difference for rejecting or accepting the null hypothesis related to perceptions of teachers. Ninety teachers from 6 private schools were selected through random sampling technique. There were 12 items in the questionnaire. Three questions were related to the demographics of the participants, Four items were designed to explore the appraisal system and its purposes in private schools. The remaining 6 items were designed for collecting information on teachers' perceptions through Likert scale.

RESULT AND DISCUSSION

Exploring the TA System in Private Schools

The purpose of this study was to ascertain what the teachers of private secondary schools perceive regarding TA. However, before finding out their perceptions, it is essential to provide some information about the background of their own experience about the appraisal in the schools where they are currently teaching. For example, what sources of appraisal are used in the school for collecting the information about the teachers? What is the main purpose of appraisal in responding to teachers' schools? How often does the appraisal take place in teachers' schools? and the most important question is whether the respondent teachers are aware of the existing system of appraisal in their schools? Besides, if the response to the previous query is a 'yes' then to what extent do teachers know the appraisal system in their school? Four items were formulated regarding collecting information about the existing

system of appraisal in schools. The data for these four items are tabulated in figures 1.1, 1.2, 1.3 & 1.4.

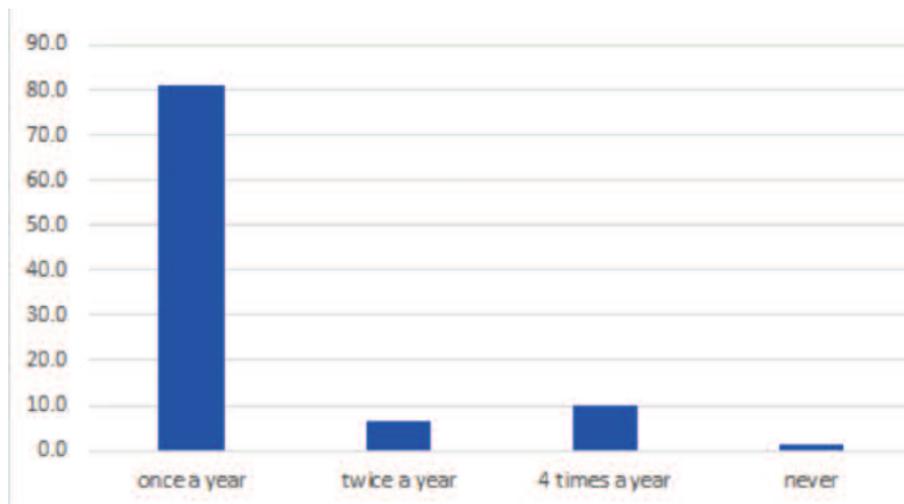


Figure 1.1a Frequency of TA in Private Schools

Figure 1.1a depicts that the majority of the schools follow an annual TA policy. Surprisingly, the private sector being independent of following any imposed policy of TA seems consistent with following once-a-year, twice-a-year or four-times-a-year TA policies. It is interesting to see that 60% of the headteachers reported that the frequency of TA is twice a year as shown in figure 1.1b.

Frequency of TA in your school?

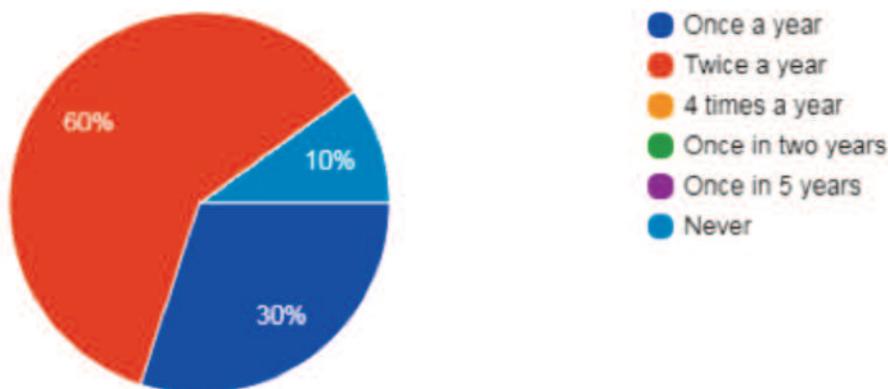
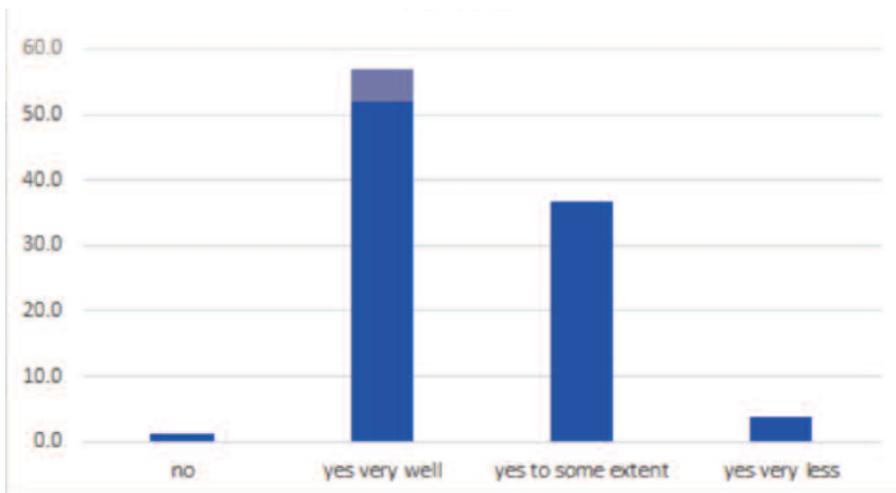


Figure 1.2: Teachers' level of awareness of TA in their schools



It is shown in figure 1.2 that majority of the teachers are very well aware of the existing appraisal systems of TA in their schools. As shown in figure 1.2 a considerable percentage of teachers are aware of TA in their schools to some extent. There were very few teachers who had less knowledge about TA in their school systems.

Sources of data collection for TA

The sources added in the questionnaire were classroom observation, students’ report cards, analysis of yearly lesson plans, self-evaluation, peer evaluation, a survey of students’ feedback, a survey of parents’ feedback, goal setting before the beginning of the academic year and any other source.

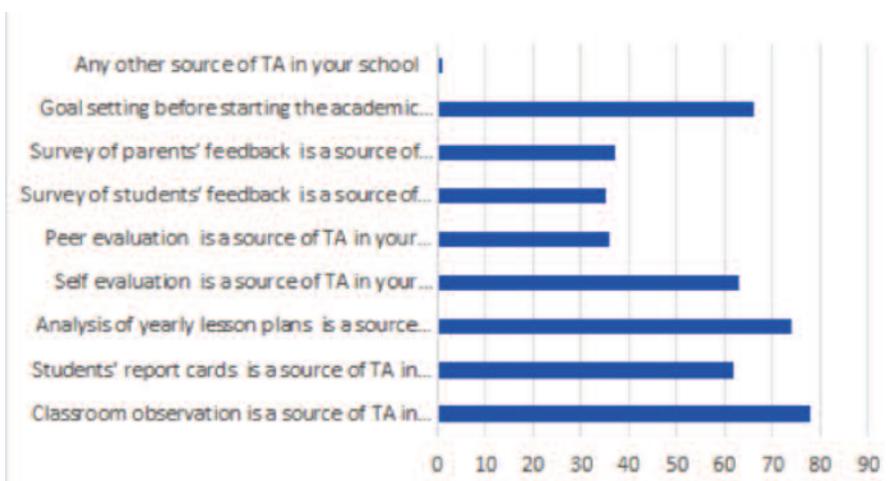


Figure 1.3: Sources of TA in private schools

A fact that is evident from the figure 1.3 that although the private schools, to a great extent, consider all above sources, but classroom observation is considered to be the most appropriate source for TA data collection. While assisting in filling out the questionnaire a teacher provided a reason for not using peer evaluation as a tool for data collection is that it tended to put the non favorites down.

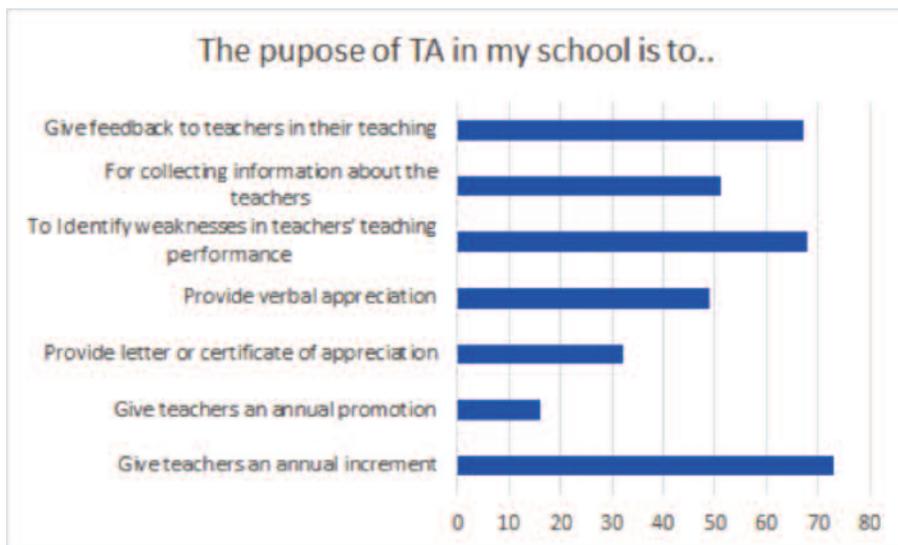


Figure 1.4: Purpose of TA in private schools

The three major purposes of TA found in private schools are annual increment, identification of weaknesses and to provide feedback for training purposes. Annual promotion is the least desirable purpose for TA in private schools. Ahmad and Shahzad (2011); Shahzad et al. (2008) and Shahzad, Rehman and Abbas (2010), researching the universities in various province and cities found a high correlation between performance evaluation i.e. TA and compensation practices i.e. salary increment. Financial reward tied to performance is an incentive that motivates teachers to perform better in the classroom (Caruth & Handlogten, 2001).

Contrary to the results of Anjum's study (2011) carried out in a public sector university of Punjab, the purpose of TA as a promotion in this study has received the least responses. Sixty-four per cent of the participants (n=45) in Anjum's research study responded that the main purpose of appraisal in their university was promotion.

Perceived effects of clarity of purpose on teachers' performance in the classroom

The Null hypothesis was formulated to find a significant difference among

the perceptions of private school teachers regarding the clarity of the purposes of the appraisal on teachers' classroom performance. The t-test results of significance indicate that the perceptions of private school teachers are significantly different from one another. This study addressed a null hypothesis having four subscales regarding the perceived effects of teacher appraisal. The dependent variable (DV) is the performance of the teachers in the classrooms whereas the independent variable (IV) was the clarity of purpose of teacher appraisal. The purposes of teacher appraisal were selected as the annual increment, promotion, motivation and finding out weaknesses for training purposes. For each subscale, one hypothesis was formulated and tested. An independent-samples t-test was conducted to explore the perceptions of private school teachers about the effect of the clarity of purpose of TA. The null hypothesis was rejected as the value of p is found to be less than 0.01. The results suggest that this difference in perceptions of private school teachers are statistically significant because $p < 0.01$.

Perceptions of teachers regarding existing TA systems in Pakistani private schools

Since there is no uniform system of TA in Pakistani private schools, the experiences of teachers about TA are different. Perceptions are based on personal experiences and interactions with the environment through our senses (Passer & Smith, 2007). Following are the major purposes of TA collected from the researches and added in this study.

Salary Increment

Salary increment is a compensation practice in human resource management and is highly correlated with teachers' performance as researched by Shahzad et al., (2008) and Ahmad et al., (2011) in the Pakistani context. The information collected from the questionnaire where the teachers were asked to identify the purposes of TA in their current schools, revealed that TA in a private school is tied up with compensation practices of salary increment. One of the purposes of TA in private schools is annual salary increment. Majority of the private school teachers favorably perceived the effectiveness of improving teachers' performance in the classroom. The studies carried out in various universities of Punjab reinforce this result by presenting a positive correlation between salary increment and teachers' performance in Pakistan.

Promotion

Taseema and Soeters (2006) have found a positive relationship of

promotion practices with performance but the same relationship was found weak in Pakistani educational institutions by Ahmad and Shahzad (2011). It has been presented that although TA has a positive impact on teachers' performance in private schools of Karachi, the percentage of connecting promotion to appraisal is only 20%. Furthermore, data collected for this purpose of appraisal revealed that 71% of private secondary school teachers perceived promotion as an effective tool for effective classroom management. On the other hand, 16% of private school teachers considered promotion as an insignificant factor in increasing teachers' performance. Hence, majority of the teachers perceived promotion as an effective tool for increasing their classroom performance. In Pakistani higher elementary schools, the criterion of promotion is three years of teaching experience and not improved the performance of the teachers; therefore, promotion practices do not affect teachers' performance in the classroom.

Appreciation

Tariq et al. (2012) assert that appreciation is an energy booster that accelerates the efficiency of teachers. Appreciation is a reward that significantly affects teacher motivation, self-esteem and efficacy (Blase & Blase, 1999). The results for the effect of appreciation on TA are surprising. The number of teachers in the private sector who receive appreciation is significant. Results have provided evidence that 40% of private school teachers receive a letter of appreciation and 62% receive verbal appreciation for the acknowledgement of their efforts from the administration. This analysis is also supported by Tariq et al. (2012) who confirm that private school teachers always receive appreciation. According to Blasé and Blasé (1999), the level of reflective behaviour is raised by appreciation and effective teaching strategies are reinforced and risk-taking and innovation/creativity are augmented.

Motivation

Statistics have shown a great level of agreement towards motivation as a significant factor for TA. Ninety-four per cent of private school teachers perceive TA as an important factor in increasing teachers' motivation towards better performance. Statistics have also revealed the fact that teachers perceive salary increment and promotion practices as motivators towards better performance. Surprisingly (and contrary to the findings from the literature the majority of the teachers (63%) do not perceive appreciation as an effective tool for their motivation. Appreciation needs to be linked with monetary rewards as suggested by Fakharyan, Jalilvand,

Dini and Dehafrin (2012) for developing motivation among the teachers.

Professional Development

The administrative purpose of TA and professional development move hand in hand (Monyatsi et al. 2006; Beerens, 2000; Danielson & McGreal, 2000; Stronge & Tucker, 2003, Stronge, 2006; Stronge & Tucker, 2003). Statistics demonstrate that 60% of private school teachers see TA as an effective tool for improving the performance of the teachers. Twenty per cent of teachers were neutral or uncertain about the answer. The reason behind this could be the difference in experiencing this purpose of appraisal of professional development. Identification of weaknesses and providing feedback were practiced more frequently in private schools. Therefore, it can be said that professional development is an important purpose of TA in private sector schools.

CONCLUSION

The perception of teachers about the purpose of TA is an important factor in building trust and hence affects their performance levels in the classroom. The results of this study conclude that major sources of TA in private schools of Karachi are the classroom observations, analysis of yearly lesson planners, goal setting before the academic term, self-evaluation and the students' report cards. These sources clearly explain that private schools of Karachi strive to improve the quality of teaching by doing strict appraisals at schools. Furthermore, it is revealed that TA in private schools is greatly linked with annual increment along with the purpose of providing feedback and identify training needs for professional development purposes. Promotion is found to be the least applicable purpose of TA in private schools. There is a significant difference found in the perceptions of teachers about the purpose of appraisals found in their schools.

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THE CONCEPT OF CONVENTIONAL PARENTS ABOUT CO- EDUCATION AT UNIVERSITY LEVEL IN BALOCHISTAN

Dr. Muhabat Khan, Nosheen Kanwal, and Dr. Maroof Bin Rauf

ABSTRACT

The purpose of this study was to analyze the concept of conventional parents about co-education at a university level in the Loralai District, Balochistan. The sample size was consisted of 100 male and 60 female parents (N=160) and 130 male and 70 female students (N=200) from the Loralai District. The convenience sample design was adopted. A self-administered questionnaire and interview protocol were used for the collection of data. The quantitative data was analyzed through 't' test and information obtained from interviews were presented in the discussion. The findings of the study were the low socio-economic status of parents, customs, ritual and traditions as well as the opposition of co-education. Both male and female parents demanded separate universities for boys and girls in their district.

Keywords: Concept, Conventional Parents, Co-Education, University Level.

INTRODUCTION

Every man and woman is trying to achieve happiness, peace, tranquility, smooth and comfortable life, which can only be possible through education and acquisition of knowledge. Indeed, the first word of the revelation was 'Iqra'; to read or recite in the name of your Lord who created us. This word caused a revolution by obligating education on every Muslim male and female and fight against ignorance. Therefore, the barriers and issues in the attainment of education which exist in the rural and remote areas of Pakistan will be addressed in this paper; it will also be ensured that education is irrespective of the fundamental right of human beings.

The shortfall of female literacy is adverse and could be an obstacle in the economic and social development and progress of a country. Despite several research studies in social sciences, it was found that female education has massive benefits and is reflected as the students' investment from country growth and development point of view (DFID, 2005).

Moreover, Barro (1999) posited that educated females take great interest in democratic and political matters as compared to their uneducated counterparts. An advanced level of education among females promotes democracy in the country and thus stimulates the effectiveness of the government. There has been no opposition in any country regarding female education or co-education from primary to university level. Though, in some parts of the world, the conditions remain unaltered. The strong social prejudices and the rigor of customs, without adequate safeguards, would put the clock back in the matter of the progress of girls' education.

There is no big difference between the intellectual abilities of boys and girls but according to an opinion of a few scholars, male students are quite good in abstract reasoning while female students are naturally better with concrete objects. Moreover, in temperamental qualities and emotional responses regarding various topics or subjects male and female students have a different range of interest? Thus, it is vivid that it does not mean that co-education would affect the interest level of students about the subjects. Education is an essential factor for the overall development of both sexes. Now, the old concept has changed that only the male population of a nation would be responsible for the bread-winning, and female would be spared to look after the children and houses. In the present era, both genders have similar responsibilities in society. Since the existence of this universe, both male and female have been interdependent. It is necessary to understand each other. Boys and girls learn and adopt numerous traits from each other.

According to the research study of Gokhan (2016) female students have better grades as compared to male students at university level education; because female students are more inclined towards studies and they are more disciplined as compared to male students. Indeed, male students have a negative attitude towards school and teachers, and they have disruptive behaviour in the classroom. Therefore, the achievement level of female students is higher than their counterpart.

Gurian & Stevens (2005) defined the same-sex schooling that a school exclusively attended by boys or exclusively girls. These schools have lots of benefits for both sexes because the various learning styles between girls and boys can be more specifically addressed in a same-sex school. They indicated in their studies that boys are required more physical activities than girls for the sake of learning. Marsh, Martin and Cheng (2008)

concluded that boys often tend to dominate the classes more frequently than girls because girls generally tend to be passive than boys. Moreover, Delpit (2006) stated that female students have more problems to speak out or to show strong performance in a mixed-gender environment. They feel comfortable in the company of the same gender, to display their knowledge as well as other academic skills.

Sax (2010) described few advantages of separate education for female students; (a) they have opportunities to discover non-traditional subjects; (b) creating such environment that promotes self-esteem and self-confidence (c) teaching approaches and methodologies personalized to their exclusive needs. Similarly, he revealed two advantages of separate schools for male students: (a) to create learning environment tailored for their exceptional learning needs; and (b) favourable circumstances for taking a risk without fear to accept any challenge. Noguera (2008) stated that single-gender classes mainly focus on the development of students' confidence, academic excellence and leadership skills of both boys and girls in unique cultural differences and learning styles.

Swaleha (2011) found in her study that girls and boys from combined educational institutions, giving their opinion concerning the mixed education, stated that male students wear bracelets, earrings as well as chains to arouse the interest of female students. These female students have strong determination, saying that boys should avoid such behaviour because they would never be drawn towards such type of womanly behaviour. Conversely, the boys studying in combined education organizations reported that girls needed special attention based on feminism or female freedom.

Githu and Mwangi (2003) indicated that learning competency of the boys and girls is more or less the same. Though, King (2002) stated that girls and boys are very different in learning styles. The boys easily solve mathematical questions as compared to girls; therefore they think that girls are no better than boys in mathematics. Asi (2002) concluded that the confidence level of boys in math assessment is more than girls. Morphy (1996) wrote in his famous book stated that girls are usually good listeners as compare to boys; they come to class well prepared and submit their assignments on time. Boys usually linger on to complete their work or assignment as they try to compete so that to get the attention of teachers.

Gurian, Steven and King (2008) analyzed male students have trouble in

following the rules regulations and other prescribed instructions. It has been observed that boys love to work under pressure. Besides, female students perform so well in group activities (McNeil, 2008). Cleveland (2011) found that girls love to participate in educational activities which ensure cooperation, whereas boys prefer activities which promote competition.

Rex & Chadwell (2009) poised that single-gender classrooms are beneficial for the completion of academic needs as well as based on their sex differences because a single-sex classroom is a catalyst to engage children academically by promoting teaching and learning methodologies, implementing gender-based pedagogies, changing classroom structure, and altering pupils dynamics. Gurian, Stevens and Daniels (2009) revealed that separate instruction provides a conducive environment for students in which they can concentrate on learning tasks. In another study, it was found that students in separate classes are challenged for taking risks and they are encouraged to speak up and accept the responsibility for learning (Younger & Warrington, 2006). Riordan (2002) argued that students are more inclined to learn in separate classes because they are keen to take their studies seriously and never waste their time to hang on with their female friends.

Valentine (1965) found in his study that majority of students in favour of co-education which is almost 65 out of 72 favoured the system of mixed education. Dale (1969) was also in favour of co-education, stated that mixed education was more successful than single-sex educational institutions, as they excel in attitudinally, academically and socially. He added that the girls' presence drives male students to show more docile behaviour. Davies (1950) did his research in which he used an attitude scale to know the opinion of teachers about co- education. Thus, he found a favourable attitude about co-education in all types of educational institutions.

OBJECTIVES OF THE STUDY

1. To identify the factors affecting the higher education of female students.
2. To know the opinion of parents about co-education at the university level.
3. To know the interest of boys and girls about co-education at the university level.
4. To aware the parents about the significance of female education in the society.

METHODOLOGY

The whole strategy of the current study was the mixed method approach to answer the research questions appropriately. The overall population of the study was limited to the parents and students of District Loralai, Balochistan. A convenience sample design was adopted, consisted of 160 parents, among them 100 were fathers and 60 were mothers. Thus, the total number of students was 200, among them 130 were boys and 70 were girls.

The parents were surveyed and interviewed, while the students of Girls College and Boys College were surveyed through a questionnaire. Quantitative research could be educational research in which computable data is obtained from participants; the quantifiable data can be analyzed statistically; therefore, the survey is conducted in an objective and an unbiased manner (Creswell, 2008). According to Lodico, Spaulding, & Voegtle (2010), Quantitative approach often confirms reliability, validity, generalizability and objectivity. The research instruments were a self-administered Questionnaire and an interview protocol. Numerical data was obtained through a questionnaire, while the interview was used for the in-depth qualitative data. Validity and reliability of the research tools were checked through pilot testing, parents (N=10) students (N=15). The items of the questionnaire and the open-ended questions of the interview were modified after pilot testing. The collected Quantitative data was analyzed through 't' test and the conclusion of interviews was presented in the discussion.

Null hypothesis 1

There is not a significant difference between the opinions of male and female parents about co-education at the university level.

Table 1. Application of t test for Testing the Null Hypothesis

Fathers (Group 1)	$\sum x^{-1} = 7358$	$N_1 = 100$	$\sum X_1^2 = 543974$	$\bar{x}^{-1} = 73.31$	$S_1 = 5.09$	$SE_{\bar{x}_1} = 0.05$
Mothers (Group 2)	$\sum x^{-2} = 4515$	$N_2 = 60$	$\sum X_2^2 = 340843$	$\bar{x}^{-2} = 75.25$	$S_2 = 4.29$	$SE_{\bar{x}_2} = 0.55$

Computed "t" = 0.31

Tabulated "t" = 1.96 with df = 158 at $\alpha = 0.05$

RESULT

Referring to table "t" it was found that the tabulated value of $t = 1.96$ with $df = 158$ at $\alpha = 0.05$, which is bigger than the calculated value of $t = 0.31$. Thus, the null hypothesis is accepted. It was determined that there was not

a significant difference between the opinions of fathers and mothers about co-education at the university level at District Loralai, Balochistan.

Null hypothesis 2

There is not a significant difference between the opinions of boys and girls about co- education at the university level.

Table 2. Application of t test for Testing the Null Hypothesis

Boys (Group 1)	$\sum x^{-}_1 = 9736$	$N_1 = 100$	$\sum X^2_1 = 732598$	$\bar{x}^{-}_1 = 74.89$	$S_1 = 5.17$	$SE_{\bar{x}^{-}_1} = 0.05$
Girls (Group 2)	$\sum x^{-}_2 = 5221$	$N_2 = 60$	$\sum X^2_2 = 391755$	$\bar{x}^{-}_2 = 74.58$	$S_2 = 5.83$	$SE_{\bar{x}^{-}_2} = 0.55$

Computed "t" = 2.62

Tabulated "t" = 1.96 with df = 158 at $\alpha = 0.05$

RESULT

Referring to table "t" it was found that the tabulated value of $t = 1.96$ with $df = 198$ at $\alpha = 0.05$, which is less than the calculated value of $t = 2.62$. Thus, the null hypothesis is rejected, and it was determined that there was a significant difference between the opinions of boys and girls about co-education at the university level at District Loralai, Balochistan.

DISCUSSION

After the data analysis it was found that most parents of District Loralai have similar opinions about co-education, the majority of them showed a negative attitude toward mixed education. They were reluctant enough to send their daughters to the same institution where boys and girls study together. A great number of parents were found who stated that higher education is having no importance for their girls, while they were more committed in case of boys. When they were interviewed, it was found that some parents were worried about the prestige and respect of their daughters studying in co- educational institutions. They argued that 'Purdha' is indispensable for their daughters and it would be against their customs, ritual, and traditions if such typical aspects of their culture are violated due to education. Few of them replied that they could not afford to meet the requirement of their children educational expenses; therefore, they cannot admit their kids in university for higher studies. Among them, some parents were complaining and demanding from the government of Pakistan to establish a separate female university in their district, where their daughters are educated in a peaceful and safe environment. Moreover, it was revealed from some parents that co-education is against their religion because moral

values are deteriorated in their society when boys and girls study together. Some parents were found totally against the idea of female employment elsewhere in any department because they wanted to keep their daughters inside the boundary wall of their homes. On the question of the researcher, if they would like to treat their wives by male doctors in hospitals for any disease in case, they did not allow their female to get higher study. Hearing this, most of them were speechless. Thus, it was revealed from their feelings and mixed emotions that they need to be acknowledged about the importance of their female education.

During the study, it was found that most boys have positive opinions about co- education, while among them very few showed their desire for a separate institution. Conversely, the majority of the girls were found to have a separate university for their higher studies, while some of them had a positive attitude about co-education. The girls revealed that their parents' decision is vital for them. They admitted that even they cannot intervene when their parents select grooms for them. Thus, they must obey their parents at any cost without any contradiction. Moreover, if any girl argues about her rights, she is being looked down upon not only in her family but also in the community at large.

RECOMMENDATIONS

It is strongly recommended that the government of Pakistan should pay attention to female education in the far-flung areas of the country like the rural areas of Balochistan. Keeping in view the regional and societal values, separate educational institutions for boys and girls should be established. Seminars and workshops for the awareness of parents related to female education should be conducted in these remote areas. Moreover, it is strongly recommended that the Government of Balochistan should approve special add in the provincial budget for female students to meet their educational expenses. National and international donors, as well as Non-government Organizations (NGOs), should contribute exclusively to help in educating the female of District Loralai.

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POSSIBLE SOLUTIONS TO THE FORWARD PREMIUM PUZZLE: A THEMATIC ANALYSIS

Rana Imroze Palwishah, and Muhammad Kashif

ABSTRACT

Uncovered interest rate parity (UIP), is one of the crucial relations in macroeconomics and international finance, widely used in the model's construction and their analytical work. However, empirical regularities in UIP referred to as "Forward Premium Puzzle", has posed a significant challenge to open-economy models. Thus, the purpose of the study is to identify the possible explanation of the forward premium puzzle. The research has identified five distinct and coherent themes (solutions) using thematic analysis of literature review, namely, risk premium, monetary policy, rational learning and peso-problem, market inefficiency, and lastly, covered interest rate parity. The researcher can use these thematic classifications to understand the operations of the global financial market. Similarly, the identified solutions can help investors in the assessment of their investment strategies such as the risk premium implies returns obtained at the expense of assuming high risk. Thus, investors should question whether average returns received from an investment are above normal on a risk-adjusted basis.

Keywords: *Forward Premium Puzzle, Uncovered Interest Rate Parity, Thematic Analysis, Covered Interest Rate Parity, Risk Premium.*

INTRODUCTION

Rapid growth in the financial services and rampant globalization has made foreign exchange market into one of the largest financial markets of the world. Thus, making it essential for the economist to understand its operations. In an attempt to explain the foreign exchange market, Keynes (1923,1936) introduced interest parity theorems, which comprise of two relations, namely uncovered interest rate parity and covered interest rate parity. Uncovered interest rate parity (UIP) states that the currency expected appreciation equals the nominal interest rate differential between two countries, expressed as:

$$E_t(\Delta S_{t+k}) = i^*_t - i_t \quad (1)$$

Here s_{t+k} refers to the spot rate of foreign currency per domestic currency at time $t + k$, whereas i_t and i^*_t are the interest rate of a domestic and foreign country at time t , respectively. UIP supports rational expectations, perfect capital mobility, negligible transaction cost, risk neutrality, and perfect asset substitutability. The uncovered interest rate parity must be made consistent with the covered interest rate parity. The covered interest rate parity states that the difference between the one-month forward rate and current spot exchange rate will be equal to the interest rate differential between the two countries, expressed as:

$$f_t - s_t = i_t - i^*_t \quad (2)$$

Putting together UIP and CIP relations implies that under a neoclassical theoretical framework, the expected future spot exchange rate and forward exchange rate must be equal to each other. However, after 1970 following the free-floating period, researchers thought that Keynesianism is just a broad tendency of thoughts rather than a rigid set of theorems. Thus, leading researchers to examine the UIP and CIP relations. Initially, Fama (1984) tested whether the forward exchange rate is a predictor of future spot exchange rate using the given below regression:

$$\Delta s_{t+k} = \alpha + \beta(i_t - i^*_t) + \epsilon_{t+1} \quad (3)$$

Following equation (2) another form of the Fama (1984) regression replaces the interest rate differential ($i_t - i^*_t$) with the forward premium/discount ($f_t - s_t$). In the above regression, UIP predicts point estimates of $\alpha = 0$ and $\beta = 1$. However, numerous studies have found the β to be close to zero and often negative, whereas α to be larger than zero or one, concluding that forward rate at the time ' t ' contains information about the spot rate at the time ' $t+1$ '. This documented deviation from UIP referred to as the "forward premium puzzle or forward rate unbiased hypothesis" (Ullrich, 2009).

As McCallum (1996) recognized that UIP is conventionally a part of most of the exchange rate models, ranging from small scale theoretical models to large scale econometric systems. However, failure of UIP relation leads to alarming practical and theoretical consequences, considering none of the economists, researchers, or investors would conduct their exchange operation of the basis of the interest parity theorem. For instance, UIP is a central concept that defines whether the movement of capital across borders is free and sustainable, which is an essential aspect during the allocation of assets is different currencies.

Moreover, it is also an important factor in considering the spillover effect in macroeconomic policy. Further, these two relations (CIP & UIP) are the theoretical foundation, which leads that central banks cannot set the domestic interest rate that is different from the world rates. However, the failure of UIP means credit and money demand-driven variables, and central banks can set interest rates at the level of their choice (Cerutti, Obstfeld, & Zhou, 2019). Thus, it is necessary to understand what causes deviation from UIP. Therefore, the study aims to understand and explore possible explanations of the forward premium puzzle in the literature.

LITERATURE REVIEW

The empirical failure of uncovered interest rate parity implies that there are predictable excess returns in foreign exchange investments, a result that contradicts with rational behaviour. However, acceptance of this implication by the economists led to a plethora of analytical work over the post -1973 free-floating period investigating the concept of UIP. The received evidence supporting the fact that the forward rate is an unbiased predictor of the future spot rate includes Froot and Frankel (1989), Baillie (1983), Engel (1996), Hansen and Hodrick (1980), Hai, Mark, and Wu (1997), MacDonald and Taylor (1990) Backus, Gregory, and Telmer (1993) and Byers and Peel (1991). These studies have not only rejected the unbiased efficiency hypothesis for different currencies and sampling periods, but the magnitude of discrepancy is also substantial. For instance, Froot (1990), found the average value of the beta coefficient to be -0.88 for more than 75 published estimates across various periods and exchange rates. Other studies rejecting uncovered interest rate parity include Chinn and Zhang (2018), Meredith and Ma (2002), Amri (2008), Weber (2011), Tang (2011), Aslan & Korap (2010), Akram, Rime and Sarno (2008), Paya, Peel, and Spuru (2010), Hochradl and Wagner (2010) Hassan and Mano (2017), Biswas, Piccotti, and Schreiber (2019), Adewuyi and Ogebe (2019) and Kang (2019).

However, with stylized facts, such unanimity also invites contradictions as researchers attribute UIP violation to specific statistical methods, developed economies, and shorter horizon. For instance, Baillie & Bollerslev (2000) associated the failure of interest rate parity relations to use of inadequate statistical models, as advanced econometric methodologies based on cross-equation restriction on a Markov switching process provide evidence in support of UIP theory. Later, Kirikos (2002) authenticated their work for Greece, Portugal, and Italy. Likewise, Golinelli and Rovelli (2005) empirically showed that the current exchange rate depends upon future exchange rates for countries, including Hungary, Poland, and the Czech Republic, after augmenting risk

premium. In addition Chinn (2006), found generous support for Hungary, the Czech Republic, after relaxing the rational expectation methodology. Moreover, restricting the UIP violation to developed economies, Bansal and Dahlquist (2000), found that UIP holds for emerging economies market. Similarly, Frankel and Poonawala (2006) found the unbiased regression coefficient to be positive for a sample of 14 emerging market currencies. Lastly, advocating that UIP violation occurs over the short horizon, Chinn and Meredith (2004) claimed that in the longer horizon, fundamental variables derived movements in the exchange rate, causing future exchange rates to equal forward exchange rates. Furthermore, Snaith, Coakley, and Kellard (2013), found the UIP puzzle disappears with the extension in time horizon. Other studies providing support to uncovered interest rate parity include Vasilyev, Busygin, and Busygin (2017), Krishnakumar and Neto (2008); Chinn and Meredith (2005); Bekaert and Hodrick (2000); Han (2004); Alexius (2001); Chinn and Zhang (2018).

Despite the contradicting evidence, as there are dire practical and theoretical consequences of the forward premium puzzle, such as the impossibility of having a stable foreign exchange rate, free capital movement, and independent monetary policy. These effects have resulted in a considerable amount of literature on the forward premium puzzle, explaining why the puzzle exists. Thus, by taking into consideration the current researchers, the research tends to understand and explore possible explanations of the forward premium puzzle rather than merely assessing whether UIP fails to hold or not. Moreover, most of the findings described in the literature focus on the United States as a home country. In contrast, the study tends to identify solutions from every single developed country perspective. Further, the research tends to provide a tangible balance of contribution to both academics and practitioners. As it is first of its kind to offer a systematic and brief overview of the literature that covers all possible explanations of the forward premium puzzle and thus help both institutional investors to understand the behaviour of forwarding premium puzzle exhibited by developed countries.

RESEARCH METHODOLOGY

To investigate the possible explanation of the forward premium puzzle, the study attempt to conduct a thematic analysis of the literature review, defined as a process of characterizing the context of the text into themes and then identifying relationships among the identified themes (Berg, 1995). For the selection of research articles for thematic analysis, the study employed selection criteria, which helped to achieve a manageable number of relevant articles identified from the google scholar database. The selection criterion of the research articles shown in table 1. After a particular paper passed all the requirements, appropriate codes

were extracted from it, which were used for the formation of themes. After the creation of preliminary themes, further examination of the themes was done to determine that whether they are coherent, distinct from one another, and does any relationship holds among them. Furthermore, the final themes were presented to the subject analyst, who evaluated them and found them plausible. Lastly, the summaries of the identified themes were written and presented in the next section.

Table 1. Selection Criteria

Title Selection			
Criteria	Inclusion	Exclusion	Rationale
	Forward Premium Puzzle, UIP Puzzle, Forward Bias Puzzle, Fama Puzzle, Forward Rate Unbiased Hypothesis, Currency Risk Premium, Expectational Errors, Peso Problem, Slow Movers Hypothesis, Heterogeneous Beliefs, Sentiments, Bubble Phenomena, and Rational Learning.		Help in covering literature related to the explanation of the forward premium puzzle
Keywords		Absence of keywords	
Abstract Selection			
Criteria	Inclusion	Exclusion	Rationale
Explanation of the forward premium puzzle	Studies that attempt to explain the forward premium puzzle	Studies that do not solve the forward premium puzzle	Help in accomplishing the purpose of the study
Time	From the year 2010 to 2018	Before 2010	To cover the most recent studies conducted on the forward premium puzzle
Academic Journals	Peer-reviewed journals	News articles, thesis, conference proceedings	
Economies	Developed countries	Non-Developed countries	Bacchetta and Wincoop (2007) advocated that the forward premium puzzle is restricted to low inflation countries, as it causes the exchange rate adjustment to become slower, due to the high cost associated with it.
Scientific Field	Economics, Finance, and Financial economics	Natural Sciences etc.	Related to the topic of study

RESULTS AND DISCUSSION

This section presents the thematic findings of the reviewed articles:

Risk Premium

Risk Factors: One of the most widely accepted and criticized explanation of the forward premium puzzle is the time-varying risk premium (Kumar, Pathak, & Ranajee, 2014). Which claims that investor is risk-averse, hence demand compensation for handling risk. Factors contributing to time-varying risk premium include exchange risk, default risk or crash risk, currency risk, stock variance risk, and consumption growth risk.

Coudert and Mignon (2013), suggested that the forward premium puzzle results from default risk and exchange rate risk. For instance, from the recent global crises, one can imagine default risk to be not negligible, as it has caused the whole banking system to collapse, making it impossible for the investors to recover their funds. They thus claimed that default risk increases the carry trade gains. To support this claim, they used smooth-transition regression models that include financial cycle nonlinearities and empirically tested the hypothesis on a sample of profits in the carry trade obtained from investing in 18 emerging countries, funded in USD.

Aysun and Lee (2014), further provided support to the claim by empirically testing forward premium puzzle on three different samples that include and exclude the financial crises of 1997, 2006, and 2009 respectively. They found that the beta coefficient for the advanced economies shifted from negative to positive during and after the period of financial crises, as developed countries decrease the interest rates to combat the financial crises and recession. Moreover, using Bayesian estimation methodology, they found the contribution of risk premium shock (among nine domestic and nine foreign shocks) to be more pronounced in explaining currency excess returns, particularly for emerging market economies as compared to the developed economies. Burnside (2013), added that considering global financial crises as extreme events rationalizes the decrease in risk tolerance of international investors along with the reduction in the domestic currency value. Moreover, currency options provide further evidence of risk-averse behaviour as put options (insurance against downside risk) are more expensive than call options (insurance against upward risk). Lastly, Nagayasu (2014) also contributed to the explanation of default risk as a possible explanation to the forward premium puzzle during the period of financial crises such as

European sovereign-debt crises¹ and Lehman Shock².

In addition to default risk, Zhou and Londono (2017) advocate that stock and currency variance risk premium explain the appreciation rate of currencies to the US dollar. As higher variance risk premium indicates more considerable global uncertainty, which leads to an increase in US dollar value due to the safe-haven effect. Further, he found that high inflation has not only a higher negative coefficient on currency variance risk premium but also a high prediction R^2 , indicating that variance risk premiums rise along with the inflation risk. Lastly, to rationalize the above finding, they used a consumption-based capital asset pricing model (C-CAPM), where the stock variance risk premium characterized by local consumption uncertainty and currency variance risk premium by global inflation uncertainty, respectively.

Apart from the above, considering that the exchange rate is also said to carry foreign and domestic consumption growth risk, Verdelhan (2010) develop a model where investors exhibit external habit preference over-consumption. In his model, during bad times, the variance of the pricing kernels is high, investors are more risk-averse, consumption is at the habit level, and interest rate is procyclical. Therefore, when the domestic country's interest rate is low as compared to the foreign country's interest rates, the local investor expect for a positive excess returns. Later, Lustig and Verdelhan (2007) further supported the claim by arguing that appreciation of low- interest-rate currencies, make low-interest-rate currencies to act as a hedge for the local investors against consumption growth risk. However, Burnside (2011), while negating the above argument, highlights three problems in the Lustig and Verdelhan (2007) model. Firstly, they used two-pass regression, in which the significance of the parameters (i.e., β , which is a matrix of $n \times k$ factors, where n refers to portfolios and k risk factors and λ , which is a vector of $k \times 1$ factor) depends upon the proper estimation of OLS standard errors. However, the standard errors assume β to be known in the first pass regression, which can mislead the confidence level in the model. Secondly, the high R^2 of the regression is because of the inclusion of constant pricing error, as the exclusion of constant cause R^2 to become negative. Lastly, the estimation of parameters, i.e., β and λ , is based on the assumption that β has full rank. However, if this condition fails, then this will not only lead to unreliable and insignificant estimates but will also reduce the power of the regression to reject the model. In reply to Burnside (2011), Lustig and Verdelhan

(2011), address the first two claims by arguing that bootstrapped standard errors reduce the effect of two steps regression. Secondly, the constant measure variations in the price of dollar risk, which are unexplained by the consumption risk factors. However, sharing of the same loading on the dollar fluctuations, cause the cross-section of the currency portfolios not to provide any information about the price of dollar risk. Besides, they also offered new evidence showing that factors betas are estimated correctly. Recently, Paol and Sondergaard (2016) supported that consumption habits explain the UIP puzzle as long as they are slow-moving, have near unit root shock and occur in an open economy.

Liquidity & Volatility: From the above explanation, it is apparent that the UIP puzzle is predominant during the period of financial crises. Cho (2015), rationalized the existence of the UIP puzzle with the help of funding liquidity risk factors. To empirically prove this, he proxied funding liquidity constraints by implied volatility, and treasury-eurodollar (TED) spread and found the factors to significantly explain deviations from UIP during the global financial crises (GFC). Moreover, the role of liquidity constraints was further investigated by Chu (2015) using a dynamic stochastic general equilibrium model (DSGE). The underlying mechanism of his model was that domestic investors prefer to borrow from foreign currency as their interest rate is lower. However, here the borrowing cost includes the appreciation of the foreign currency and credit risk premium, charged to borrowers with collateral constraints. During the period of GFC or recession, the lenders' perception of increase credit risk or decrease in borrower's capital limits the availability of collateral loans. This results in contractions of trade volume, causing the transaction to occur with a large credit spread and thus concluding that liquidity constraints cause deviation in the UIP puzzle by restricting the free movement of capital. Furthermore, Rabitsch (2016) also emphasized the liquidity constraints of internationally traded bonds along with precautionary motives, resulting in the forward premium puzzle.

In addition to liquidity, to find the potential role of volatility in capturing UIP deviation. Li, Ghoshray, and Morley (2012) used the CGARCH-M model that incorporates asymmetric adjustment and separate risk into permanent and transitional volatility components in the UIP regression. Here they identified permanent volatility to be the primary determinant of the exchange rate. Moreover, they found that where CGARCH-M models both long-run and short-run volatility risk premium.

At the same time, it lacks in improving the sign and magnitude of the interest differential, implying that time-varying risk premium alone is not sufficient enough to provide a solution to the UIP puzzle.

Monetary Policy: This sub-section emphasizes the role of monetary policy in explaining the UIP puzzle. Sakoulis, Zivot, and Choi (2010) described the forward premium anomaly using the presence of structural breaks. They present evidence that structural breaks inflate the presence of the forward discount. Thus the rejection of UIP can be attributed to the absence of structural break in the forward premium. However, these structural break arises when central banks change their monetary policy objectives. For instance, a change in US monetary policy will lead to contractionary shock, thus increasing the US interest rate, while decreasing the forward discount. Therefore, concluding that a change in monetary policy by the central bank could result in the well known UIP puzzle. Guender (2014) further supported their work by claiming the central bank intervenes in the open economy following an endogenous target rule, which directly permits them to respond to economic shocks. This optimizing behaviour of the central bank when combines with the open economy cause the exchange rate to react negatively to an increase in the interest rate differential and foreign inflation rate. Hence, concluding that the openness of the economy and the weight put on the inflation variability by the central bank affect the sensitivity of changes in the exchange rate to interest rate differential.

Rational Learning & Peso-Problem: Peso Problem refers to the condition where expectation about infrequent discrete shifts in economic determinant induce behaviour, which contradicts conventional rational expectations.

Supporting peso-problem explanation to forward premium puzzle, Lothian, Pownall, and Koedijk (2013) not only found their results to empirically coincide with those reported by Fisher (1896, 1907, 1930) but also saw the influence of errors in exchange rate expectation to dissipate over time like Fisher (1896, 1907, 1930). Similarly, in an attempt to support the peso-problem explanation, Burnside, Eichenbaum, Kleshchelski, and Rebelo (2011) empirically proved that average payoff to unhedged carry trade not only reflects compensation for peso risk but also results in small losses in peso states. The rationale of which was any risk-adjusted payoff in the non-peso is compensated on a risk-adjusted basis by losses in peso states.

The above explanation advocate deviations from UIP, assuming investors are uncertain about the future shifts in the fundamentals. However, when the same phenomena encompass the uncertainty that results from information about the past discrete event, it is known as the learning effect. Here it is assumed that investors are unaware of the exact relation that holds between the fundamentals and the exchange rate under the rational assumption, thus making it necessary to learn about the relationship along with the model's parameter through estimation. Moran and Nono (2018) contribute within this framework by arguing that learning is necessary as economic agents are uncertain about the nature of shocks (i.e., persistent or transitional) affecting the economy. Thus they learn about their persistence through Kalman filtering. Based on this assumption, they stimulated a two-country open economy DSGE model with and without information frictions and nominal rigidities. They found data to show the key features of the forward premium puzzle.

Market Inefficiency: Another possible justification of the forward premium puzzle is through market inefficiency. Some of the identified reasons for foreign exchange market inefficiency include sentiments, infrequent portfolio adjustments, and asymmetry.

Under the assumption, that investors share a common but subjective belief about the future fundamentals that affect financial markets by making them depart from rational expectations. Yu (2013), claimed that the economic growth rate could be both over-estimated and underestimated by investors. As an optimistic attitude about the economy (over-estimation of the economic growth rate), causes the domestic country's interest rate to increase as compared to a foreign country. Hence, concluding that high sentiments can predict an appreciation of the country's currencies. Moreover, Burnside, Han, Hirshleifer, and Wang (2011) also supported the sentiment-based explanation of the forward premium puzzle. They proposed that overconfident investors believe in the precision of their information about future inflation. Thus they overreact to their information signals, which cause both forward rate and spot rate to overshoot. However, where spot rates are affected by the transaction demand of money, on the other hand, the forward rates are affected by speculations. Therefore the appreciation of forwarding rate is higher compared to the spot rate. Consequently, indicating that forward premium arises from investor confidence.

One of the propositions of efficient markets is that investors incorporate all the new information when forming portfolios. However, Bacchetta and Wincoop (2010) deviated from this assumption. They claimed that investor always faces a choice between infrequent portfolio decisions and managing their portfolios at a cost (fees charged by the currency management company). But as the gain obtain does not outweigh the cost attached with portfolio decisions. Thus most investors choose not to manage their portfolios actively. Applying this argument within the currency framework, suppose an increase in the country's interest rate will cause its currency to appreciate due to excess demand. Nevertheless, as the investors make infrequent portfolio decisions due to the associated cost, thus this will make them continue buying the currency, resulting in further appreciation and therefore explaining the negative coefficient estimates of the Fama (1984) regression.

In addition to the above, Lee (2013) claimed that the forward premium anomaly arises from asymmetry. To empirically prove this, he estimated the Fama (1984) regression for 37 currencies and found that the UIP relationship holds for a short maturity forward premium. Secondly, he found the acceptance rate of UIP to be weaker for developed countries as compared to developing countries, due to key currency bias. Key currency bias refers to the fact that investors prefer key currency over the domestic currency, whenever the interest rate on key currency is higher as compared to the local currency, thus indicating an asymmetric response depending on the sign of interest rate differential.

Covered Interest Rate Parity: Pippenger (2011), propose a solution to forward premium puzzle, based on two omitted variable that originates from the covered interest parity conditions, by rearranging and decomposing the exchange rate into three components namely, lagged forward premium, change in the forward rate ($f_{t+1} - f_t$) and interest rate differential ($i_{t+1} - i^*_{t+1}$). Then he empirically showed that negative coefficient obtained by regressing exchange rate on the lagged forward premium is explained by two omitted variables which include the change in the forward rate ($f_{t+1} - f_t$) and interest rate differential ($i_{t+1} - i^*_{t+1}$). However, Chang (2011) identified two fundamental problems with Pippenger (2011) proposed a solution. First, the error term e_{t+1} , is deterministic; therefore, it cannot be considered as stochastic. Secondly, he empirically showed that reconfiguration of covered interest rate parity that solves the UIP puzzle leads to a tautological expression. King (2011),

also supported Chang (2011), by claiming that Pippenger (2011) did a simple empirical exercise that provides no insight into the forward premium puzzle. He proved his claim with the help of six different artificial data; however, the regression with the artificial series exhibits the same biases as the one observed in the test of efficient market hypothesis.

CONCLUSION

Uncovered interest rate parity (UIP), is among the fundamental concepts of macro-economics and international finance, widely used in the model's construction and their analytical work. However, the existence of excess returns in the foreign exchange rate markets has failed UIP, leading to classic confronting challenges referred to as "Forward Premium Puzzle". Thus, the purpose of the study is to investigate the possible explanation of the forward premium puzzle. To substantiate the purpose, the research conducted a thematic analysis of the literature review, characterizing selected articles text into themes, and then identifying relationships among those themes. The process resulted in five distinct and coherent themes, namely, risk premium, monetary policy, peso- problem, and learning effect, market inefficiency, and lastly, covered interest rate parity. Firstly, the rejection of the unbiased hypothesis is attributed to risk premium, as the investor may demand compensation for the risk of holding foreign currency. Where the factors that contribute to risk premium has been identified as exchange risk, default risk or crash risk (Burnside, 2013; Coudert & Mignon, 2013; Nagayasu, 2014; Aysun & Lee, 2014), currency risk, stock variance risk (Zhou & Londono, 2017), consumption growth risk (Burnside, 2011; Lustig & Verdelhan, 2011; Lustig & Verdelhan, 2007; Paol & Sondergaard, 2016), liquidity (Chu, 2015) and volatility (Li, Ghoshray, & Morley, 2012). Another possible explanation for the puzzle goes through rational learning (Moran & Nono, 2018), Peso-Problem (Lothian, Pownall, & Koedijk, 2013; Rabitsch, 2016) and monetary policy interventions (Guender, 2014; Sakoulis, Zivot, & Choi, 2010). Further, the existence of excess returns is rationalized using market inefficiency. The possible reasons, which give rise to foreign exchange market inefficiency, identified as sentiments (Yu, 2013; Burnside, Han, Hirshleifer, & Wang, 2011), infrequent portfolio adjustment due to transaction cost (Bacchetta & Wincoop, 2010), and asymmetry arising from key currency biases (Lee, 2013). However, among all the most criticized solution are two omitted variable which includes a change in the forward rate ($f_{t+1} - f_t$) and interest rate differential ($i_{t+1} - i^*_{t+1}$), that originated from the covered interest parity conditions (King, 2011; Pippenger, 2011; Chang, 2011).

These identified solutions can help investors in the assessment of their investment strategies. For instance, risk premium implies returns obtained at the expense of assuming high risk. Thus investors should question whether average returns received from an investment are above normal on a risk-adjusted basis. Similarly, one could ask whether the peso problem has been accounted for profitability, as the existence of peso risk might cause them to lose their investment after the occurrence of the event (Hopper, 1994). Moreover, the theme of monetary policy interventions implying the popularity of foreign exchange intervention among policymakers leads to various unanswered questions as to what will be the implication of common usage of intervention for the world economy? How should these interventions be designed to maximize their efficiency? Should the countries coordinate their responses?

AREAS OF FUTURE RESEARCH

The literature on the forward premium puzzle is vast, thus to make the study manageable, the study has been conducted with certain limitations. The study has two limitations. Firstly, as specified in the selection criteria, the study has only included those studies conducted between the periods of 2010 to 2018, to focus on the most recent trend in literature. Secondly, even though the research may reflect researcher biases in looking at UIP puzzle literature; however, to reduce it, the study has not selected articles from working papers or handbooks.

Keeping in view the limitations of the study, further research may be conducted by including studies on the forward premium puzzle done before 2010. Similarly, the study has only included papers that explored forward premium puzzle on developed economies, excluding developing and emerging markets. The inclusion criteria are based on the research of Bacchetta and Wincoop (2007), who argued that the forward premium puzzle is restricted to low inflation countries, as it causes the exchange rate adjustment to become slower, due to the high cost associated with it. However, Aysun and Lee (2014) found the puzzle to be more dominant in emerging markets. Thus, including developing and emerging markets may not help in comparison to the already identified solution but also help them generate new possible solutions if any. Furthermore, thematic analysis can be conducted on the techniques or methodologies used for estimating the forward premium puzzle. Lastly, new themes can be explored using quantitative and qualitative methods.

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HUMAN CAPITAL AND INCLUSIVE GROWTH IN THE SELECTED DEVELOPING COUNTRIES

Kamran Khan, Samina Sabir, and Farha Zeba Ibrahim

ABSTRACT

This study examines the effects of human capital development on inclusive growth (IG) of developing countries. A surge in human capital (HC) rises the efficiency of workers that have spillover impacts on economic growth over the period 2000-2014. These effects trickle down to the lower segment of the population through job creation that lifts poor people out of poverty. This study uses panel data of 19 developing countries to explore the impacts of human capital on dynamic indicators of IG such as economic growth, employment, income disparity and poverty using the generalized method of moment (GMM) to tackle the problems of serial correlation, endogeneity and excluded variables bias. The outcomes of this study reveal that human capital has increasing effects on economic growth and employment while decreasing effects are observed for income inequality and poverty. Therefore, there is a need to enhance human capital development in developing countries to achieve the target of inclusive growth.

Keywords: Human Capital; Panel Data; Employment; Income Inequality; Inclusive Growth.

INTRODUCTION

Economic growth is an important topic in economic discourse. At a glance, it tells us whether an economy is growing or declining. In the preceding four decades of the twentieth century, economic growth has sought an enormous consideration from policymakers, academicians and the researchers. It has been at the heart of discipline in the late sixties. A plethora of research has been done to figure out the factors that are causing economic growth in the 1980s and 1990s (Barro & Sala-i-Martin, 2003). It is practically the only factor that directly affects the individual level of income. Solow (1957) predicts that the growth process must slow down or even cease in the absence of continuous improvements in the technology. An investment in HC in the form of knowledge is essential to

enhance the growth process as HC is a vital determinant of the long-run sustainable economic growth and development. Similarly, the investment in people through healthcare units, education and R&D raises a stock of HC and hence the productivity as well.

Despite the importance of GDP, economists have observed some serious economic problems that are often associated with the aggregate economic growth (EG), of which income inequality is the most important. Moreover, it may not wipe out poverty and unemployment from the developing world, in particular. The existence of poverty and joblessness is still a challenge for all countries. It is seen that the IG and income inequality (II) are ramping up parallel in the developing countries (Fosu, 2010). Similarly, income inequality, poverty and unemployment remain high in Africa, despite hasty economic growth in the current years (Anyanwu, 2013).

In short, the contribution of economic growth in world development cannot be denied. However, the existence of poverty, unemployment and the rising income inequalities particularly, after the global financial crisis is still a challenge for most of the economies and demands for an alternative growth process. For instance, the economies need such type of a growth process that creates more jobs and reduces poverty (IMF, 2013). Moreover, rapid EG is not an appropriate instrument to eliminate poverty and income disparity (Matilda, 2013).

After a global financial crisis, high unemployment and rising income inequalities have drawn the attention of governments and the international agencies to implement the goal of inclusive growth (Bordo & Meissner, 2012).

For instance, inclusive growth should be reflected in the UN post-2015 agenda and considered as the prerequisite for sustainable development. African development bank has endorsed inclusive growth as an agenda for economic development in Africa (ADB, 2013). Furthermore, the Asian development bank, in its strategy 2020 has declared inclusive growth also promoted regional integration and environmental sustainability.

Despite the significance of inclusive growth, there is no unanimous meaning of this notion. According to Ramos *et al.* (2013), inclusive growth is still an elusive concept. Inclusive growth is an extensive concept that

comprises the labour force of a country and reduces poverty as well (WB, 2009). Inclusive growth is different from pro-poor and broad-based growth. More specifically, the inclusive growth ensures high per capita growth, eradicates poverty and lowers the income inequality (Rauniyar & Kanbur, 2009). It is the growth process that reduces poverty and enables the individuals to join the growth process to share its dividends (Elena & Sushana, 2010). In summary, it is a growth episode that allows the participation of all the strata of society particularly the poor that is the underprivileged groups in the growth process and reduces the income inequality through education, health and nutrition (Klasen, 2010).

It is marked from growth studies that the measurement of IG is still a challenge due to the absence of a commonly agreed definition (Klasen, 2010). However, a study has captured the inclusive growth by using only two indicators that are growth rate of GDP and the distribution of income (Anand *et al.*, 2013). Another empirical study has measured the inclusive growth by employing three proxies that are poverty, income inequality and employment to total population ratio (Ramos *et al.*, 2013). While, the important factors of IG are the openness of trade, HC, and foreign direct investment (FDI) (Anand *et al.*, 2013). Similarly, Alexander (2015) finds high per capita growth, productive employment and investment in HC as the important elements of IG. Despite high growth and trade openness, investment in health and education, progressive taxes and strong institutions are the key contributors to inclusive growth (CAFOD, 2014).

Keeping in view the significance of inclusive growth, this research study analyzes the influence of HC development on IG. For this purpose, we have disaggregated human capital development into educated and health human capitals. This study uses secondary school enrollment and life expectancy as the proxies for educated and health human capital respectively. Furthermore, a relatively broader index of inclusive growth has been used by combining all four indicators which are economic growth, poverty, income inequality and decent employment. These indicators encompass three sustainable development goals (SDGs) of the United Nations.

In this study examines the effect of HC on IG. As HC affects the IG through diverse channels. HC development through education enhance both the learning and absorption capacities and capabilities of the workers. It also enables the individuals to better understand, adapt and even produce

sophisticated production techniques. Indeed, the productivity of workers rises, they earn more wage and thus reduces the income disparity to increase the degree of inclusiveness (ADB, 2007). Moreover, education raises the quality of workers and enables them to create productive employment that reduces poverty and promotes inclusive growth (Balakrishnan, 2013; Anand *et al.*, 2014).

This study contributes to the literature in two folds. Firstly, we disaggregate human capital development into education and health. Moreover, we measure education by average secondary school enrollment and health by using life expectancy which is the most appropriate way to capture the human capital development relative to the public expenditures on health and education, exclusively in the developing nations. Secondly, this study uses a relatively broader index for inclusive growth by combining all four indicators e.g. economic growth, poverty, income disparity and employment to population ratio.

The study is planned into five sections; section 2 provides the review of previous literature. Section 3 explains the methodology and data. Section 4 explains the empirical findings. However, the last section 5 concludes the outcome of the study.

REVIEW OF LITERATURE

Recently, several international agencies and donors are emphasizing on the promotion of inclusive growth to tackle the problems of unemployment and income inequality (Bordo & Meissner, 2012). The G20 leaders, in 2013 have committed to addressing the inclusive growth as an agenda for development.

Moreover in some regions, the rapid economic growth is followed by unemployment and characterized as futureless and jobless growth. That is the reason, inclusive growth has become a new mantra of development (Tilak, 2007). Despite significant attention from eminent researcher and policymakers, there is no consensus on the elucidation of this notion. IG ensures high per capita growth, eradicates poverty and lowers the income inequality (Rauniyar & Kanbur, 2009). The inclusive growth is more comprehensive, it concentrates on both the economic output and the distribution of income at the same time (Alexander, 2015). The important determinants of inclusive growth are investment in health and education, school enrollment, literacy rate, infrastructure development, industrial

employment, good governance, financial sector development, institutional soundness, public investments and trade openness (Ali & Zhuang, 2007).

Human Capital (HC) and Inclusive Growth (IG)

Hur (2014) has inspected the association between fiscal policy and IG using the cross country panel data. He has used the panel vector autoregression PVAR for sake of estimations. The results display that the gross fixed capital formation has a stout positive influence on EG. While government spending on health and education significantly affect the IG especially in the developing countries. Moreover, he recommends higher spending on health, public investment and social subsidies to enhance the degree of inclusiveness. Adedeji *et al.* (2013) proclaim that education and health are the vital contributing elements to the IG. Secondary school enrollment and good health rise the +productivity of the workers and improve the distribution of income. Similarly, Haan (2013) indicates that the strong economic growth, HC and quality institutions are the essential contributors to the inclusive growth. Human capital development along with robust economic growth significantly affects the inclusive growth.

Despite education and healthcare, investment in infrastructure and energy, financial sector development and good governance are the important policy tools to achieve the target of inclusive growth (Ali & Zhuang, 2007). Education is a precondition for inclusive growth. It raises the quality of the workforce which in turns enhance the economic growth and lowers the poverty (Anand *et al.*, 2014). Similarly, progressive taxes, greater pension expenditures, increased labour shares in income and social securities are also important factors that enhance the degree of inclusiveness (Lee *et al.*, 2013).

To achieve the target of IG, it is indispensable to spend in HC despite infrastructure development, social protection and progressive taxation (Alexander, 2015). Economies have to spend in basic infrastructure, health services and on both secondary and higher education to achieve the IG and development (Samans *et al.*, 2015). Investment in health and education is among the key sectors that contribute to inclusive growth.

Human Capital (HC) and Economic Growth (EG)

Although, a good number of studies emphasize the development of human capital to achieve the sustained EG. However, the idea of human capital has been implicitly introduced by Arrow (1962) while explaining

the mechanism of learning by doing. Furthermore, HC has been recognized as a significant element of economic growth in the famous work of Romer (1986, 1990) regarding the long determination of EG (Barro & Sala-i-Martin, 2003). Human capital enables individuals to create and absorb contemporary knowledge and ideas. As a result, the economies with more human capital tend to grow faster by easily grasping the contemporary technological methods skills (Nelson & Phelps, 1966).

Human capital is an important component and a spur of the research and development sector. Therefore, it boosts the growth of technology and hence the economic growth as well (Romer, 1990). Educated workers can accumulate more capital. They better understand modern technology as compared to the less educated workers (Fernandez & Mauro, 2000). Higher rate of school enrollment is a key to pull off a faster growth rate in the long run. Furthermore, education ramps up the productivity of workers to earn high and to sustain the standard of living (Bils & Klenow, 2000). Better education is strategic to enhance the long-run growth process. It also improves the productivity of the workers (Bosworth & Collins, 2003). Quality education and health care along with physical capital amassing put a strong positive effect on the EG (Amjad, 2005).

Public spending on health and education leads to HC development. It raises the productivity of the workers to increase the pace of EG (Imran *et al.*, 2012). Health is also an important element of HC. It improves the productivity of the workers. So, it necessary to spend more in HC capital to enhance the growth process in both the short and long period (Akram & Khan, 2008). Investment in human capital accompanied by physical capital accumulation is a key to sustain the long-run economic growth (Ashton & Sung, 2005). Good health is an important feature of HC and critical for faster EG. Healthier labours are very much enthusiastic. They are always fruitful enough to earn relatively high salaries because they work for a long time (Bloom *et al.*, 2004; Wilson & Briscoe, 2004).

In short, human capital development is equally important for advance and the developing countries to accelerate the long-run growth process. Quality education along with high school enrollment rate has improved the long-run growth in many developed countries (Hanushek, 2013). Increase in enrollment rates put a strong positive effect on long-run EG in developing countries as well (Baldecci *et al.*, 2008). HC accumulation is an important source of EG in advanced economies (Abbas, 2000;

Fernandez & Mauro, 2000).

Human Growth and Poverty

Despite rapid economic growth in many regions, poverty remains a real threat for several workers in the developing world. Moreover, it is observed that a huge bulk of adults is unable to earn above US dollar two-a-day in most of the developing economies (ILO, 2011). In short, EG is vital to eradicate poverty but it is not a satisfactory condition (Matilda, 2013).

Several economies have achieved the pro-poor growth through the accumulating of human capital. As education and good health improves the quality of the workforce so they create better jobs and earn more wage to reduce the level of poverty at a faster pace (Khan, 2001). Government spending on education is vital to improving HC. Higher levels of education are linked to more wages and the self-employment as well in the rural areas, in particular. Ability to earn a higher wage and the creation of self-employment reduces the level of poverty (Winters & Chiodi, 2008).

Furthermore, it enables the biggest part of the population to accumulate human capital to produce higher levels of output and to earn high incomes (Santos, 2009). Empirics reveal that the decline in income disparity and the secondary school education has considerably condensed the level of poverty in a good number of countries. Moreover, education surges the earning capability of the workers (Janjua & Kamal, 2011). HC development through spending in education is essential to reduce poverty, especially in developing countries. So the governments ought to spend more in education to decrease poverty, particularly in the rural areas (Afzal *et al.*, 2012).

Human Capital and Employment

There occurs a positive connection between EG and employment as predicted by Okun (1962), however, the transformation rate of economic growth into employment generation remains slow in several developing countries (Fosu, 2010). Human capital development through education and health enhance the erudition capacity and the capabilities of the workforce. Similarly, better nutrition positively contributes to the health of workers. Therefore they produce more productive and earn higher incomes (Balakrishnan, 2013).

Human capital accumulation through education allows the participation of the majority of the workforce in the growth process. It ensures the participation of female worker as well and enables them to earn relatively higher age (Winters, 2012). Education of the entrepreneurs contributes positively towards the creation of employment. Furthermore, public investment in health and education also put a significant impact on employment (Ekanem & Emanghe, 2014). Furthermore, education ensures the participation of both male and female labour in output generating activities to raise the living standard of the individuals (Castel *et al.* 2010). Human capital development through primary and secondary school enrollment positively influence the employment outcomes in both rural and the urban regions of the developing countries. However, primary education is insufficient to earn higher incomes (Wanbugu, 2011). Education is positively related to employment. It allows individuals to get jobs. Furthermore, it leads to the re-employment of the unemployed labour force as well (Riddell & Song, 2011).

THEORETICAL BACKGROUND AND METHODOLOGY

Theoretical background

The purpose of this study is to observe the effect of HC on IG. The HC consists of education and health HCs. Firstly, as education and healthcare are the two important constituents of HC and a significant policy instrument to attain sustained long-run EG. Education enhances both the learning and absorption capacities and the capabilities of the labour force. It also enables them to better understand, adapt and even produce sophisticated production techniques. Furthermore, educated workers accumulate more human capital through learning by doing and hence become more productive as compared to ordinary workers. Lastly, it allows individuals to produce new ideas that ultimately lead to technological improvements in the long run.

Similarly, good health is necessary for a high-quality brain. It enables the workers to better understand and hence execute the most modern production techniques. Moreover, healthier workers are always more efficient and productive. Because they work for more hours, avail no more sick leaves and serve for a good number of years to acquire relatively better productive skills. In short, they are experienced enough to produce more as compared to the ordinary, inexperienced and unhealthy labour force. Consequently, these improvements in technology along with more productive and efficient labour force leads to high and more sustainable long-run economic growth (Nelson & Phelps, 1966; Romer, 1990;

Fernandez & Mauro, 2000; Bloom *et al.*, 2004).

$$y=f(H,E) \tag{1}$$

where $\frac{\partial y}{\partial H} > 0, \frac{\partial y}{\partial E} > 0$

While this high and sustainable long-run EG is the first and the foremost ingredient and even a prerequisite to the inclusive growth. It is also a key to reduce the extreme poverty by producing more prolific and decent occupation opportunities especially in the developing countries (Ali & Zhuang, 2007).

$$P=f(H,E) \tag{2}$$

where $\frac{\partial P}{\partial H} > 0, \frac{\partial P}{\partial E} > 0$

Similarly, the eradication of poverty by creating productive and decent employment through human capital development is another way to achieve more inclusive growth. Better access to education and health care enhance the productivity of workers, as discussed earlier. Moreover, better education along with good health allows the workers to get decent jobs. It also enables the individuals to create new businesses and hence more jobs to reduce the poverty that enhances the magnitude of inclusiveness (Tanaka, 2015; Anand *et al.*, 2014; Adedeji, 2013; Bloom *et al.*, 2004). For instance, education raises the quality of workers and enables them to create productive employment that reduces poverty and promotes inclusive growth (Balakrishnan, 2013).

Finally, human capital development through education and health reduces income inequality by enhancing the earning capacity of the workforce. As educated and healthy workers are productive and efficient. As they better understand, absorb and execute the contemporary production techniques. Similarly, educated workers accumulate more human capital through learning by doing. Lastly, the healthy worker serves for a good number of years. So they are skilled, experienced and hence earn more wages to reduce the income inequality that raises the degree of inclusiveness (ADB, 2011; Lee *et al.*, 2013; Tanaka, 2015).

As economic growth is a significant ingredient of inclusive growth along with poverty eradication, employment generation and reduction in income inequality. However, inclusive growth lays a greater emphasis on the participation of all the segments of the population in the growth process. So we first develop a framework for economic growth and hence add up the other

important ingredients of inclusive growth to it to reflect the inclusiveness of the growth process. As economic growth is the first and the foremost and even an inevitable component of inclusive growth (Anand *et al.*, 2013).

We start from the basic growth model of Solow (1956)

$$Y=AF(K,L) \tag{3}$$

Where Y is the output produced, A is the exogenous technological change, K is physical capital and L is the labour. The Cobb-Douglas form of the above model is given by;

$$Y=AK^\alpha L^\beta \tag{4}$$

Where $A > 0$ is the level of technology and α is the share of capital and it lies between 0 and 1. Similarly, β is also a constant with $0 < \beta < 1$. It is now important to note that Solow (1956) assumes the output, Y is the function of only two-factor inputs that are labour and capital denoted by L and K respectively.

We incorporate the human capital that consists of both education human capital and health human capital into the production function in the functional form, as specified by Bloom *et al.* (2004). Hence the above production function will take the following form;

$$Y=AK^\alpha L^\beta e^{(\varphi_1 S + \varphi_2 h)} \tag{5}$$

The human capital consists of two components that are education and health; denoted by S and h respectively. Here S is measured as secondary school enrolment his health which we indicated with life expectancy. While φ_1 and φ_2 are the coefficients. For linearity, we take a log of equation 5

$$\log Y_{it} = \log A_{it} + \alpha \log K_{it} + \beta \log L_{it} + \Phi_1 S_{it} + \Phi_2 h_{it} + \log e_{it} \tag{6}$$

$$y_{it} = \alpha_0 + \alpha_1 k_{it} + \beta l_{it} + \varphi_1 s_{it} + \varphi_2 h_{it} + e_{it} \tag{7}$$

Where y_{it} , α_0 , k_{it} , l_{it} and e_{it} are the natural logarithm of Y_{it} , A_{it} , K_{it} , L_{it} and e_{it} respectively.

Methodology

As the HC consists of both education and health. Now combining both of the ingredients of human capital and hence generalizing our empirical model as;

$$Y_{it} = \alpha + \beta HC_{it} + \Phi X_{it} + e_{it} \tag{8}$$

Where is the GDP per capita. Alternative, we use poverty, income inequality and employment as dependent variables. It is the first ingredient of inclusive growth, HC_{it} is the human capital that is consists of health and education, X_{it} , is the vector of controlled variables such as gross fixed capital formation, labour force, FDI, and trade openness and is the error term.

This study investigates the influence of HC on inclusive growth. While EG is one of the central ingredients of inclusive growth along with poverty eradication, employment generation and reduction in income inequality.

Economic growth is the first and foremost component of IG (Anand *et al.*, 2013). In literature, several proxies have been used to capture economic growth. However, we have used GDP per capita, measured at current US dollars as a proxy for economic growth (Aoyagi & Ganelli, 2015; Anand *et al.*, 2013). Income inequality is also another important ingredient of inclusive growth. In this study, we have used Gini net as a proxy for inclusive growth following Aoyagi and Ganelli (2015) and Hur (2014). Gini net excludes both taxes and transfers (Hur, 2014).

Poverty is another proxy of inclusive growth. Eradication of poverty is essential to more achieve inclusive growth (Osmani, 2008; ILO, 2011; Alexander, 2015). Headcount index/ratio is the most commonly used proxy for poverty. However, we have used population undernourishment as a proxy to measure poverty owing to the non-availability of penal data for the developing countries.

Employment is also another measure of inclusive growth (Rauniyar & Kanbur, 2009; ILO, 2011; CAFOD, 2014; Alexander, 2015). We have used employment as a percentage of the population as an indicator for employment following Ramos *et al.* (2013). Our last dependent variable is the index of inclusive growth and this consists of all four indicators of inclusive growth specified above. The index of inclusive growth is formed by using Principal Component Analysis. Human capital is our variable of interest. We have disaggregated human capital into education and health. This study uses secondary school enrollment (% gross) as a measure for educated HC following Barro (1991), and Hur (2014). Similarly, life expectancy at natal is used as an indicator of health. In literature, a good number of studies having life expectancy at birth (in years) as an indicator to measure the health HC. We have used labour force (total) participation in percentage as a proxy, following Hur (2014). We have constructed the proxy for trade openness by dividing the sum of imports and exports with GDP, following Aoyagi and Ganelli (2015) and Hur (2014). We use gross fixed capital formation (percentage of GDP) as a proxy to measure the physical capital following Hur (2014) and Ali *et al.* (2012). We use total FDI capital stock as a proxy to measure the FDI by following Anand *et al.* (2013). We have taken the data of population growth (rise in population per year/annual per cent) in percentage.

This study uses a panel of nineteen selected developing countries across the world (see details in Appendix-II) for the period 2000-2014. Lastly, we have collected data from different sources. Data for economic growth,

physical capital, labour force, education, health, FDI, trade openness and population growth has been collected from World Development Indicators. While the data for poverty and income equality has been taken from UN Data Set and SWIID respectively. Further details are given in Appendix I.

In this study, we use the panel data to set out the association between HC and IG. For this purpose, we use GMM following Anand *et al.* (2013) and this is supposed to be the most suitable estimation technique to tackle the problem of endogeneity. In GMM estimation, we examine the joint significance of the instruments again by using the Sargan or Hansen test. It tells us whether the instruments are valid.

It is vital to note that Generalized Method of Moments (GMM) has some advantages especially in the empirical estimation of EG. It has been perceived that the researchers usually use the average of output growth to avoid the cyclical dynamics. As a result, the number of periods used in the standard growth literature is generally small. The GMM estimator allows the arbitrarily distributed fixed individual and time effects for the panel analysis (Bond *et al.*, 2001).

RESULTS AND DISCUSSION

The summary statistics of the variables under consideration is provided below in table 1.

Table 1. Descriptive Statistics.

Variable	Obs.	Mean	Std. Dev.	Min	Max
Income Inequality (Gini net)	285	41.303	8.3804	30.12	70.012
Poverty	285	16.218	9.4053	4.90	43.20
GDP Per Capita	285	3.2937	0.3984	2.364	4.053
Employment to population Ratio	285	54.3036	11.72	30.70	81.95
Inclusive Growth Index	285	0.2448	1.0435	-2.240	3.490
Labor Force	285	59.096	10.954	40.26	85.45
Life Expectancy	285	67.305	7.2685	46.60	79.40
Physical Capital	285	23.391	6.0552	7.020	45.90
Secondary School Enrollment	285	66.595	19.371	21.03	95.04
Population Growth	285	1.6884	0.7432	0.142	4.96
Trade Openness	285	4.3022	1.9065	1.90	8.96
FDI	285	3.4567	3.2553	0.10	15.0

Source: Author's calculations

It is vital to mention that we have constructed the index of IG to investigate the association between HC and inclusive growth. This index consists of all four components of inclusive growth that are EG, poverty, income disparity and employment. The first four models inspect the link between HC and all four ingredients of inclusive growth one by one. While the fifth model analyzes the influence of HC on the index of IG.

Empirical findings of our first model in which economic growth is our dependent variable are given below (Table 2). The reason behind is that the economic growth is first and the foremost ingredient of inclusive growth. The empirical results show that fundamental determinants of economic growth like physical capital (lnK), education (ln(enrol)), health (LE), labour force participation (Lf), trade openness (TO) and FDI are significant. Furthermore, the instruments used are valid and no autocorrelation is found. Results in table 2 reveal that human capital development through education (secondary school enrolment) increases GDP per capita. This indicates that education enhances the skill and hence the productivity of the workers so they can produce higher levels of output.

Moreover, education improves the quality of the labour force and the most important source of production (Bloom *et al.*, 2004; Ali *et al.*, 2012; Barro, 1991). Similarly, human capital development through health (life expectancy) positively affects the GDP Per Capita and significant as well. This result is analogous with the finding of Bloom *et al.* (2004). However, the contribution of education and health not as strong as it may be. The possible reasons are that the developing nations emphasize less on education and health relative to the developed nations (Hur, 2014).

Table 2. HC and EG (GDP Per Capita).

Variable	GMM
lnGDPp(-1)	0.180** (0.041)
Lf	0.012* (0.062)
lnK	0.613** (0.014)
lnLE	0.012** (0.031)
ln(Enrol)	0.021*** (0.000)
TO	0.007*** (0.000)
FDI	0.091** (0.031)
Constant	0.260*** (0.000)
Number of observations	266
Number of countries	19
Sargan P-value	0.151
AR ₁ (P value)	0.002
AR ₂ (P value)	0.232

Note: P values for t-test are in parenthesis. *, **, and *** show significance at 10, 5 and 1 per cent respectively.

The impacts of trade openness and FDI are also positive and statistically significant. These outcomes are reliable and similar to the findings of Anand *et al.* (2013). The initial level of income, trade openness and FDI are among standard economic growth determinants. Furthermore, trade openness fastens the economy through the efficient allocation of resources (Anand *et al.*, 2013).

Lastly, the impact of physical capital and labour force participation (LFP) on EG is significantly positive. Especially, the impact of physical capital is stronger than labour force participation. These empirical results are akin to the findings of previous studies (Afzal *et al.*, 2012; Bloom *et al.*, 2004; Anand *et al.*, 2014).

Empirical Findings of Model II (Poverty)

Table 3 presents the results of the second model, where poverty is a dependent variable. Empirical results illustrate the negative and significant association between EG and poverty.

Table 3. Dependent Variable: Poverty (Population Undernourishment).

Variable	GMM
lnPopu(-1)	-0.062** (0.042)
lnLE	-0.008* (0.061)
lnenrol	-0.031* (0.063)
TO	-0.007 (0.201)
FDI	-0.012* (0.071)
Constant	0.290** (0.002)
Number of observations	266
Number of countries	19
Sargan P-value	0.35
AR ₁ (P value)	0.002
AR ₂ (P value)	0.861

P values are given in parenthesis. *,**,*** shows significance at 10%, 5% and 1 % respectively.

As 1 percent rise in economic growth (GDP Per Capita) reduces poverty by 6.2 percent. This displays that the economic growth is an effective measure for alleviating poverty in the developing countries. Moreover, it creates employment opportunities and raises the living standard of the

individuals (Matilda, 2013; Fosu, 2010; Auon, 2004). HC development through both education and health has decreasing effects on poverty. The results reveal that one percent surge in education reduces the poverty level by 3.1 per cent. It shows that human capital development through education is important to eradicate poverty. Furthermore, education is amongst the significant policy tools to eradicate poverty by enhancing the earning ability and the quality of the population in many developing countries (Afzal *et al.*, 2012; Janjua, 2011; Auon, 2004; Becker, 1995). Similarly, human capital development through health (life expectancy) is also important to reduce the level of poverty. It enables the labour force to engage in commercial activities and to perform better. As a result, healthy workers not only participate in the production process but earn more wages to get out of poverty (Allahdadi & Aref, 2011; Bloom *et al.*, 2004).

Lastly, trade openness and FDI are also negatively associated with poverty. Nevertheless, the coefficient of trade openness is statistically insignificant. This highlights the need for the transformation of trade benefits towards the eradication of poverty, in the developing countries (Matilda, 2013). While FDI significantly contributes to the eradication of poverty. It lowers the poverty level by creating more employment opportunities (Akmal *et al.*, 2007).

Findings of Model III (Income Inequality)

Table 4 presents the effects of human capital development on income disparity. The estimated results reveal that the GDP Per capita, HC development through education and health, trade openness and FDI are inversely correlated to the income inequality. While labour force participation is positively associated with income inequality. Our first explanatory variable that is GDP Per Capita is negatively and significantly connected to income disparity at 5 per cent level of significance. A 1 per cent rise in GDP Per Capita cuts down the income inequality by 5.1 per cent. This indicates that EG is much needed to reduce income inequality in developing countries. It creates decent employment opportunities to absorb workers in the production process (Fosu, 2010). However, the transformation of the growth towards the reduction of income inequality is relatively slow (Fosu, 2010).

The results display that the HC development has a negative and significant influence on income inequality. Secondary school enrollment reduces income inequality in two different ways. Our first explanatory

variable GDP Per Capita has increasing effects on employment and it is statistically significant. A 1 per cent surge in GDP Per Capita raises the employment to population ratio by 3.1 per cent. This shows that economic growth is amongst the fundamental determinants of employment. Furthermore, it creates more employment opportunities to absorb new workers (Bashier & Wahban, 2013). Firstly, it enables the uneducated and the unskilled labour force to participate in the production process. Secondly, it enhances the capabilities and skills of the workers to produce enough to earn more wages (Hur, 2014; Matilda, 2013; Anand *et al.*, 2013).

Table 4. Dependent Variable: Income Inequality (Gini net).

Variable	GMM
lnGINI(-1)	-0.051** (0.031)
LE	-0.014* (0.081)
lnenrol	-0.032* (0.092)
Popg	0.021* (0.063)
TO	-0.122*** (0.001)
FDI	-0.0012* (0.065)
Constant	0.310* (0.091)
Number of observations	266
Number of countries	19
Sargan P-value	0.001
AR ₁ (P value)	0.037
AR ₂ (P value)	0.191

Note: P values are reported in parenthesis. *, **, *** shows significance at 10, 5 and 1 per cent respectively.

Similarly, health (life expectancy) also reduces income inequality significantly. The reason behind is that the healthier workers are productive and efficient enough to earn high incomes to reduce income inequality. Because they can fathom out and execute the latest technology. Furthermore, they work for a good number of years and experienced enough to earn high incomes as compared to unhealthy workers (Hur, 2014; Bloom *et al.*, 2004).

Population proliferation is positively associated with income inequality and significant (Matilda, 2013). Trade openness is negatively connected with income inequality and it is significant. It reduces the income disparity

by expanding the wages of both skilled and unskilled workers. Similarly, FDI is negatively affecting income inequality. It reduces income inequality by increasing the wage rates and the domestic policies in the developing countries (Anand *et al.*, 2013).

Empirical Findings of Model IV (Employment)

Empirical results of our fourth model where employment is our dependent variable are displayed in table 5. Empirical results of our fourth model show that GDP Per capita is positively associated with employment.

Table 5. Dependent Variable: Employment (EPR).

Variable	GMM
Lnepr(-1)	0.031** (0.041)
LE	0.021* (0.071)
lnenrol	0.031* (0.063)
Pop _g	-0.123** (0.000)
TO	0.013** (0.043)
FDI	0.021* (0.074)
Constant	0.260** (0.032)
<hr/>	
Number of observations	266
Number of countries	19
Sargan P-value	0.001
AR ₁ (P value)	0.011
AR ₂ (P value)	0.084

Note: P values are given in parenthesis. *,**,*** shows significance at 10, 5 and 1 per cent respectively.

While the population growth is inversely connected to employment. HC development through education and health positively affects employment and significant. Human capital development through education (secondary school enrollment) enhances the abilities and the capabilities of the workers to contribute to productive activities. Moreover, it enables the unemployed workers to avail jobs with higher earnings (Winters, 2012; Wambugu, 2011; Fosu, 2010). Similarly, human capital through health (life expectancy) positively contributes to employment. Because healthier workers are productive enough to create decent employment (Bloom *et al.*, 2004; Kapsos, 2005; Balakrishnan, 2013).

Population growth is negatively related to employment and significant. This indicates that a rise in population reduces the employment level. Moreover, it is one of the reasons for unemployment in most of the developing countries (Kapsos, 2005). Trade openness is positively associated with employment and this shows that trade openness increases employment as the share of exports rises, as highlighted by Kapsos (2005). Moreover, trade openness promotes employment through efficient resource allocation and dissemination of knowledge (Bashier & Wahban, 2013). Lastly, FDI has a positive and significant effect on employment. This indicates that FDI promotes the level of employment. Furthermore, this relationship is well established in the economic literature (Bashier & Wahban, 2013).

Findings of Model V (IG)

The estimated results of the fifth model, where inclusive growth index is our dependent variable are given in table 6. While physical capital, education, health, population growth, trade openness, and FDI are the explanatory variables.

Our first explanatory variable physical capital is positively linked with inclusive growth. This indicates that physical capital promotes growth inclusiveness. The result is similar to the findings of Hur (2014). Furthermore, physical capital is amongst fundamental determinants of economic growth which the first and foremost ingredient of IG (Anand *et al.*, 2013). HC development through education is positively associated with inclusive growth. Our result is akin to the results of Hur (2014), Anand *et al.* (2013) and Adedeji *et al.* (2013). Education enhances the inclusiveness of growth through different channels. Firstly, it improves the quality of labour force that promotes economic growth which is the essential component of IG (Anand *et al.*, 2013). Secondly, it enables the labour force to involve in the growth process that generates employment opportunities and reduces the level of poverty as well (Ali & Zhuang, 2007). Lastly, education raises the capabilities and skills of the worker to produce that higher level of output to earn more wages. This ultimately leads to a reduction in income inequality (Hur, 2014; Matilda, 2013; Anand *et al.*, 2013).

Similarly, HC development through health is positively related to inclusive growth and significant. This indicates that the improved health (life expectancy) is essential to enhance the degree of inclusiveness. Our result is analogous with the results of Hur (2014) and Adedeji *et al.* (2013). As healthier workers are better able to understand and execute the contemporary methods and techniques of production. Because better health is prerequisite for a good brain (Bloom *et al.*, 2004).

Moreover, they work for a good number of years and productive enough to produce higher levels of output. As the result, they not only fasten the growth process to create employment but earn relatively higher wages to reduce the income inequality that leads to more inclusive growth (Hur, 2014; Adedeji *et al.*, 2013).

Table 6. Dependent Variable: Inclusive Growth Index (IG).

Variable	GMM
IG(-1)	0.235 (0.001)
lnK	0.053** (0.022)
LE	0.023* (0.063)
lnenrol	0.037** (0.042)
Pop _g	-0.011** (0.040)
TO	0.027*** (0.000)
FDI	0.019** (0.023)
Constant	0.290** (0.041)
Number of observations	266
Number of countries	19
Sargan P-value	0.201
AR ₁ (P value)	0.001
AR ₂ (P value)	0.191

Note: P values are given in parenthesis. *, **, *** shows significance at 10, 5 and 1 per cent respectively.

Population growth is negatively associated with IG and significant. This shows that the increase in population reduces the degree of inclusiveness. Because a rapid increase in population not only raises unemployment and hence poverty and income disparity, then also minimizes the fruits of economic growth for the lower segments of the population, in particular (Matilda, 2013; Kapsos, 2005). While trade openness increases inclusive growth. It indicates that trade openness helps the countries to achieve more inclusive growth through efficient resource allocation that fosters economic growth (Bashier & Wahban, 2013). Furthermore, it creates employment opportunities to enhance the degree of inclusiveness.

Lastly, FDI is positively related to inclusive growth index and significant. Our result is comparable with the outcomes of Anand *et al.* (2013). FDI

promotes the degree of inclusive growth by creating decent employment opportunities and fostering the growth process that leads towards more inclusive growth by reducing income inequality (Anand *et al.*, 2013).

CONCLUSION

The influence of EG in the world economic development is significant. However, the existence of poverty, unemployment and the rising income inequalities particularly, after the global financial crisis is still a challenge for most of the economies and demands for an alternative growth process. More specifically, the economies need such type of a growth process that creates more jobs to reduce poverty and income inequality. That is why, some researchers, policymakers and international agencies are emphasizing on the promotion of inclusive growth.

Inclusive growth focuses on both the economic output and the distribution of income at the same time. In short, it is considered as the most suitable pathway to distribute the fruits of economic growth among masses and to ensure the participation of the lower segments of the population in the growth and production process.

One of the main objectives of the study is to analyze the influence of HC on inclusive growth. We have disaggregated HC into education and health HC. While inclusive growth consists of four components that are economic growth, poverty, income inequality and employment. Empirical results show that HC through both education and health positively affects the degree of inclusiveness by enhancing EG and employment and by plummeting poverty and income inequality, in the developing countries. Human capital development enhances the productive skills of the workers to reduce poverty by fostering economic growth. Furthermore, it reduces income inequality by creating employment opportunities.

Despite HC, gross fixed capital formation, trade openness and FDI are the significant elements of IG. Physical capital, trade openness and FDI foster inclusive growth. Whereas population growth harms IG.

Enormous attention should be paid to the development of HC through both education and health. Because HC development through education fosters EG that creates decent employment to reduce poverty. Furthermore, it lessens the income inequality by up surging the wages of the labour force.

Steps should be taken to attract FDI and to promote trade openness that is also the important determinants of EG. Because trade openness and FDI not only create decent employment opportunities but reduce income inequality by improving the wage rates in the developing countries.

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ABUSIVE SUPERVISION: DIMENSIONS & SCALE

M. Muzammil Ghayas and Dr. Rubina Jabeen

ABSTRACT

This study aims to explore dimensions of abusive supervision and to develop a scale for measuring abusive supervision dimensions. Qualitative and quantitative data were collected from Karachi, Istanbul and Dubai at different points in time. The final sample comprised of 103 and 506 respondents from Karachi for qualitative and quantitative data respectively, 447 respondents from Istanbul and 480 respondents from Dubai. Summative Content Analysis, Exploratory Factor Analysis, Confirmatory Factor Analysis and Multiple Regression analyses were used as analyses techniques. Results suggested that abusive supervision is a multi-dimensional construct. The scale was also developed and validated in all three geographical locations. Furthermore, dimensions of abusive supervision were found to be positively associated with turnover intentions.

Keywords: *Abusive Supervision, Credit Stealing, Belittling Behavior, Yelling and Scapegoating.*

INTRODUCTION

Violent and Abusive behaviours are products of psychological issues. These behaviours have often been the topic of discussion for the psychologists. A growing number of organizations are now facing the challenge of abusive supervision. Tepper, Duffy, Hoobler and Ensley (2004) stated that each year, almost 10 to 16 per cent of the entire workforce in the United States face abusive supervision regularly. On the other hand, Namie and Namie (2000) found that 89% of the respondents, who have reported to be experiencing the workplace bullying, consider their leaders/supervisors to be the main perpetrator of bullying. Similarly, Rayner, Hoel, and Cooper (2002) suggested that in 50% of all the workplace bullying cases in Norway, the supervisor is alleged to be the main perpetrator of bullying. Furthermore, this percentage climbs to 80% in the United Kingdom (Reyner et al. 2002). Hence, Einarsen, Hoel, Zapf and Cooper (2005) claimed that the nature of bullying systems seems to have remained constant.

This abusive supervision, as stated by Tepper, Duffy, Henle, & Lambert (2006), may result in an annual organizational cost of almost US\$ 23.8

billion. This makes abusive supervision an important topic of organizational psychology. Hence, the topic of abusive supervision has been able to gain the attention of researchers (e.g. Peng, Schaubroeck, Chong, & Li, 2019; Caesens, Nguyen, & Stinglhamber, 2019; Tepper, 2000). However, a vast majority of the researchers have studied abusive supervision as a one-dimensional construct (e.g. Caesens, et al., 2019; Tepper, 2000). However, Tepper (2007) asserted that there is a need to study the dimensionality of abusive supervision. In this regard, the study of Mitchell and Ambrose (2007) loaded the items into two dimensions namely passive-aggressive abusive behaviour and the active-aggressive abusive behaviour. However, the study of Mitchell and Ambrose (2007) does not differentiate between different types of active-aggressive abusive behaviour and passive-aggressive abusive behaviour. This makes the dimensionality of abusive supervision relatively under-studied phenomenon. Hence, Martinko, Harvey, Brees and Mackey (2013) suggested that the study of Mitchell and Ambrose (2007) was the only published work on the topic of the dimensionality of abusive supervision; hence, there exists a need to study the dimensionality of abusive supervision. Although, it's been years since Martinko et al., (2013) reinforced the view of Tepper (2007) that dimensions of abusive supervision be studied, however, this topic has remained under-researched to this date and per the best of researcher's knowledge, the study of Mitchell and Ambrose (2007) is the only published work on the topic of dimensionality of abusive supervision. Hence, to fill this gap, the present research study seeks to study the dimensions of abusive supervision. Hence, by opening the new horizons of the topic of abusive supervision, this research significantly contributes to developing a greater understanding of organizational psychology.

LITERATURE REVIEW

Theoretical Background

This study is based on leader-member exchange (LMX) theory. Graen (1995) suggested that leader-member exchange (LMX) theory is a relationship-based approach to leadership that focuses on the two-way relationship between leaders and their followers. Hence, basic idea of this theory is that there exists a relationship among the leaders and followers and quality of the relationship among the leaders and followers influences the work outcomes of subordinates (Deluga, 1998). However, these relations may get affected when supervisors are involved in abusive

supervision and the subordinates may develop negative attitude towards supervisors.

Abusive Supervision

Tepper (2000) defined abusive supervision as the “display of hostile verbal and non-verbal behaviours, excluding physical contact”. Using derogatory names, silent treatment, and humiliating an employee in front of other employees are the behaviours that can be categorized as the abusive supervision (Keashly, 1998; Zellars, Tepper & Duffy, 2002).

Dimensions of Abusive Supervision

Researchers (Tepper, 2000; Zellars et al., 2002; Al-Hawari, Bani-Melhem & Quratulain, 2019; Peng, et al., 2019; Caesens, et al., 2019) have studied abusive supervision as a one-dimensional construct. However, the study of Mitchell and Ambrose (2007) is the only published study that seeks to investigate abusive supervision as a multi-dimensional construct (Martinko, Harvey, Brees & Mackey, 2013). Hence, the dimensionality of abusive supervision is under-researched.

Tepper (2007) evaluated non-physical supervisory hostility constructs to find similarities of these constructs with abusive supervision on a four-point criterion to clarify how these constructs overlap and differ from abusive supervision. However, the criteria of Tepper (2007) seek to enquire into the constructs in their entirety. Hence, this approach either suggests that the construct overlaps with the concept of abusive supervision in its entirety or it rejects the construct in its entirety. However, when it suggests that the construct differs from abusive supervision, it may have been the case that this rejection is made on the basis that one or two dimensions of construct do not fit into the criteria as suggested by Tepper (2007). In other words, there is a possibility that a construct does not fit into the criteria although one or two dimensions overlaps the concept of abusive supervision and can be used as the dimension of abusive supervision. Hence, this study does not seek to enquire into the constructs in their entirety but rather seek to enquire into the dimensions of these constructs.

However, applying criteria suggested by Tepper (2007) on dimensions of similar constructs rather than applying on constructs in their entirety makes the third criterion (i.e. whether the construct’s content domain captures non-hostile behaviour) of Tepper (2007) redundant because the first criterion (i.e. whether the construct focuses exclusively on hostility

perpetrated by supervisors against specific subordinate targets) has already included the term hostility. However, this criterion talks about the exclusivity on hostility perpetrated by supervisors against specific subordinate targets. In other words, criterion one and three talks about different things but there is a need to re-arrange the criteria to avoid confusion. Hence, this study contextualized and rearranged the criteria suggested by Tepper (2007) which is given as: (a) whether the construct's content (or the part of the construct) domain captures non-hostile behaviour, (b) whether the construct (or the part of the construct) focuses exclusively on hostility perpetrated by supervisors against specific subordinate targets, (c) whether the construct (or the part of the construct) definition excludes other forms of hostility (e.g., physical and sexual), and (d) the role that intention plays in the conceptual definition of the construct (or the part of the construct). It should be noted that this study assumes that the inability of a construct to meet one criterion provides sufficient enough reason to stop evaluating it on the subsequent criteria.

Ashforth's Petty Tyranny, Yelling and Belittling Behavior Ashforth's (1987, 1994) model of petty tyranny is quite similar to the construct of abusive supervision. Petty tyranny is defined as the oppressive, capricious and vindicates the use of power by a superior. Ashforth (1994) envision that petty tyranny consists of six sub-dimensions, namely arbitrariness and self-aggrandizement, belittling subordinates, lack of consideration, forcing style of conflict resolution, discouraging initiative, and non-contingent punishment. However, the majority of dimensions of the petty tyranny captures the behaviours that cannot be considered as hostile (Tepper, 2007). Hence, it is a distinct concept than that of abusive supervision. However, this study differs from the study of Tepper (2007) in a manner that this study of Tepper (2007) seeks to enquire into the similar constructs in their entirety, whereas, this research study seeks to enquire into the dimensions of these constructs, therefore, this study evaluates each dimension of petty tyranny on a four-point criterion used in the study.

Tepper (2007) stated that lack of consideration and discouraging initiative dimensions of petty tyranny construct does not necessarily constitute hostility; therefore, we excluded these dimensions from the analyses and evaluated the rest of the dimensions on the four-point criteria.

Another dimension that Ashfort (1994) suggested being the dimension of petty tyranny is the Arbitrariness and self—aggrandizement. Use of

authority for personal gain, playing favourites among the sub-ordinates and administering the policies of organization unfairly is the typical example of this dimension (Ashforth, 1994). This dimension can also not be considered as the dimension of abusive supervision because although it includes playing favourites among the subordinates and administering policies unfairly, it does not necessarily mean that it constitutes abuse. For instance, a supervisor may promote the interests of someone else without being hostile to you.

Ashforth (1994) proposed that “forcing style of conflict resolution” where the leader forces followers to accept his point of view is a form of petty tyranny as well. This can be instrumental in making employees feel un-empowered. This can also not be considered as a dimension of abusive supervision because although forcing style of conflict resolution can be instrumental in making employees feel un-empowered and feeling of being empowered has a positive association with the positive work outcomes such as employee engagement (Saleem, Iqbal, Sandhu & Amin, 2018), however, provision of such an authority is not the prerogative of an employee. Hence all these dimensions of petty tyranny fail to meet the requirements of the criterion.

Per Ashforth (1994), another dimension of petty tyranny construct is non-contingent punishment. The term non-contingent punishment can be explained as the provision of arbitrary punishment by a supervisor to a subordinate (Thau, Aquino & Bommer, 2008). Hence, this sort of punishment is different from contingent punishment which is perceived by a subordinate to be related to performance (Thau, et al. 2008). Hence, it is the punishment which is perceived by the employees as unjust (Ashforth, 1994). Therefore, Thau, et al., (2008) suggested that this overlaps with the concept of abusive supervision. Although non-contingent punishment is undoubtedly a hostility but punishment is a broader term and cannot fit into the dimensionality of abusive supervision as there can be several types of punishments for instance pay deductions or yelling at a subordinate. In this regard, it is argued that deducting salary of employees unfairly is not possible for supervisors as these matters are governed by policies. However, expressing anger on a subordinate when subordinate has not done anything can be categorized as a form of non-contingent punishment (Thau, et al., 2008). This can be categorized as yelling, which overlaps with the concept of interpersonal injustice which has been proposed by Colquitt (2001) to be the fourth dimension of

organizational justice construct. Yelling is certainly a form of hostility because it is the inherent right of the employees that they are treated with dignity and respect. Furthermore, the term yelling has been used by previous researchers (Keashly, 1998) while defining abusive supervision. Although, this sort of hostility cannot only be attributed to the supervisors, however, this is often done by hierarchical supervisory agents as well, because when hierarchical supervisory agents are involved in the abuse, employees are often left with no choice but to remain silent (Tepper, 2000). Therefore, it is concluded that supervisors are the main perpetrators of this sort of abuse. Furthermore, it can be argued that although sometimes physical violence is also accompanied by yelling, however, yelling it-self does not constitute physical hostility. The last point of the criteria suggests that hostility is perpetrated intentionally by the supervisor. Yelling is essentially an act of hostility that is perpetrated intentionally because it is an active form of aggression. Hence, yelling is included in this study as a contender for being part of the construct of abusive supervision.

The term belittling behavior can be defined as the way of making something or someone seems less important. Ashforth (1994) suggests that criticizing subordinate in front of others and embarrassing subordinates are examples of belittling behaviour. Since belittling behaviour involves making someone seem less important, therefore, this can be categorized as hostility. Furthermore, although others such as colleagues etc. can also be involved in this sort of abuse, however, supervisors are main perpetrators of this hostility because when supervisors are involved in this sort of abuse, employees are left with no choice but to remain silent (Tepper, 2000). Moreover, it does not include physical violence. Furthermore, since belittling involves making someone seems less important, therefore, it is an active form of aggression and thus an act of intentional hostility. Hence, it is concluded that belittling behaviour is a strong contender for being part of the construct of abusive supervision as it meets the requirements of the four-point criteria.

Need for Achievement and Credit Stealing Jackson (1974) defined the need for achievement in terms of maintaining high standards and aspiring to accomplish difficult tasks. Fulfilment of this need provides the employees with the opportunity to gain recognition. Per the two factor theory of Herzberg et al. (1959), recognition is one of the motivators. However, neither the recognition of one's efforts especially in the form of

appreciation can be characterized as generosity towards a sub-ordinate nor its absence can be characterized as abuse. It is because a sub-ordinate may have done something extra-ordinary that may have earned him recognition or the supervisor may not have thought that he has done anything worthy of earning him recognition. Hence, recognizing one's efforts or credit giving behaviour are broader concepts and do not fit in the concept of abusive supervision. However, Keashly, et al., (1994) used the term credit stealing while defining abusive supervision.

In this regard, one may suggest that the concept of credit stealing fits in the criterion because the matter of subjective judgment that if the employee has done something extra-ordinary or not is resolved in case of credit stealing, as no one would have thought or would have been able to steal the credit of anything if an employee has not done anything extraordinary. The second criterion suggests that the abuse has to be directed towards a subordinate by a supervisor. Arguably, this is often done by hierarchical supervisory agents because it is not easy for others to do so because the employees may resist this. However, when supervisors are involved in this sort of abuse, employees are left with no choice but to remain silent (Tepper, 2000). Furthermore, though it is an immoral act done by the supervisor, however, this does not include any sort of physical contact. The last point of the criteria suggests that one needs to ascertain that this hostility is perpetrated intentionally by the supervisor. Arguably, credit stealing is an active act and thus cannot be considered as an unintentional act. Hence, credit stealing is included in this study as a contender for being part of the construct of abusive supervision.

Scapegoating Girad (1989) suggested that the term scapegoating is used in the biblical stories that involve the ritual transfer of evil to a live goat and it is because of this particular reason that the process of scapegoating is named so. Hence, scapegoating involves shifting the blame from oneself to someone else. This makes the concept of scapegoating seems to be similar to the concept of abusive supervision. The first criterion suggests that it be established as the hostility. Since scapegoating involves shifting blame to a person who is not responsible for the failure and this may result in negative consequences for him or her, therefore, it constitutes hostility. The second criterion suggests that it has to be established that this hostility is perpetuated by the supervisor. In this regard, it can be argued that it is very difficult for the colleagues to be involved in this sort of hostility because the employee may resist efforts

of scapegoating. However, when supervisors are involved in the abuse, employees are left with no choice but to remain silent (Tepper, 2000). Hence, supervisors are the main perpetrators of this sort of abuse. The third criterion suggests that it should not include other forms of hostility such as physical contact. Although, scapegoating involves shifting of the blame of a failure from a person to another and constitutes hostility, however, this shift of blame itself does not contain the element of physical violence. The last point of the criteria suggests that one needs to ascertain that this hostility is perpetrated intentionally by the supervisor. In this regard, one may argue that scapegoating is an act of hostility that is perpetrated intentionally because it is an active form of aggression in which a person who is to be blamed for the failure tries to shift the blame on another. Hence, scapegoating is included in the study as a contender for being part of the construct of abusive supervision.

Turnover Intentions Since this study seeks to explore the dimensions of abusive supervision, hence, seeking to find the association of dimensions of abusive supervision with its consequences is beyond the scope of this research. However, for testing the concurrent and predictive validity, there exists a need to have the instrument tested against a construct that is well established to be having an association with abusive supervision. Lyu, Ji, Zheng, Yu, & Fan, (2019) suggested that abusive supervision has a positive association with the turnover intention. This view of Xu et al., (2018) reinforces the view of other researchers (Xu et al., 2018; Khan, Qureshi, & Ahmad, 2010) that abusive supervision significantly predicts the turnover intentions. Therefore, for testing concurrent and predictive validity, we propose the following hypothesis:

H1: Dimensions of Abusive Supervision have a significant relationship with Turnover Intentions.

METHODOLOGY

This is a multi-stage study is divided into two stages. The first stage of the study is concerned about exploring dimensions of abusive supervision, whereas, the second stage is concerned about developing and validating the scale for measuring dimensions of abusive supervision.

Exploring the dimensions through qualitative analysis

The first stage of the research seeks to inquire into dimensions of abusive supervision by enquiring into qualitative data gathered through

open-ended questionnaires. Cresswell (2008) suggested that studying 5 to 25 cases are enough to infer about a phenomenon. On the other hand, Glaser and Strauss (1967) suggested that the point of diminishing return to be used as the saturation point. In other words, Glaser and Strauss (1967) suggested that sample size be considered acceptable when the data started to repeat itself. Hence, for the qualitative data, the data were collected from 103 employees of the IT sector who have been working with the same supervisor for at least 6 months. This is done so because this is well above the suggestion of Cresswell (2008). Furthermore, while analyzing the content of the data, it was also found that the data had already started to repeat itself after 19 observations.

Scale Development

Clark and Watson (1995) argued that reviewing the relevant literature is important in the process of scale development as it helps the researcher to see how other researchers have approached the same problem; which in turn is helpful in clearly articulating the construct. The scale developed by Tepper (2000) is a widely used scale to measure abusive supervision. This scale measures abusive supervision using 15 items and nearly all the researchers have used the same scale for measuring abusive supervision. Mitchell and Ambrose (2007) loaded the same scale on two factors namely active-aggressive abusive behaviour and the passive-aggressive abusive behavior. However, researchers (e.g. Shoss, Eisenberger, Restubog, and Zagenczyk, 2013 and Tepper et al., 2009) have also used a shortened version of the scale. Hence, Tepper's (2000) scale is the most important scale that is needed to be reviewed while developing any scale for measuring the dimensions of abusive supervision. This is evident from the fact that Mitchell and Ambrose (2007) used the same scale while trying to explore the dimensionality of abusive supervision and loaded the abusive supervision scale of Tepper (2000) on two dimensions namely active-aggressive abusive behaviour and the passive-aggressive abusive behaviour. However, these factors were highly correlated and have included seemingly unrelated items in the same factor. For instance, two seemingly unrelated items "Doesn't give me credit for jobs requiring a lot of effort" and "Blames me to save himself/herself embarrassment" were loaded in the same factor. Although, both the items were pointing towards the abusive supervisory behaviours, however, these two items were talking about different types of abuses namely credit stealing and scapegoating. This certainly raises the question that as to why the study of Mitchell and

Abrose (2007) fails to explore the dimensions that seem to be the dimensions of the abusive supervision if one evaluates the scale of Tepper (2000). In this regard, Clark and Watson (1995) argued that failure to add sufficient breadth of a content area may result in the under-representation of the content area in the final scale. Hence, there exists a need to evaluate the content breadth of each of the content area on the scale.

Therefore, abusive supervision scale of Tepper (2000) was carefully analysed. In this regard, 16 industry experts were asked to evaluate the items and place the items in the proposed dimensions of abusive supervision. The experts pinioned that 10 items in the abusive supervision scale were representing the content related to the proposed dimensions of abusive supervision. Experts believed that five items in the scale were representing the belittling behaviour (there was a consensus on 4 items and 2 thought that the item “makes negative comments about me to others” can be used to measure yelling dimension) and three items were covering the content definition of the yelling (14 experts believed that the item “makes negative comments about me to others” should be used to measure the belittling behaviour dimension of abusive supervision whereas two thought that it should be used to measure yelling, hence, it was decided that this should be used to measure belittling behaviour). However, experts suggested that scapegoating and credit stealing were under-represented in abusive supervision scale of Tepper (2000) as only one item of the scale could be used to measure each of the dimensions. Since Clark and Watson (1995) suggested that presence of only one or two items of the content area reduces the chances of content being represented in the final scale and there is a need to write more items about the content. Therefore, it was decided to add more items to the scale so that the yelling, scapegoating and the credit stealing dimensions be represented adequately in the scale. Hence, a total of 15 more items were presented to 16 industry experts and were asked to come up with one item for yelling and three items for scapegoating and credit stealing each. Hence, a total of seven items were added in the original 15 items scale of abusive supervision developed by Tepper (2000). Once, these seven items have added the experts were then asked again to categorize the items in the extended scale in the four categories. Whereas, the remaining 5 items of the scale were eliminated from the study as 13 out of 16 experts thought that these items will be useless in exploring any of the new dimension. Hence, there were 17 items in all on the scale. On the other hand, the turnover intention was measured using a separate three-

item scale developed by Cummann, Fichman, Jenkis and Klesh (1979). The scale is a popular measure and has been used by numerous researchers (such as Shah, Khattak, Zolin, & Shah, 2019; Hwang and Kuo, 2006; Elçi et al, 2012) for measuring the turnover intention. The respondents were requested to rate their opinion for each question on a 5-point Likert scale varying from strongly disagree to strongly agree.

Data Collection and Analyses Techniques for the Second Stage of Study

In the second stage of the study, the data were collected from three different geographical locations namely Karachi, Dubai and Istanbul. For each of the geographical location, data were collected at three different points in time. There was a difference of two months between time one and time two and a difference of one month between time two and time three. Hence, there was a difference of three months between time one and time three. At time one, data were collected from 537 employees of the IT Sector of Karachi who has been working with the same manager for at least 6 months. Out of these 537 employees, 16 left their job and the supervisors of 8 respondents were changed between time one and time three. Furthermore, there were 7 such employees whose supervisors left the job between time one and time three. Hence, these 31 responses were considered as invalid due to the discontinued relationship between supervisor and subordinate. Hence, there were 506 valid responses from Karachi. On the other hand, at time 1, data were collected from 502 such employees of the IT Sector of Istanbul who has been working with the same supervisor for at least 6 months, out of these 501 respondents, 25 left their job and the supervisors of 22 respondents were changed between time one and time three. Furthermore, there were 8 such employees whose supervisors left the job between time one and time three. Hence, there were 447 valid responses from Istanbul. In Dubai, at time 1, the data were collected from 501 such employees of the IT Sector who have been working with the same supervisor for at least 6 months, out of these 501 respondents, 13 left their job and the supervisors of 65 respondents were changed between time one and time three. Furthermore, there were 2 such employees whose supervisors left the job between time one and time three. Hence, there were 480 valid responses from Dubai. At time one, data were collected using two separate instruments, one of the instrument was used to measure the dimensions of abusive supervision, whereas the other included the turnover intentions related items. At the time two data were collected again from the same respondents using the instrument that was

previously used to measure dimensions of abusive supervision. At time three, data were again collected from the instrument that was previously used to measure the turnover intention related items. This was done for measuring predictive validity. The need to study collect the data at time three is because at a time two data of abusive supervision was collected again so if the turnover intention related data were collected at time two again, it would have caused the common method bias.

In the second stage of the research, principal component analysis with varimax rotation was used to test explore the underlying dimensions of abusive supervision, whereas, confirmatory factor analysis was used to confirm underlying dimensions of abusive supervision and established convergent and discriminant validities of the instrument. The correlation between the responses to a particular item at time one and the responses to that item at time two was performed to measure the test-retest reliability of the instrument. Moreover, Multiple Regression Analyses were also applied for testing the concurrent and the predictive validities of the instrument.

RESULTS

Results of Summative Content Analysis

The first stage of the study used summative content analysis. Below are the results of summative content analysis:

Table 1. Summative Content Analysis Results

	Little (Belittling Behaviour)	Scapegoat (Scapegoating)	Scream/Yell/Shout (Yelling)	Credit (Credit Stealing)	Total
Direct Word Count	10	17	81	98	206
Euphemistic Word Count	69	87	48	19	223
Total Frequency	79	104	129	117	429

The above table presents the direct word frequency, euphemistic word (i.e. indirect reference) frequency and the total frequency of appearance of each of the themes. Data were collected from 103 employees working in the IT sector. After carefully analysing the responses, four major themes namely Belittling Behaviour, Scapegoating, Yelling and Credit Stealing were identified. Results of the summative content analysis suggested that in all 103 respondents collectively used direct or euphemistic words or phrases that talk about the belittling behaviour 79 times, scapegoating 104 times, yelling 129 times and the credit stealing 117 times. Further analysis suggests that the 103 respondents used direct words that were associated

with these four dimensions 206 times and the euphemistic words or phrases 229 times. Hence, these 103 respondents used 429 such words or phrases that talk about these four behaviours that can be considered as abusive supervision dimensions.

Exploratory Factor Analysis

Exploratory factor analysis was used to explore the underlying facets of abusive supervision. In this study, three separate exploratory factor analyses were applied to the data collected from three separate geographical locations.

The KMO value for the EFA applied on the data collected from the respondents in Karachi was 0.83, the chi-square approximation of Bartlett's test was 5517.22 with sig value 0.00 which are considered satisfactory for running factor analysis.

Table 2. Rotated Component Matrix Karachi Data

Items	1	2	3	4
My supervisor doesn't give me credit for jobs requiring a lot of efforts			0.853	
My supervisor takes credit for the tasks I do			0.844	
I don't expect my supervisor will let me take credit of anything			0.886	
My supervisor never takes credit for the tasks I do ®			0.894	
My supervisor tells me that my thoughts and feelings are stupid	0.842			
My supervisor reminds me of my past mistakes and failures	0.868			
My supervisor makes negative comments about me to others	0.888			
My supervisor tells me I'm incompetent	0.889			
My supervisor is rude to me				0.936
My supervisor ridicules me				0.941
My supervisor expresses anger at me when he/she is mad for another reason				0.912
My supervisor blames me to save himself/herself embarrassment	0.927			
My supervisor often blames me for his/her mistakes	0.944			
Whenever my supervisor is in trouble, he/she shifts the blame on me	0.921			
My supervisor does not blame me for his/her mistakes ®	0.918			

The above table suggests that there was a total of dimensions of abusive supervision namely credit Stealing (CS), Belittling Behaviour (BLB), Yelling (Y) and Scapegoating (SG). All these items have factor loading of above 0.7 which indicates that these items truly represent the factors.

On the other hand, the KMO value for the EFA applied on the data collected from the respondents in Istanbul was 0.82, the chi-square

approximation of Bartlett’s test was 4571.91 with sig value 0.00 which are considered satisfactory for running factor analysis.

Table 3. Rotated Component Matrix Istanbul Data

Items	1	2	3	4
My supervisor doesn’t give me credit for jobs requiring a lot of efforts			0.845	
My supervisor takes credit for the tasks I do			0.835	
I don’t expect my supervisor will let me take credit of anything			0.881	
My supervisor never takes credit for the tasks I do ®			0.884	
My supervisor tells me that my thoughts and feelings are stupid		0.837		
My supervisor reminds me of my past mistakes and failures		0.862		
My supervisor makes negative comments about me to others		0.886		
My supervisor tells me I’m incompetent		0.885		
My supervisor is rude to me				0.930
My supervisor ridicules me				0.936
My supervisor expresses anger at me when he/she is mad for another reason				0.891
My supervisor blames me to save himself/herself embarrassment	0.921			
My supervisor often blames me for his/her mistakes	0.942			
Whenever my supervisor is in trouble, he/she shifts the blame on me	0.919			
My supervisor does not blame me for his/her mistakes ®	0.897			

The results obtained from the above table points to the fact that abusive supervision has the same four dimensions that were explored during the analysis of the data collected from Karachi.

Last but not the least, the KMO value for the EFA applied on the data collected from the respondents in Dubai was 0.818, the chi-square approximation of Bartlett’s test was 4757.052 with sig value 0.000 which are considered satisfactory for running factor analysis.

Table 4. Rotated Component Matrix Dubai Data

Items	1	2	3	4
My supervisor doesn’t give me credit for jobs requiring a lot of efforts			0.896	
My supervisor takes credit for the tasks I do			0.937	
I don’t expect my supervisor will let me take credit of anything			0.913	
My supervisor never takes credit for the tasks I do ®			0.892	
My supervisor tells me that my thoughts and feelings are stupid		0.842		
My supervisor reminds me of my past mistakes and failures		0.868		
My supervisor makes negative comments about me to others		0.876		
My supervisor tells me I’m incompetent		0.886		
My supervisor is rude to me				0.913

My supervisor ridicules me	0.931
My supervisor expresses anger at me when he/she is mad for another reason	0.890
My supervisor blames me to save himself/herself embarrassment	0.856
My supervisor often blames me for his/her mistakes	0.837
Whenever my supervisor is in trouble, he/she shifts the blame on me	0.885
My supervisor does not blame me for his/her mistakes ®	0.889

The results obtained from the above table points to the fact that abusive supervision has the same four dimensions that were explored during the analysis of the data collected from Karachi and Istanbul. Hence, the results obtained from the exploratory factor analysis are robust.

Confirmatory Factor Analysis

Three separate Confirmatory Factor Analysis (CFA) was employed on data collected from Karachi, Istanbul and Dubai. The CMIN/df value for the data collected from Karachi was 0.66 GFI was 0.98, AGFI was 0.98, NFI was 0.99, CFI was 1.00 and RMSEA was 0.00. On the other hand, the CMIN/df value for the data collected from Istanbul was 0.76 GFI was 0.98, AGFI was 0.97, NFI was 0.98, CFI was 1.00 and RMSEA was 0.00.

Lastly, the CMIN/df value for the data collected from Dubai was 0.93 GFI was 0.97, AGFI was 0.97, NFI was 0.98, CFI was 1.00 and RMSEA was 0.00. Therefore, it is concluded that all the three CFA models were statistically fit, whereas, the standardized factor loadings that were obtained through CFA are present in Table 5.

Table 5. CFA Standardized Factor Loadings (SFL)

Standardized Factor Loadings (SFL)	Karachi	Istanbul	Dubai
CS1	0.785	0.772	0.848
CS2	0.770	0.757	0.937
CS3	0.858	0.853	0.885
CS4	0.876	0.862	0.843
BLB1	0.779	0.775	0.782
BLB2	0.816	0.808	0.818
BLB3	0.860	0.856	0.840
BLB4	0.855	0.849	0.849
Y1	0.914	0.905	0.868
Y2	0.927	0.925	0.927
Y3	0.845	0.809	0.811
SG1	0.901	0.895	0.785
SG2	0.939	0.937	0.753
SG3	0.889	0.890	0.862
SG4	0.884	0.848	0.876

Since the standardized factor loadings (SFL) of all the items are greater than 0.7, therefore, these items are confirmed.

Reliability

Cronbach alpha was used to test the internal reliability of the instrument, whereas, composite reliability is calculated through the formula presented by Fornell and Larcker (1981).

Table 6. Reliability

Variables	Number of Items	Karachi		Istanbul		Dubai	
		Composite Reliability	Cronbach alpha	Composite Reliability	Cronbach alpha	Composite Reliability	Cronbach alpha
CS	4	0.894	0.893	0.886	0.885	0.931	0.931
BLB	4	0.897	0.896	0.893	0.892	0.893	0.892
Y	3	0.924	0.923	0.912	0.910	0.903	0.902
SG	4	0.947	0.946	0.940	0.939	0.891	0.891

The above table shows Cronbach alpha and composite reliability for the variables explored through EFA and confirmed through CFA. Nunnally (1967) suggested that Cronbach alpha value for construct should be greater than 0.7. On the other hand, Fornell and Larcker (1981) suggested that the composite reliability or construct should be 0.7. Since the values of both Cronbach alpha and composite reliability for all variables are greater than 0.7, therefore, the data is reliable.

Furthermore, the test-retest reliability provides the researcher with the method of measuring the stability or reliability of the instrument over the period. For this study, the test-retest reliability was measured by analyzing the correlation between the responses to a particular item on time one with the responses to that particular item on time two. Table 7 presents the results of the correlation between the same items at different points in time.

Table 7. Convergent Validity

Variables	Karachi		Istanbul		Dubai		Status
	AVE	CR	AVE	CR	AVE	CR	
CS	0.678	0.894	0.660	0.886	0.773	0.931	Valid
BLB	0.686	0.897	0.677	0.893	0.677	0.893	Valid
Y	0.803	0.924	0.776	0.912	0.757	0.903	Valid
SG	0.816	0.947	0.798	0.940	0.673	0.891	Valid

Since the correlation between each of the item at time one with the response to that item at time two is high and significant, therefore, test-retest reliability is also established. Furthermore, since the results of the three data sets are quite similar and are reliable, therefore, this points towards the robustness of the developed instrument.

Validity

For convergent validity, the AVE and Composite Reliability were calculated using the formula of Fornell and Larker (1981).

Table 8. Test Retest Reliability

Correlation	Karachi	Istanbul	Dubai
CS1(T1)-CS1(T2)	0.974**	0.957**	0.895**
CS2(T1)-CS2(T2)	0.975**	0.953**	0.965**
CS3(T1)-CS3(T2)	0.974**	0.962**	0.962**
CS4(T1)-CS4(T2)	0.978**	0.965**	0.937**
BLB1(T1)-BLB1(T2)	0.961**	0.952**	0.939**
BLB2(T1)-BLB2(T2)	0.967**	0.960**	0.920**
BLB3(T1)-BLB3(T2)	0.975**	0.967**	0.950**
BLB4(T1)-BLB4(T2)	0.976**	0.962**	0.961**
Y1(T1)-Y1(T2)	0.960**	0.948**	0.921**
Y2(T1)-Y2(T2)	0.965**	0.967**	0.952**
Y3(T1)-Y3(T2)	0.966**	0.935**	0.936**
SG1(T1)-SG1(T2)	0.959**	0.939**	0.947**
SG2(T1)-SG2(T2)	0.966**	0.973**	0.946**
SG3(T1)-SG3(T2)	0.976**	0.963**	0.955**
SG4(T1)-SG4(T2)	0.971**	0.943**	0.973**

Note: ** represents correlation is significant at 0.01 level

Table 8 indicates the convergent validity of the instrument. Fornell and Larker (1981) suggested that for proving the convergent validity, AVE should be greater than 0.5 and the Composite Reliability should be greater than AVE. Since, both the conditions are met, therefore, in terms of convergent validity, there is no issue.

Furthermore, for discriminant validity, Kline (2005) suggested that correlation of the variable and other latent variables should be less than AVE for that variable. Table 9, 10 and 11 present the analyses of discriminant analysis for Karachi, Istanbul and Dubai data respectively.

Table 9. Discriminant Validity for Karachi Data

Discriminant Validity for Karachi Data				
Construct Items	CS	BLB	Y	SG
CS	0.678*			
BLB	0.069	0.686*		
Y	0.093	0.081	0.803*	
SG	0.011	0.093	0.011	0.816*

Note: * represents AVE value as the criteria

Table 10. Discriminant Validity for Istanbul Data

Discriminant Validity for Istanbul Data				
Construct Items	CS	BLB	Y	SG
CS	0.660*			
BLB	0.078	0.677*		
Y	0.065	0.104	0.776*	
SG	0.014	0.072	0.042	0.798*

Note: * represents AVE value as the criteria

Table 11. Discriminant Validity for Dubai Data

Discriminant Validity for Dubai Data				
Construct Items	CS	BLB	Y	SG
CS	0.773*			
BLB	0.073	0.677*		
Y	0.037	0.110	0.757*	
SG	0.006	0.073	0.114	0.673*

Note: * represents AVE value as the criteria

Since AVE values of studied variables are greater than the correlations; therefore, there is no issue of discriminant validity (Kline, 2005).

Concurrent validity is a type of criterion validity that seeks to provide evidence that the scale is good enough to predict the other related outcomes. This is a little different from the predictive validity because the predictive validity seeks to collect the data for the predictors and the criterion on two different points in time (McIntire & Miller, 2005). However, in the concurrent validity, the data for both the predictors and the criterion are collected at the same time.

Therefore, for measuring the concurrent validity, data collected for dimensions of abusive supervision at time one were regressed against the data collected for turnover intentions at time one.

Table 12. Regression Analyses for Concurrent Validity

	Karachi		Istanbul		Dubai	
	B	p-value	B	p-value	B	p-value
CS	0.424	0.000	0.413	0.000	0.222	0.000
BLB	0.153	0.000	0.150	0.000	0.152	0.000
Y	0.085	0.026	0.086	0.034	0.085	0.029
SG	0.222	0.000	0.239	0.000	0.436	0.000
	Adjusted R Square = 0.277		Adjusted R Square = 0.282		Adjusted R Square = 0.287	
	F-Statistics = 49.426		F-Statistics = 43.348		F-Statistics = 49.211	
	sig-value = 0.000		sig-value = 0.000		sig-value = 0.000	

Table 12, suggests that all the dimensions of abusive supervision at the three locations significantly predicts turnover intentions. Hence, concurrent validity is established for the instrument.

On the other hand, for establishing the predictive validity, the data collected for dimensions of abusive supervision at time one were regressed against the data collected for turnover intentions at time three.

Table 13. Regression Analyses for Predictive Validity

	Karachi		Istanbul		Dubai	
	β	p-value	B	p-value	B	p-value
CS	0.424	0.000	0.431	0.000	0.213	0.000
BLB	0.165	0.000	0.160	0.000	0.169	0.000
Y	0.078	0.042	0.087	0.032	0.082	0.037
SG	0.221	0.000	0.228	0.000	0.427	0.000
	Adjusted R Square = 0.281		Adjusted R Square = 0.290		Adjusted R Square = 0.281	
	F-Statistics = 50.223		F-Statistics = 46.582		F-Statistics = 47.777	
	sig-value = 0.000		sig-value = 0.000		sig-value = 0.000	

Table 13, suggests that all the dimensions of abusive supervision at the three locations significantly predict turnover intentions. Hence, concurrent validity is established for the instrument. Since the results of the three data sets are quite similar and are valid at different locations and at different points in time, therefore, this indicates the robustness of the developed instrument.

CONCLUSIONS

Conclusions

This study suggests that Belittling Behavior (BLB) which is described as the dimension of petty tyranny by Ashforth (1994) is one of the dimensions of abusive supervision. This study also suggests that Scapegoating (SG) is a dimension of abusive supervision. Yelling, which is linked to the interpersonal injustice dimension of organizational justice construct proposed by Colquitt (2001) is also uncovered as the dimension of abusive supervision. This study also suggests that Credit Stealing (CS) is one of the dimensions of abusive supervision. This is consistent with the study of Tepper (2000) in a manner that although Tepper (2000) has not used credit stealing as the dimension of abusive supervision, however, Tepper (2000) used an item that talks about giving credit to the subordinate. Hence, this study concludes that the construct of abusive supervision is not a one-dimensional construct but is rather a multi-dimensional construct. However, unlike the study of Mitchell and Ambrose

(2007), this study suggests that it is a four-dimensional construct. The exploration of the dimensions of abusive supervision is in line with the suggestions of Tepper (2007) and Martinko et al., (2013). Hence, this study significantly contributes to the literature related to abusive supervision. Moreover, it is also found that the scale is valid and reliable in all three geographical locations and gives consistent results at different points in time. Hence, the scale developed during the course of the study is a robust scale for measuring the dimensions of abusive supervision. Furthermore, the dimensions of abusive supervision were found to be having significant association with turnover intention. This makes the present research study consistent with the studies of previous researchers (e.g. Lyu, et al., 2019; Xu et al., 2018; Elçi, et al., 2012).

Limitations and Avenues for Future Research

Unlike the previous researchers (e.g. Caesens, et al., 2019; Lyu, et al., 2019; Xu et al., 2018), this study has explored the dimensions of abusive supervision that remained unexplored in the study of Mitchell and Ambrose (2007). Therefore, it is evident that dimensions uncovered during the course of study have not been researched previously about antecedents and consequences of abusive supervision. Hence, there is a need to study these dimensions concerning the antecedents and consequences of abusive supervision. Furthermore, future researchers should test the moderating role of perceived alternative employment opportunities in the relationship between abusive supervision dimensions and turnover intentions.

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REAL OPTIONS PRACTICES IN CAPITAL INVESTMENT DECISIONS: AN EXPLORATORY SURVEY OF LISTED COMPANIES OF PAKISTAN

Umair Baig, and Dr. Manzoor Anwar Khalidi

ABSTRACT

The study aims to explore the role of the real options practices to an appraisal of capital investment decisions. We deployed the Binary logistic regression technique to test the hypotheses of the study. For the binary model, two equations were developed having two dependent variables, first the use of real options, and the second the real options familiarity. The independent variables of the study were the annual capital budget, Capex time, Net profit margin, and R&D. The finding showed listed companies relied on discounted cash flow techniques (DCF). A very few were practising real options only for supplement and to support results from other methods. The real options require too much sophistication and lack of top management support is the major reason for not using real options. The use of real options having a significant relation to the Annual Capital Budget, Net Profit Margin, and R & D, Capex time. Real options Familiarity having a significant relationship with Net Profit Margin and R & D and insignificant with Annual Capital Budget. DCF method is rigid and cannot incorporate the uncertain future and upcoming opportunities. Corporate and academia are suggested to concentrate on real options practised to make the right decision for the corporate, industry, and country progress.

Keywords: *Real options analysis, capital budgeting, investment appraisal process*

INTRODUCTION

In the contemporary world, there is a lot of advancement, and changes have been occurring simultaneously in a corporate and economic world. Aggressive competition prevails among corporations in various forms and the battle among corporations is based upon the facts as to how firms can make valuable earnings, create extensive profit in existing situations, and

make a distinct position from others in various strategic fronts. Strategic corporate experts aim to the sustainable growth of their companies and adopt pragmatic policies and strategies to attain this goal. There are several strategies and choices available for making all dreams come true, and one of the significant strategic decision is the existence of a proper process of evaluating the capital investment in a company (Ehrhardt et al. 2018). Pivoriene, (2017) also mentioned in his study that corporates survival are reliant on upon capital investment decision. Future opportunities, profitability, shareholder worth creation, and sustainable growth and others directly related to the capital investment decision. Therefore, it is the core decision in recent times for the corporates in the world to handle these above-mentioned issues. According to Holmes (1998); Du Toit & Pienaar (2005) explained that long-term outlay happens to be a reason for significant concern to the top management, all concerning decisions related to capital investment deem to be crucial factors in certifying the future success of a company. Mintzberg et al., (1976) stated that the capital investment decision-making process usually failed due to a lack of understanding and awareness of capital investment evaluating procedure with all doubts distinctively related to capital investment.

Epstein, (2014) argued that capital investment is the foundation of the company to make the company sustainable in the future. Companies always look forward to exploring numerous opportunities for capital intensive investment to grow and to obtain the desired sustainable growth. After identifying the valuable alternatives of long term investment, multiple tools have been modified and even introduced with time to select one of the best options among available different alternatives. Modern time requires to adopt those particular methods of evaluation, which incorporates uncertainty of the risk due to abrupt changes occurred due to various reasons. Arnold, (2008) mentioned that capital investment provides the basis for any business. The appraisal of capital investment is the most important process of business planning and progression. Maximization of shareholders' wealth is the required outcome of this process. This process could be effective only in the presence of a powerful, realistic, and a well-calculated plan. Therefore, there is a process involving selecting the best possible options for the company. But still, the question is how the company decides which opportunity of investment is the best opportunity among the various alternatives. As stated by Myers, (1984), the business and industry decision-makers are facing multiple changes and

they are dealing with them. For instance, the discounted cash flow technique used by industry to value the long term investment. However, this method does not fulfil the criteria of current circumstances of evaluation due to the worth of flexibility besides misusing the resources in the shape of allocation.

The preceding studies of capital budgeting highlighted two important elements in the theory and practices of investment appraisal. First, the discounted method and the second being the real options technique to value any long-term investment.

Real options practices are the modern approach to use in capital investment decisions, especially when there is an uncertain future due to various reasons. The theory is very famous in the developed world and very useful for the top executives of multinationals in general and specifically in the oil and gas sectors. The word real in “real option” represents “tangible assets” and it is different from the financial instrument. In the corporate world, a real option facilitates the financial executives regarding the choices of investment opportunities, Many researchers have indicated the boundaries of discounted techniques, also, especially the appraisal process of long term investment and as far as real options are concerned, researchers mostly considered it due to flexibility and other factors which incorporated by real options analysis (Baker et al., 2011). According to Pivoriene, (2017) this modern era where the business environment is highly competitive, there is very difficult to make capital investment decisions. Discounted cash flow techniques are used to accept or reject CAPEX investment. However, these techniques are not suitable when uncertain situations exist in the corporate environment. Therefore, the real options approach is the modern techniques that have the potential to incorporate the opportunities and managed uncertainty.

According to Copeland, (2001) emphasized the argument that real options have the potential to be the main criteria for selecting CAPEX decisions under ten years. Nevertheless, a recent survey of the financial decision-makers Baker et al., (2011); Ryan & Ryan, (2002); Graham, (2001) depicted that the awareness of real options is still very low in contrast to other discounted techniques in the context of practices and popularity are concerned in the corporate sector.

According to Horn et al., (2015) who surveyed the 1500 major

corporations from Norway, Denmark, and Sweden to explore their process of evaluating CAPEX specifically in the context of real options analysis. However, interestingly available response rate only 6% used real options technique, although the majority of corporations are using the discounted techniques that are net present value 74%. Particularly energy and biotech sectors are using real options. Lack of familiarity is the most important motive for non-using real options; in other words, 70% of designed samples explore that familiarity with real options, ideas, and methods are very low. Moreover, the most important real options are seemed to be more complex for implementation in the industry.

Research Objectives

The study aims to explore the role of the real options practices to an appraisal of capital investment decisions in listed companies of Pakistan. those who had adopted real options analysis as a method for evaluating a capital investment, to explore the reasons for the non-utilizing valuable technique of real options, or if the discounted technique is using that which technique is mostly used by corporate, It is also crucial to know the relationship between the practice of real options and different characteristic of the corporation, for instance, an annual capital budget of companies, the capital budget for how many years, net profit margin and research & development in the context of Pakistan. Also, focus on why discounted cash flow is more important for corporate of Pakistan and how it differs from the valuation of real options. How much this argument is valid that real options are much better as matched to the discounted method of appraisal process of CAPEX through literature review. This research paper will disclose the reality of practices of real options in Pakistan and will reduce the uncertainty regarding current practices and explore worthwhile analysis in the context of Pakistan.

Significance of the Study

Its findings will be beneficial for the corporate sector and academia, Decision-makers will understand after going through this study about the significance of real options and limitations of discounted cash flow techniques. This will also be a driving force in academia; the university faculty of finance can incorporate the discussion and practices of real options in their classrooms to prepare valuable human capital for the industry. The future of Pakistan is very bright due to the new policies of Govt. regarding capital investment in general and particularly for CPEC.

Several foreign investments are ready to come to Pakistan as the security situation of the country is getting better as compared to the last ten years. Therefore, we need practitioners who should be experts in evaluating long term perspectives and suggest their companies the best options for capital investment. Moreover, this research study will reduce the gap between academia and the corporate world.

LITERATURE REVIEW

Recently theory of real options is a crucial topic in the field of finance. This realistic approach has received a remarkable response after comprehensive studies in the last decades on real options. Real options literature focuses on three areas; real options application, the theory of real options, and at the same time how real options analysis may support a discounted cash flow method. Moreover, the real application of real options analysis to evaluate capital investment decisions. Many researchers have highlighted the value and significance of real options analysis for capital investments decisions, for instance, (Myers, 1984; Mason & Merton, 1985; Copeland & Keenan, 1998; Brennan & Schwartz, 1985; Trigeorgis & Mason, 1988; Paddock, Siegel & Smith, 1988; Dixit & Pindyck, 1994; Ross, 1995; Luehrman, 1998; Pivoriene, 2017; Xi Chen et al., 2019).

Myers, (1977) presented the first time the concept of real options and indicated the comparison between financial options and real options. The real options can be used to evaluate before making investment decisions. According to Ross (1986), the real option is an analysis of the uncertain and volatile capital investment. These analyses disclosed that the risky project has potential value and the opportunity to invest in it. Moreover, the authors of this study suggested that these sorts of opportunities are easily dealt with as real options.

Irreversibility is the basic phenomena and concept of traditional approaches to implementation or execution of the long-term investment. However, in this contemporary world, things are changing abruptly. Therefore, there is a need for a specific technique that must be flexible on the demand of the current circumstances of the corporate world. According to Trigeorgis, (1993) classified real options in seven important areas. These areas are the options to expend, the options to defer, the options to revise, options to abandon, options to fix, options to switch, and substitute options. Myers (1984) pointed out the limitation of discounted cash flows and

argued on the strategy of evaluating the investment process. He suggested that most important and complicated investment opportunities must select based on real options pricing as compared to discounted cash flow.

According to Atari, S. et al., (2019) found in the study that the real options method is a reliable, appropriate, and more authentic method as compare to the discounted method to evaluate capital investment projects. Slagmulder (1995) criticized rationally on the use of the traditional capital budgeting techniques and specifically suggested that never used in heavy industries especially in advanced manufacturing technology. Ragozzino et al., (2016) emphasized that all decisions related to a business perspective which deals in the future outcome of uncertainty, the implemented real options to condense the uncertainty and maintain the potential investment. The real options analysis of long term investment facilitates by providing flexibility in a valuable decision making which is required in the modern world due to the uncertainty of strategic issues of corporate and external factors, as well, for example: to expand, defer, abandon, switch, contract or otherwise selecting other capital investment techniques.

Botteron, (2001) stated that the number of opportunities regarding an investment comprises of many issues and managerial challenges, for instance, the decision to defer investments, to update investment, to change existing operating activities, to stop operations permanently or temporary basis, etc. These changes are only incorporated, and the value of investment maximized when necessary, the options are used and implemented at a suitable time. Therefore, according to Herath H., (2002) explored that real options are the modern approach to review and appraise capital investment decisions as options.

According to Trigeorgis, (1995) found that companies can create distinct points as compared to their competitors and increase the value of their firm by the allocation of resources properly and adopting a significant process of evaluating long term investments to obtain maximize benefits from available resources. Even American firms have been gradually losing their competitive and economical position as compared to their German and Japanese firms, although Americans are using more sophisticated discounted cash flow (DCF) analysis. According to Vintila N., (2001), it is the matter of the fact that traditional method of discounted cash flow as such cannot fulfil the basic requirement of modern CAPEX due to

irreversibility as compared to real options analysis which provides the flexibility that may have occurred due to the uncertain future.

Practice and uses of real options analysis for CAPEX are better than discounted method. According to Copeland, (2001) real options will be the most important tool for long term investment decisions within ten years. Recently it is very low in survey ranking (Trigeorgis 1988, 1993; van Putten & MacMillan, 2004). Many researchers have developed a model of valuation for evaluating long term investment for industry perspectives since the orientation of these real options in 1970 (Amram & Kulatilaka, 1999; Trigeorgis, 2016; Dixit & Pindyck, 1994; McDonald & Siegel, 1986).

Copeland, (2001) indicated that real options would be the most important tool for evaluating investment appraisal within ten years. Although according to the survey that real options are less popular as compared to others with technique. According to Davis, (1996) stated that the real options technique is more reliable as compared to the discounted technique of NPV. Hodder & Riggs, (1987) indicated that discounted cash flow is not suitable for appraisal of capital investment decisions. Due to certain reasons only use one discount rate through the process. The risk of the project usually decreases the passage of time.

Dixit & Pindyck, (1994) argued that traditional decision-makers assume that long term investment opportunities cannot be delayed and believed if they lose this opportunity it may never be reversed in the future. Many times delays of any investment are good for the company, but the traditional approach always ignored these values. Real options analysis provides comprehensive awareness regarding uncertainty, for instance, Xi Chen et al., (2019) explored the decision tree framework to measure the value the investment decisions which guides us better options regarding delayed or adoption of investment opportunity. The discounted cash flow method is the reason for the multiple errors of any investment evaluation of the company. Similarly, Ross, (1992) argues and indicates that the Net Present Value and other discounted methods are not appropriate for evaluating long term investment, and still implementing discounted techniques is not good for the whole company.

H. Xia & Zeng, (2005) applied the real options analysis to evaluate the investment opportunity related to technology and disclosed that these

analyses might be used for predicting the company's investment strategy with theoretical and empirical support of new investment-related to execution and rejection of investment. Rychłowska-Musiał, E., (2019) emphasized that the real option is supporting an approach to evaluate capital investment decisions for years. Moreover, they endorsed that the real option provides a better comparison as compared to the discounted method. Eberly, (1996) realized that real options analysis is also useful to decide the initial investment required due to changes in demand in the market. Thus real options analysis guided the appropriate investment opportunity too. Lander & pinches, (1998) comprehensively highlighted the uses of real options analysis in various areas, for instance, merger and acquisition, corporate governance, real estate, interest rate, strategy related to business, research and development, natural resources, etc. Kester, (1984) found that the discounted valuation method is not able to cover and not comprehend even negative net present value capital investment may be worthwhile in a long term perspective. Therefore, real options analysis is the tool which can save companies from losses and opportunity cost.

According to Kulatilaka & marks, (1988) realized the strategic worth of real options and his studies based upon two concepts. One firm only can deal with discounted techniques and others may use many techniques and these flexible options to create the strategic value for the company. Previous studies recommended that real options theory is very much applicable in research and development (Lander & pinches, 1998). According to Morris, (1991), the risk of any investment may be reduced and the value of investments may be increased, but conditions are that the management must be vigilant to deal with long term investment efficiently and effectively.

Busby (1997) explored the significance of real options through a senior finance manager that studied how they take the decision related to long term investment. The researcher found that there are a different mindset and perceptions of different financial decision-makers related to the application of real options, half of them showed consent that they had applied and used real options techniques and some of them applied when they felt necessary, and few just had knowledge about real options analysis. Therefore, Xi Chen et al., (2019) revealed the real option values based on the size of the investment, investment characteristics, risk tolerance level of investors, etc. Rychłowska-Musiał E., (2019) explains

the real options through real options games approach to give basic understanding to managers, and researchers that the real option is important for evaluating long term investment decisions.

RESEARCH METHODOLOGY

This study designed on the quantitative research method; a questionnaire was adopted from Horn et al. (2015). Through this adopted questionnaire rigorous survey has been conducted to know the real options practice in the capital investment decision. This will cover the attitude of corporate evaluators about the appraisal of capital investment decisions. Moreover, this study also investigates that there are any relationships between an annual capital budget, CAPEX period, Net profit margin, and research and development of the corporate of Pakistan.

This questionnaire is based on four phases. The first phase is related to the general question, for instance, questions are related to CFO education, the industry information, company performance in terms of profitability and research and development. In the second phase of the questionnaire, it is based upon the core question on the topic related to real options. The third phase is related to those who are not using real options; the fourth phase is related to those who are practising real options in their companies.

We selected all index listed companies of Pakistan Stock Exchange (PSX) except for closed-end mutual funds. Moreover, we tried to approach all listed companies by email and made it possible to follow up regularly. The purpose of selecting listed companies in PSX is the reliability, accuracy, and serious attitude towards decision making of capital investment. However, it is difficult to get a 100% response due to various reasons. Therefore, we have received responses of 113 companies that are 20.5% response rate of the available sample. This response rate is the larger response as compared to the previous survey in general and specifically in Pakistan

Research Hypotheses

The following are the seven hypotheses of the study, that are designed after comprehensively reviewed past literature to explore the Real Options practices in capital investment decisions.

H₁: The use of real options doesn't relate significantly with an annual capital budget of any corporate.

H2: The use of real options doesn't relate significantly with capital expenditure prepared for the time of any corporate.

H3: The use of real options doesn't relate significantly to the net profit margin of any corporate.

H4: The use of real options doesn't relate significantly with R & D activities of any corporate

H5: The real options familiarity doesn't relate significantly with an annual capital budget of any corporate.

H6: The real options familiarity doesn't relate significantly with the net profit margin of any corporate.

H7: The real options familiarity doesn't relate significantly with spent on R & D activities of any corporate.

Econometric Analysis

In this study, Descriptive statistics and inferential statistics used to explore the whole area regarding real options. In Descriptive, we have found the percentage and frequency of given information to describe the practices of real options in different companies. Further, in inferential, we test the hypothesis by using the most suitable techniques for this current study. To explore the relationship, the Binomial Logistic Regression Model applied for analysis, because data of the study is non-linear. The following are the two equations that explored real option practices in capital investment decisions.

Model I:

$$\text{LOGIT}[P(\text{URO}=1)] = \beta_0 + \beta_1 (\text{ACB}) + \beta_2 (\text{CAPEXt}) + \beta_3 (\text{NPM}) + \beta_4 (\text{R \& D}) + \mu_i \quad (3.1)$$

URO = Use of real options here, Use of real options=1, when not use of real options = 0

ACB = Annual capital budget

CAPEX = Capital expenditure budget is prepared for the time

NPM = Net profit margin

R & D = Spent on R& D

Model II:

$$\text{LOGIT}[P(\text{ROF}=1)] = \beta_0 + \beta_1 (\text{ACB}) + \beta_2 (\text{CAPEXt}) + \beta_3 (\text{NPM}) + \beta_4 (\text{R \& D}) + \mu_i \quad (3.2)$$

ROF = Real options familiarity, Here, Real options familiarity= 1, when not familiarity in real options=0

ACB = Annual capital budget

NPM = Net profit margin

R & D = Spent on R& D

RESULTS AND FINDING

In this section, results and findings are discussed regarding the myth or reality of real options practices in Pakistan. In this study, emphases on uses of real options, level of education of CFO, practices of discounted cash flow techniques, how does the company use real options analysis, use real options analysis for following the decision, techniques used for real options analysis, does the company use real options analysis once a decision has been made and explore the several relationships of the firm's characteristics with the uses and familiarity of real options analysis by a binary logistic regression model.

Use Real Options Analysis to Evaluate Capital Investment Decisions

The fundamental question of this research study to the respondent: "Does your company use real options analysis to evaluate projects or Long-term investments?" Only 4 out of 113 respondents answered "Yes" to this valuable question, in terms of percentage a real option utilization rate is 3.5 % in Pakistan.

Table 1. The use of Real Options

Use real options	Response %
Yes	3.5%
No	96.5%

This finding is lower as compared to current studies of the world, for instance, Horn et al., (2015) surveyed the CFOs of 1500 companies from Norway, Denmark, and Sweden Only 6% of the respondents practice real options for evaluating long term investment. Importantly, Scandinavian firms are smaller in size, have a lesser R&D budget, and not an advanced company in technology perspectives. Most famous survey Block (2007) of U.S. companies found the 16.8% utilization rate of real options analysis. Rigby (2001) who found the response of the user of real options is 6.5% among U.S. listed firms. There is no such real option practising except familiarity of these concepts of utilization for evaluating long term investment. This research finding is aligned from Block, (2007), who was surprised to find only two users within the industry. Similarly, Triantis & Borison (2001) highlighted that the use of real options is very low in the insurance and banking industry and finds that large industry is someway are aware and used real options analysis for long term investment.

Level of Education of CFO

This is an important finding of the level of education in Pakistan's

CFOs. The purpose of this question is to know what level of education is required for CFOs in Pakistan, and what will be the vision of strategic financial management of the companies of Pakistan. It is very encouraging to see the Pakistan CFO is highly advanced and updated regarding the worldwide practices and want to improve the system of corporate with time. The following table 2 shows the level of education in Pakistan.

Table 2. level of Education

Education	Response %
M.Com	4%
MBA	5%
Non-Management Science Master's degree	0%
MS	0%
CA	60%
ACMA	21%
ACCA	3%
PhD in Finance	0%
Other	7%
Total	100%

Graham & Harvey, (2001) emphasized that real options utilization is independent of the education of the CEO. Moreover, our finding also follows the study of Graham & Harvey, (2001). In Pakistan, CFOs are quite educated and aware of the corporate practices and financial system of Pakistan. Our results show no significant relationship between CFOs' highest level of education and the use of real options and primarily focusing on traditional techniques. Although they are aware of real options. However, not practising it due to the certain reason covered in table 8. Likewise, it is important to note that companies whose CFO is a Chartered Accountant seem somehow interested and try to practice real options to evaluate the long term investment in the future.

Industry Specification

Table 3 shows the industry responses to this survey and our finding explored that there are as such not any relationships of use of real options and industry. In Pakistan, it is a reality that companies are not using fully real options as a tool for evaluating any long-term investment. Which we have covered in table 1 only 3.5% of companies are using valuable real options. Therefore, following the table is explaining the response rate and industry participation in this survey.

Table 3. Industry Responses

List of Industry/Sector	Response %
Oil & Gas	8%
Automobile	6%
Pharmaceuticals	15%
Textile	22%
Chemical	6%
Food & Personal care product	6%
Bank/finance & insurance	10%
Transport	6%
Cement	6%
Other	15%

Practices of Discounted Cash Flow Techniques

Table 4 is focusing the valuable question regarding the practices of the sophisticated fundamental techniques of capital budgeting. The respondents of the questionnaire had the opportunity to select all given options. The results are demonstrated below:

Table 4. Discounted Cash Flow Techniques

Capital Budgeting Techniques	Response %
Net present value (NPV)	98%
Internal rate of return (IRR)	96%
Discounted Payback period	55%
Modified Internal rate of return (MIRR)	10%
Payback	78%
Accounting rate of return (ARR)	40%
Other	15%

The above table based on two basic investment criteria discounted and non-discounted techniques. The finding of our research is supported and followed by various past researchers for instance, according to Ryan, (2002) studied the capital investment appraisal technique which is used by the Fortune 1000 firms. the key observations were:

- NPV is recognized as the most favoured by companies, an approximately 96% capital budgeting technique, which represents
- Similarity exists between academia and American corporate.
- The large company that has huge capital budgets seems to favour NPV and IRR.
- PBP is practised 74.5% of the companies. Moreover, the discounted payback technique practised approximately 56.7% of the companies.

Arnolod, (2000) explored in his studies that UK based companies practised sophisticated capital budgeting techniques, the response rate of his studies was 32.4% and finding of his researched compared by (Pike, 1982; 1988; 1996; McIntyre & Coulthurst, (1985). Interestingly, important facts explored after comparison of other studies.

- The decline in the use of the Payback Period
- Theory and corporate understanding is much better in the UK
- More than 90% of SMEs are interested to use NPV or IRR

Our finding revealed that the Pakistan industry still depended on sophisticated capital budgeting techniques. Net Present Value (NPV) is the most used technique for capital budgeting in Pakistan. The internal rate of Return (IRR) is not far behind than NPV, whereas the Payback period follows IRR and then Discounted Payback Period for evaluating investment projects. As far as a real option is concerned only just according to our survey 3.5% of companies are using with the support of discounted techniques not independently.

How Does The Company Use Real Options Analysis

Table 5 shows the use of real options analysis based on the available response of companies who are using real options.

Table 5. Real Option Analysis

Real Options Analysis	Response %
Primary capital budgeting technique	0
One of several techniques	25
To supplement and support results from other methods	75
Other	25

In comparison, Block's (2007) survey explored that almost half of users specifically used real options as the main tool. Copeland & Antikarov (2001) emphasize the importance of real options that Real Options will be the main technique for evaluating long term investment very soon. The finding of this study is aligned with the previous surveys of financial experts. (Graham & Harvey, 2001; Ryan & Ryan, 2002; Baker, Dutta, & Saadi, 2011).

Use Real Options Analysis For The Following The Decision

Table 6 explores the extremely important matter regarding the uses of real options analysis. When financial experts are being interested in applying

real options analysis. In this section, respondents can select more than one option, subject to use real options analysis for the investment decision.

Table 6. Real options analysis for decisions

Real options analysis for the following decisions	Response %
New product introduction	35%
Research and development	50%
Mergers or acquisitions	75%
Foreign investment	25%
Other	50%

The finding of this study explored that 75% responded practices real options analysis for mergers and acquisitions 35% for the new product introduction, 50% research & development. 25% for foreign investment and 50% other reasons. According to Block’s, (2007) M&A is the third reason for using real options analysis, but contrary this current research found that 75% of companies’ top management is interested in reviewing in the context of merger and acquisition. Moreover, researchers emphasized that many decision-makers are using real options techniques for evaluating merger and acquisition processes (Triantis & Borison, 2001; Horn A. et. al., 2015).

Techniques Use For Real Options Analysis

Table 7 highlights the uses of real options techniques; Financial Experts are practising several real options techniques as far as evaluating tools are concerned. The table below shows the particulars.

Table 7. Techniques of Real Option

Real Option Techniques	Response %
Binomial lattices	25%
Risk-adjusted decision trees	75%
Monte Carlo simulation	40%
Black-Scholes options pricing model	50%
Other	25%

According to this study, Risk-adjusted decision trees are the most useful technique in Pakistan. This distinct point of this technique is worked for risk adjustment, Moreover, it is an extension of a binomial model. the Black-Scholes model purposefully used in financial markets and it can measure and workable in very preventive conditions, provide a very accurate response and values. These observations aligned well with findings in Block’s, (2007) survey, where only one of 40 real options users considered Black-Scholes as their primary technique. The use of Monte

Carlo simulation is behind the black-Scholes model. (Block, 2007; Horn A., 2015).

Reasons for Not Using Real Options Analysis

It is a very vital finding regarding non-users of real options. However, they are familiar with real options. This table exploring the reasons, why these familiar of real options practitioners are not adopting the technique to evaluate long term investment. Table 8 shows the finding of the reality of corporate Pakistan.

Table 8. Not Using Real Options Analysis

Reason for not using real options analysis	Response %
Lack of top management support	10
Requires too much sophistication	88
Encourages too much risk-taking	0
Other	15

Above table 8 explain that the majority of respondent responds that requires too much sophistication is the reason for not using real options analysis as a tool of evaluating long term investment. Moreover, the second reason is the lack of top management support. Somehow, other reasons are also in the mind of experts to not using real options as an analysis of the capital investment. These findings are also aligned with past researches, which concluded that the lack of knowledge is one of the reasons for not implementing the real options in companies. (Horn A., 2015; Block, 2007; Baker et al., 2011a)

Multivariate Regression Analysis

The findings of this study are approximately supported by previous survey findings and academic theories. The use of Real options seems to be influenced by an annual capital investment budget, capital expenditure budget prepared for 1 to more than 4 years, net profit margin, and research and development. To explore how these characteristics influenced uses and familiarity of real options analysis are measured by a Logit Binary Model on available data.

Table 9 shows the result of the Logit Binary Model of equation 1. In this equation use of the real options (URO) is used as dependent variables and annual capital budget (ACB), capital expenditure budget, net profit margin (NPM), and research and development (R & D) used as independent variables.

Table 9. Multivariate Regression Analysis

Dependent Variable: URO		
Method: ML - Binary Logit (Newton-Raphson / Marquardt steps)		
Variable	Coefficient (dy/dx)	Prob.
C	1.320818	0.402
ACB	0.0575788	0.091*
CapexT	-0.031869	0.033*
NPM	0.114457	0.025*
R & D	0.114457	0.037*
McFadden R-squared		0.696393
F- statistic		20.92
Prob(LR statistic)		0.0003

*Statistics are considered at 5% significance Level

Let us discuss these results of equation 1, the variables annual capital budget, capital expenditure budget, net profit margin and research and development statistically significant and have the expected signs. It describes increases in a unit of the capital budget, there is the most probability that uses real options increase by 5%. It means when a company has a large capital budget for long term investment, so companies are more conscious of evaluating long term investment. Similarly, long term investment with long term effects does matter. It means an increase in one per cent or one unit in long term investment, there is the more probability that the use of real options will increase by 11% over the period. Therefore, companies seem to use real options techniques to evaluate long term investments — valuable opportunities being explored by research and development. Proper evaluation of capital investment is the reason for worthwhile returns in the shape of the net profit margin.

Results found that detailed capital expenditure budgets are prepared for 1 year to 5 years are significant. However, the negative sign due to several reasons in Pakistan. for instance, instability of economic issues, political, etc. The F–statistic’s results depict the model is jointly significant.

Table 10 shows the result of the binary logit model of equation 2. In this equation; Real option familiarity (ROF) is used as a dependent variable and annual capital budget (ACB), net profit margin (NPM), and research and development (R & D) used as independent variables. How familiarity of real options analysis does matter for annual capital budget (ACB), Net profit margin (NPM), and Research and development.

Table 10. Binary Logit Model

Dependent Variable: ROF		
Method: ML - Binary Logit (Newton-Raphson / Marquardt steps)		
Variable	Coefficient	Prob.
C	2.843536	0.006**
ACB	-0.1956696	0.375
NPM	0.1076431	0.075*
R & D	0.029029	0.104*
McFadden R-squared		0.627882
F- statistic		10.07
Prob(LR statistic)		0.001234

Statistics are considered at 5% and 10% significance level

Table 10 shows the result of equation 2. The variables Net profit margin (NPM) and R&D statistically significant and have positive signs. The Annual Capital budget is statistically insignificant. According to findings that the NPM is an increase in one unit will increase the real options familiarity by 10%. Furthermore, R & D is also significant at a 10% confidence interval. If increases one unit in R & D, there is the most probability the real options familiarity will increase by 2%. Finding depicts that those companies who are working on R & D are very much interested to work with highly advanced techniques to evaluate long term investment to refrain from the upcoming and abrupt changes of various factors in the future in the view of economic, political, technical, financial, etc.

CONCLUSION

This research is based on the listed companies of Pakistan Stock Exchange to explore the real options practices in capital investment decisions. The results found that real options are still not practised on a larger scale in Pakistan. Those companies who are trying to practice real options analysis, they are only using real options analysis to supplement and to support results computed from other evaluating methods; specifically discounted cash flow method. Therefore, in Pakistan rate of utilization of real options is still very low as compared to the previous findings from the developed countries in general and particularly in developing countries. Research findings revealed that the CFOs are not implementing real options due to the requirement of sophistication for implementing the real options as compare to discounted cash flow techniques. Still, CFOs believe in the primary capital budgeting technique for evaluating long term investment. A binary logistic regression model was applied to explore the broad area of practices of

real option evaluating capital investment decisions. In this study, two equations developed to explore the practices of real options analysis in capital investment decisions in Pakistan. Uses of real options (URO) used as the dependent variable in the first equation and real options familiarity (ROF) used as the dependent variable in the second equation. Moreover, the annual capital budget, capital expenditure budget, net profit margin, R & D used as an independent variable for equations that are already mentioned in methodology.

Real options analysis used as the supplement and to support results computed from other methods of evaluation. Several qualified professionals are trying to take the support of real options for evaluating long term investment. Results found that the relationships between real options use and variables annual capital budget, Capital expenditure budget, Net profit margin and research and development statistically significant and have the expected signs. Which shows that companies have a large capital budget for long term investment are more sensible to appraise long term investment. As far as the second equation is concerned, where the familiarity of the real options (ROF) is used as a dependent variable and independent variables are annual capital budget (ACB), net profit margin (NPM), and research and development (R & D). The research found that the variables' net profit margin and R&D statistically significant and have positive signs and an annual capital budget is statistically insignificant. These are the findings that are near to reality, those companies who are working on R & D are interested to work with highly advanced techniques to evaluate long term investment to refrain from the upcoming and abrupt changes of various factors in the future. Companies' CFOs are aware and recognize the significance of the real options analysis, However, they don't have implemented yet proper framework of real option in their respective companies, due to a lot of trusts only on capital budgeting techniques and lack of knowledge regarding the sophistication and implementation are the barrier of real options.

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A STUDY OF PROBLEMS FACED BY FEMALE SECONDARY SCHOOL HEAD TEACHERS

Dr. Irshad Hussain and Dr. Shahida Sajjad

ABSTRACT

This study identified the problems of female headteachers in promoting the quality of secondary education. It employed a descriptive survey design. The data was collected from 15 female secondary school headteachers through a piloted (five-point rating scale) questionnaire. The data was analyzed in descriptive form i.e. percentage and presented in tabular form. This study concludes that female secondary school head teachers face different problems in promoting the quality of education. They face infrastructure-related and financial problems along with undue political, ethnic, and departmental pressure; conflicts and association of teachers in the schools and male domination (social problems like stigmatizing) in the society. Therefore, suitable measures may be taken to address the issue for the cause of quality education.

Keywords: *Quality of Education, Head Teacher, Secondary Education, Instructional Material, Quality Assurance, Curriculum, Political Pressure*

INTRODUCTION

Headship of a secondary school is often regarded as instructional leadership and is a prestigious and well-reputed administrative cum academic position in the school education system. The head plays an important role in maintaining proper coordination among schoolteachers and staff; implementation of curricula, planning and organizing co-curricular activities, proper management of resources, monitoring and evaluation along with personnel management and general administration of the school. A school head as an instructional leader owes an important responsibility in dealing with school matters. His/her tasks include supervising, monitoring, and evaluating educational practices in the school and inspiring teachers developing the scholarship of teaching (Maden, 2001).

In schools, quality assurance demands dedication and commitment of headteachers who can devote considerable time for coordination of

activities and management and monitoring of the instructional process. According to Peters and Waterman (1988), committed headteachers continuously visit classrooms to ensure the teaching-learning process. Similarly, schools' headship as instructional leadership seems to be a shared responsibility that promotes commitment and collegial attitude among the staff. Effective school headship establishes a learning atmosphere with clearly defined goals of the school and concentrates on available resources and activities; implements feasible time-table, evaluates lesson plans and teachers' dairies, observes classroom instruction, continuously monitors students' progress, provides feedback on the progress of students, inspires teachers to enhance their efficiency, provides reinforcement to students for their excellence in performance, keeps an eye on maintenance and appropriate use of physical facilities, enforces discipline in the school to ensure a peaceful environment, values capacity building of teachers and ensures such infrastructure necessary for quality education.

LITERATURE REVIEW

In Pakistan, secondary education is regarded as an important stage in the academic career of a student. It is the first level of formal recognition and formally it awards certificates to the graduates. Formally, it the first step towards further education. Apparently, in Pakistan, the graduates of secondary education seem to be physically developing, psychologically adolescents and socially adults who are expected to assume their social responsibilities (Simkins, Garret, Memon and Nazirali, 2007; Hussain, 2014). Therefore, at this stage of learning, education imparted to them prepares them live and work with confidence in a more productive way. However, the role of a female secondary school headteacher seems to be more challenging in Pakistan which is a male-dominated society; and where only 48% of the females are literate (the overall literacy rate is 58%); whereas, they compose half of the total population of the country (Government of Pakistan, 2017). Generally, female secondary school headteachers appear to be facing a lot of problems of different nature in maintaining and promoting the quality of education.

Different studies have described such problems in different ways and styles. Ahmad, Rehman, Ali, Iqbal, Ali and Badshah (2013) highlighted general problems related to secondary education in Pakistani context and listed financial problems, political interference, lack of social recognition and less salaries, accommodation problems, frequent transfer, lack of professional development, poor human relationships or personality clashes,

community pressure, teachers' politics, lack of physical facilities & learning resources, more teaching work in unrealistic working conditions, poor supervision, lack of communication and coordination among headteachers and teachers and other staff members, and textbook and curriculum issues. According to the secondary education in Pakistan faces an acute shortage of financial support, motivation and commitment which seems to be affecting the quality of education at secondary level throughout the county. Similarly, some other studies (Zafar, 2003; Shahzadi, 2002; Shah, 2003; Rehman, 2002; Hussain, 2001; Khan, 1980; Khalid, 1998; Malik, 1991; Saleem, 2002; Qureshi, 2002; Rasheed, 2004; and Hoodbhoy, 1998) and government reports and policies (Government of Punjab, 2004; Government of Pakistan, 2001; Government of Punjab, 2002; Government of Pakistan, 1998; British Council, 1988) also demonstrated more or less alike problems.

In their study conducted to explore administrative issues in secondary schools; Hameed-ur-Rehman and Begum (2013) described some common problems which affect the quality of education in secondary schools. Amongst others, the evaluation process, absenteeism of teachers, political influence, and lack of coordination among stakeholders appeared to be the most obvious problems which have serious effects on the quality of secondary education. However, Suleman, Hussain, Butt, and Ahmad (2012) found a lack of basic facilities in secondary schools, overcrowded classrooms and financial constraints negatively affecting the performance of teachers which consequently hinders the quality of education. In his study, Suleman (2015) concluded that newly appointed secondary school headteachers face more administrative problems than their experienced fellows. Likewise, the study of Simkins, Garret, Memon and Nazirali (1997) reported that the implementation of prescribed curricula is the main problem for headteachers and suggested headteachers to have performance efficacy orientation. These problems are generally faced by female secondary school headteachers in the smooth functioning of their schools. Even so, in some cases, these appear with greater intensity and require a tactful administration.

Hungi and Thuku, (2010) reported behavioural problems of secondary school students and their teachers which significantly appeared to have affected the learning of students and their achievement in Africa. In a study, Juma, Simatwa and Ayodo (2016) examined stress-causing factors among female principles (headteachers) of public secondary schools in Kenya and affirmed that "*role conflict, lack of career development opportunities, lack*

of privacy, political interference, increased participatory management, increased use of ICT, lack of office space, sexual harassment, and inadequate support from stakeholders, poor communication and lack of opportunity for promotion had a moderate influence on female principals stress” (p.52) which harm their quest for quality of secondary education. Similarly, Okudi (2016) identified inadequate training opportunities for senior female [head] teachers as a hindrance to quality education.

Nzeli (2013) found insufficient school funds and lack of training opportunities along with cultural and social issues that affected school management tasks of female secondary school headteachers. However, they appeared performing better than their counterparts in implementation of policies, rules, and regulation. In Nairobi and Kamau (2004) found that female secondary school headteachers faced problems of gender and workplace insecurity. The conflict between conventional and leadership/administrative roles of female headteachers appeared to be the major challenges in the administration of secondary schools. Results of the study of Makura (2014) showed factors like culture and personalities of female headteachers as challenges to their effectiveness in their school administration task.

OBJECTIVES OF THE STUDY

The present study focused on identifying the problems of female headteachers in promoting the quality of secondary education.

RESEARCH METHODOLOGY

A descriptive research design was used by the researchers in this study. This design was deemed suitable for this study as it identified problems of female secondary school headteachers through data collection from the respective respondents to conclude. It was a small scale study and it was delimited to the female secondary schools of Bahawalpur District in the Punjab Province of Pakistan. Its population consisted of female secondary school headteachers as they are figure-head and directly involved in the quality of secondary education.

There were 69 female secondary schools in District Bahawalpur which consist of five tehsils. Fifteen (15) female secondary schools (three from each tehsil) were selected conveniently by the researchers for data collection. As it was a small scale self-sponsored study; therefore, these schools were selected by using a purposive-cum-convenient sampling technique. As it was

a descriptive study, a questionnaire (five-point rating/ Likert scale) was considered an appropriate tool and the researchers used it. The questionnaire consisted of three main constructs or areas of (material or infrastructure, financial or funds or money, stakeholders or teachers, staff, parents & community or personnel) problems faced by headteachers which were taken down during literature review. The tool consisted of closed-ended items. It was piloted in two female secondary schools. The construct validity was checked in the light of pilot results. The tool was improved and finalized.

The Principal personally collected data by administering the finalized version of the tool on fifteen female secondary school headteachers. Principal contacted the respondents and explained to them the objectives of the study with an assurance of confidentiality of their provided information. The response rate was a hundred per cent as all of the fifteen questionnaires were complete in all respects. The data were analysed through MS Excel in descriptive form i.e. percentage which is presented in tabular form.

RESULTS OF THE STUDY

The collected data was analysed in terms of percentage and is presented in tabular form below.

Table1. The opinion of female secondary school headteachers about their problems regarding school infrastructure

Statement/ Theme	Level of Agreement				
	Frequencies & Percentages (given in parentheses below)				
	SA	A	UNC	DA	SDA
Female headteacher face problems because of					
Lack of classrooms	12 (80)	2 (13.33)	00	1(6.66)	00
Lack of instructional materials	14 (93.33)	1 (6.66)	00	00	00
Boundary wall	4 (26.66)	6 (40)	00	3 (20)	2 (13.33)
Less number of washroom	10 (66.66)	4 (26.88)	00	1 (6.66)	00
Lack of laboratory items	11 (73.33)	4 (26.66)	00	00	00
Lack of proper library room	8 (53.33)	5 (33.33)	00	1 (6.66)	1 (6.66)
Lack of books in the library	12 (80)	3 (20)	00	00	00
Lack of IT facility & equipment	6 (40)	5 (33.33)	00	3 (20)	1 (6.66)
Average	9.6 (64)	3.75 (25)	00	1.12 (7.5)	0.5 (3.33)

Table-1 demonstrates the opinion of female secondary school headteachers about the problems which they face in promoting quality of education due to insufficient infrastructure. According to the table, 93% of the female headteachers were of the view that they faced problems of an inadequate number of classrooms and all of them (100%) revealed the problem of lack

of instructional materials including simple as well as modern audio-visual aids. Similarly, two-third (67%) reflected that they faced problems because of inappropriate boundary wall; whereas 93% described that their schools have inadequate washroom's facilities for students according to their strength. Even so, all (100%) of the female headteachers described that their school were facing problems of lack of laboratory items for science experiments. However, 86.66% and 100% of them reported the problem of lack of proper library room and books in the library respectively for the student. Likewise, 73.33% of the respondents faced problems of lack of information technology equipment and facility for students and teachers. In overall 89% of the female secondary school, headteachers faced problems because of lack of infrastructure in their schools which hinders the quality of education.

Table 2. The opinion of female secondary school teachers about their budget-related problems

Statement/ Theme	Level of Agreement				
	Frequencies & Percentages (given in parentheses below)				
	SA	A	UNC	DA	SDA
Female headteachers face problems due to					
Insufficient non-salary budget	7 (46.66)	5 (33.33)	00	2 (13.33)	1 (6.66)
Delay in releasing non-salary budget	11 (73.33)	4 (26.66)	00	00	00
Process of the utilization of the budget	7 (46.66)	6 (40)	1 (6.66)	1(6.66)	00
Managing budget heads	11 (73.33)	3 (20)	00	1 (6.66)	00
Meeting unforeseen expenses	12 (80)	2 (13.33)	00	1 (6.66)	00
Average	9.6 (64)	4 (26.66)	0.2 (1.33)	1 (6.66)	0.2 (1.33)

The table-2 reflects the opinion of female secondary school headteachers about their financial and budgetary problems which they generally encounter within promoting quality of education. The data analysis demonstrates that in overall 90.66% of the respondents reported that they faced financial and budget-related problem in proper maintenance of their schools for promoting quality of education. The table further elaborates that 80% of the female secondary school headteachers described that they faced problems because of insufficient non-salary budget (NSB) and all (100%) of them faced problems due to its delayed release by the authorities/ department. Similarly, 86.66% reported their problems related to the complicated process of utilizing the budget; and 93.33% faced difficulty in managing different heads of school budget/finances/ accounts. Likewise, 93.33% of the female secondary school headteachers affirmed that they faced problems in meeting unforeseen expenses within the limited allocated budget of from other heads.

Table 3. The opinion of female secondary school teachers about their problems related to stakeholders or teachers, staff, parents & community or personnel

Statement/ Theme	Level of Agreement				
	Frequencies & Percentages (given in parentheses below)				
	SA	A	UNC	DA	SDA
Female headteachers face problems related to					
Political pressure	11 (73.33)	4 (26.66)	00	00	00
Undue community groups' pressure	8 (53.33)	6 (40)	1 (6.66)	00	00
Teachers' conflict and groupings	12 (80)	3 (20)	00	00	00
Social problems	9 (60)	6 (40)	00	00	00
The pressure of departmental authorities	8 (53.33)	7 (46.66)	00	00	00
<i>Average</i>	<i>9.6 (64)</i>	<i>5.2 (34.66)</i>	<i>0.2 (1.33)</i>	<i>00</i>	<i>00</i>

The table-3 indicates problems of female secondary school headteachers related to stakeholders including teachers, staff, parents & community and student which they faced in promoting quality of education. According to the table, all (100%) and 93.33% of the respondents were of the view that they face problems of political and undue community (ethnic groups') pressure respectively that affects their school management functions for quality education. Similarly, all (100%) were facing a problem of / and due to teacher's conflicts and groupings in their school which not only hinders their performance but the quality of education also. All (100%) reported their social problems and undue departmental pressure which according to them caused stress and socio-psychological problems. Such conditions also create difficulty in the promotion of quality of education at the secondary level. In overall, 98.66% of the female secondary school headteachers reported that they face problems in promoting quality of education because of undue political, ethnic, and departmental pressure; conflicts and grouping of teachers in the schools and male domination (social problems like stigmatizing) in the society.

DISCUSSION AND CONCLUSION

The results of this study are remarkable and attention-seeking and useful for all of the stakeholders of secondary schools particularly, female secondary schools. This study demonstrates that female secondary school headteachers face problems of lack of infrastructure (table-1) that hinder their performance for enhancing the quality of education. It is supported by different previous studies (Suleman, Hussain, Butt, & Ahmad, 2012; Suleman, 2015; Hameed-ur-Rehman, & Begum, 2013; Zafar, 2003; Shahzadi, 2002; and Shah, 2003) which demonstrated the similar results. The female secondary school headteacher also reported their problems associated with school's financial resources/ finances/ budget of school

funds (table-2) which coincides with the results of the studies of Ahmad, Rehman, Ali, Iqbal, Ali and Badshah (2013); Rehman (2002); Hussain (2001); Khan (1980); Khalid (1998); Malik (1991); (Saleem (2002) and Qureshi (2002). Results of the study demonstrate that female secondary school headteachers face problems in promoting quality of education which are related to stakeholders or teachers, staff, parents & community or personnel. It determines that female headteachers usually face problems because of undue political, ethnic, and departmental pressure; conflicts and grouping of teachers in the schools and male domination (social problems like stigmatizing) in the society (table-3). Alike results were demonstrated by various previous studies (Juma, Simatwa, & Ayodo, 2016; Makura, 2014; Hungi, & Thuku, 2010; Simkins, Garret, Memon and Nazirali, 1997; Nzeli, 2013; and Hungi, & Thuku, 2010). It is remarkable to mention that all of the studies mentioned in this paper more or less seem to address all areas of the problems of headteachers and reflect alike results.

In light of the results and discussion, this study concludes that female secondary school teachers face different problems in promoting the quality of education. They face infrastructure-related and financial problems along with undue political, ethnic, and departmental pressure; conflicts and grouping of teachers in the schools and male domination (social problems like stigmatizing) in the society. Therefore, suitable measures may be taken to address the issue for the cause of quality education.

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AN EVALUATION OF THE MARXIST APPROACH TO THE ENVIRONMENTAL CRISES

Javed Akbar Ansari, Aamir Hussain Siddiqui,
and Syed Ammad Ali

ABSTRACT

Environmental crises have now become a very serious global issue and work in this area has led to something of a revolution in Marxist theory which has contributed to its continued resilience within the academy. This paper is an attempt to assess Marxist ecological theory and evaluates the solutions this school offers towards addressing contemporary environmental challenges. We argue that Marxist eco-socialists have been (so far) unable to prove that the type of technological fixes suggested by capitalist scientists and adopted by capitalist states and market agents will necessarily fail to effectively respond to environmental changes ensuring the sustainability of capitalist order.

Keywords: Environment issue, Marxist, Commodification, Anthropocene

The seriousness of environmental crises is now widely recognized and among a group of scholars who have addressed these issues, Marxist eco-socialists have emerged as a major tendency. Indeed work in this area has led to something of a revolution in Marxist theory which has contributed to its continued resilience within the academy (Foster 2016; Hornborg, 2017; and Zalasiewicz *et al* 2015) This paper seeks to assess Marxist ecological theory and evaluates the solutions this school offers towards addressing the contemporary environmental challenges.

This paper is divided into three sections. We begin with an eclectic review of the nature and extent of emerging environmental crises the world currently faces. This is followed by an assessment of Marxist ecological theory and a tentative critique of some Marxist policy proposals to surmount environmental crises. We end our paper by raising some questions which we think Marxist scholars may address to enhance the policy effectiveness of their work.

The Anthropocene and its environmental impact

There is widespread recognition today that the geological epoch — the

Holocene — which has existed throughout mankind’s history and prehistory — is entering a new phase (or is ending) and we live in a world so dominated by human activity that natural geological balances are being undermined.

Human behaviour is transforming this world into an increasingly warmer, deforested, less biologically diverse and storm and cyclone-prone planet in which mankind’s extinction becomes increasingly possible.

The term “Anthropocene “ was coined by Paul Crutzen, a Nobel laureate of 1995 who argued that relentless widespread use of chemicals was gradually destroying the earth’s ozone layer¹. In the Anthropocene epoch the key environmental parameters” have moved well out of the range of natural variability exhibited over at least the last half a million years. “The nature of changes now occurring simultaneously in the earth system is unsustainable” (Crutzen and Steffen 2003 p.253)

The characteristics of the Anthropocene epoch and its likely impact on mankind’s existence was described in a seminal contribution in 2004 at the International Geological and Biology group (Steffen et al 2004) synthesizing the work on the current state of the earth system and its likely development leading to multiple catastrophes.

Some scientists have queried whether the Anthropocene is a distinct epoch or an age within the Holocene (Waters et al 2014). Early authors on this theme² including Crutzen dated the onset of the Anthropocene from the late 18th century suggesting that industrialization is as such the cause of the environmental decay a view mostly endorsed by the Green theorists and rejected by most Marxist eco-socialists who attribute environmental degradation to capitalist exploitation of human labour and the earth. Authors such as William Reddman (2003) have suggested that the Anthropocene began eight thousand years ago (with the emergence of large-scale agriculture). Such views are also rejected by Marxist eco-socialists.

Marxist eco-socialists argue that the authors dating the Anthropocene from ancient times “gradualise the new epoch so that it no longer (seems as) a rupture but a creeping phenomenon due to the incremental spread of human influence. This undermines (an appreciation) of the severity (and irreversibility) of the Anthropocene and mischaracterizes) the type of

¹ The term ‘Anthropocene’ was first used by Crutzen at a conference of the International Geosphere-Biosphere program in 2000.

² international Geological Congress scheduled to meet in August 2016 was expected to decide on this issue.

human response necessary to overcome its impacts (Hamilton and Grinevald 2015 p64)

Marxist eco-socialists argue that as the International Ecological and Biological Group's 2004 report shows there a strong correlation between indicators of human activity³, and of the changes in the earth system⁴ both of which have accelerated sharply since about 1950 (Steffen 2004)

During 2005-06 several authors have maintained that the earth is in its "sixth great extinction period characterized by rapid species loss increased atmospheric concentration of greenhouse gasses severe warming. Fertilizer production and fossil fuel combustion have led to more nitrogen conversion from the atmosphere into reactive forms than by all-natural forces in terrestrial systems put together⁵.

Marxist authors such as Barry Commoner and John Bellamy Foster attributed the onset of the Anthropocene to the transition of many social formations to a monopoly capitalist stage characterized by the social domination of the large multinationals and the very widespread use of non-degradable synthetic products (Foster 1994). Marxist eco-socialists thus stress the need to link the movements for environmental preservation and capitalist transition. This they claim is a fundamental Marxist insight overlooked by many orthodox Marxists who ignore Marx's emphasis on capitalism's tendency to engender an 'irreparable rift' in the processes of 'social metabolism'. Marxist eco-socialists thus seek to develop a socio-political account of the origins and dynamics of the Anthropocene epoch.

Marxist eco-socialists endorse the view that in about thirty to fifty years the global carbon budget limit will be broken, the average temperature will rise by two degrees centigrade and atmospheric conditions will change irreversibly so that the survival of mankind will become increasingly difficult if not impossible. Thus in the Marxist socio-economic view, the world has about fifty years to bring about a fundamental change in the hegemonic global political economy –capitalism as we know it—to avoid suicide⁶.

³ These include GDP and population growth, energy consumption and water usage etc.

⁴ These include atmospheric carbon dioxide, ozone depletion, species extinction, deforestation etc

⁵ These studies are reviewed in Steffen W (et al 2015) and Angus (2014).

⁶ This view is of course shared by a growing body of geologists, biologists and non-Marxist ecologists. For an early statement see Burton and Kates (1988), on the other hand, several scientists believe that preventing a 2-degree centigrade increase of average global temperature is impossible and the irreversibility limit is a 3-degree centigrade or 4-degree centigrade rise in global temperature.

According to Marxist eco-socialists, the fundamental cause of the biogeochemical disruption is accelerated capital accumulation. Green theorists and other ecologists, in the Marxist view, fail to appreciate the social systemic roots of the global environmental crises (Klein 2014 p 34-63) when they argue that environmental crises can be effectively tackled within the context of the existing global politico-economic system. Naomi Klein regards the “social denialism” of the mainstream liberal discourses as the principal barrier to the development of adequate (non-capitalist) policy response to environmental deterioration (Klein 2014). Green theory⁷ is dismissed on grounds for its “abstract, ethical orientation” (Klein 2014 pg-61) and its implicit acceptance of the classical economist view – heavily criticized by Marx – that “nature is a free gift to capital (Schmidt 1971, pg 9-10) Capitalism is said to exploit the environment and ignore the physical degradation that it causes (Despain 2015 p-41)

The Marxist Environmental Critique of Capitalist Order

The Marxist ecological critique developed in several stages. Soviet ecologists first identified speeding up of global warming in the late 1950s by pioneering geo climate studies. They were early analysts of the natural – social dialectic which influenced the evolution of the earth system (DeBardeleben 1985). Their work is often described as “late soviet ecology for ecological theories and concerns with conservation had emerged in Lenin’s times⁸. Rioli Bukharin wrote on the dialectical interchange between human activity and the biosphere and Boris Hemen developed a materialist analysis of the history and sociology of science (DeBardeleben 1989). Stalin’s failed attempt at “transforming nature” (the so-called acclimatization movement involving the destruction of ecological reserves) was condemned by many late Soviet biologists.

In the 1940s a concept was developed which studied combinations in a specific area of the earth’s surface of atmospheric material strata, animal vegetable and micro biotic life, soil and water contents possessing its specific type of interaction of these components...representing an internally contradictory dialectical unity being in constant movement and development (Sahlins quotes in Foster 2015 p.6).

This theoretical breakthrough led to several policy developments the

⁷*For Green theory see Smith (1998)*

⁸*The All Russian Conservation Society was established in 1924 with Lenin’s encouragement and ecological reserves were set up all over the country (Weiner 1988)*

most important of which was the launch in 1948 of the Great State Plan for the Transformation of Nature. This led to massive forestation throughout the Soviet Union based on the appreciation of the fact that restoring and maintaining forests' ecological health was necessary for regulating climate change. This is justly seen as the first major human initiative for controlling the climate⁹. In the 1950s another Soviet Union climatologist Mikhail Budykov was to be among the earliest to recognize global warming and predict its acceleration.

Despite the work of these scientists, Soviet environmental degradation had continued apace because of Stalin's industrialization drive and it accelerated after Stalin's death (Peterson 1993). "Late Soviet Ecology" developed into the world's first environmental preservation movement in response to Khureshov's attempt to rapidly industrialize agriculture¹⁰ From then an emphasis on the interaction between people and nature and on the assertion that a socialist organization of society would ensure optimal forms of such interaction became pronounced in the Soviet ecological literature.

The work of Budykov— who was the earliest to point out the impact of global warming feedback mechanisms on global average temperature was also very influential. Both Federer and Budykov continued to emphasize the need for changes in human behaviour to mitigate environmental degradation throughout the 1960's—especially important in this context was Budykov's 1966 paper "The Impact of Economic Activity on the Climate", Budykov believed that capitalist economies would not be able to induce desired behavioural changes for addressing environmental degradation. He, therefore, investigated the possibility of "technological fixes" to deal with climatic changes, just like mainstream western liberal ecologists¹¹. Many Soviet ecologists, including Federer and Budykov, had warned of the impact of nuclear war on the environment—the well-known "nuclear winter theory" leading to human extinction. A central argument of the late Soviet ecologists was on the continuing negative interchange between human activity and the environment. Budykov argued that Soviet-style economic planning was necessary for sustaining an environment ruled by 'reason'. In the 1980s what can be best described as "materialist humanism" characterized the work for some major Soviet ecologists,

⁹ *The Plan was soon dropped after Stalin's death in 1953*

¹⁰ *In the late 1960s, the ecology of Baikal lake the world's largest freshwater reserve was interfered with by diversion of rivers which flowed into it.*

¹¹ *Thus Budykov suggested using aeroplanes to dump aerosol in the atmosphere as a geoengineering tactic to manage climatic change. He did not, however, advocate market solutions see Budykov (1977).*

notably Frolov who argued that there was a need to reject the traditional view that humanity has a right to dominate nature (Frolov 1982). In a major anthology published in 1983 Frolov argues for ecologically justified development which takes into account “the objective dialectic of the interactions of society and nature”(in Ursal1983 p271) Frolov recognized that humanity has become a geological force and planning was seen as a mechanism not to limit its environmental impact but to manage it.

There is no advocacy of limiting growth (progress) in the writings of the late Soviet ecologists¹². The “ecologisation science” they advocate does not indicate how existing Soviet planning could be adapted to address the environmental catastrophes that had been created in the USSR over the past half-century even after Chernobyl. Progress – rather than sustainability — remained the major concern for most Soviet ecologists.

Unlike Soviet ecologists, the first group of western Marxists writing within the New Left tradition that emerged in the 1950s and 1960s did not recognize the ecological insights in classical Marxist texts. They thus sought to add on Marxist conceptions into Green theory or vice-versa¹³.

Subsequently, Marxist eco-socialists have sought to excavate Marx’s material conception of nature and relate it to his naturalist conception of history. “Second” and “third” stage Marxist eco-socialists emphasize their orthodoxy within the Marxist tradition by claiming their adherence to Marx’s methodology¹⁴. These “third stage” Marxist ecosocialist seek to apply Marx’s methodology to understand the nature of environmental crises to transit to a society in which the development of each is the condition for the “free development of all” and in which “freely associated producers govern the human metabolism with nature in a rational way” (Marx 1991. p959). The Marxist method of social analysis leads to the recognition that it is capitalist relations of production which have created an “irreparable rift” in nature —human relationship and repairing this metabolic rift requires incorporating ecological concerns in the project of constructing socialist society (Burkett 1999). Moreover, capitalist relations are the primary if not the sole cause which has distorted man’s relationship to nature, employing the dialectical method allows Marxists

¹² P.G Oldaks suggestion about widening the scope of national product accounting by including within its ambit services (health and education) does not impose any limits on capital accumulation and is similar to UNDP’s HDI indices (Ursul 1983)

¹³ Some of this work is described in Foster J.B (2014)

¹⁴ As Lucaks wrote “orthodoxy refers exclusively to the method” in *History and Class Consciousness* (1977 p-1)

to recognize that while social organization “in the last instance” depends on material and biological forces, it also necessarily impacts upon them. Man exploits nature in different ways and to different extents in different historical circumstances. This assumes that capitalist individuality is essentially a product of a history which determines both social and natural man’s being and consciousness. Nature is man’s body and man remains in constant dialogue with this “body” through labour (Marx 1942 p 283). Labour and freedom are perhaps the only two universal categories in Marxist methodology. Changes in systems of production —both mode and relationships —is a necessary means for changing man’s “dialogue with nature.” Re-articulating the labour process (Meszaros 2010 p10) is thus a key ethical and political process to which Marxist eco-socialists remain committed. This commitment is also seen as the “rational way to connect the social organization to the universal metabolism of nature” (Marx Engels 1975 p55-56).

First stage Marxist ecologists had in the main accepted Herbert Schmidt’s somewhat negative assessment of Marx’s work on nature (Schmidt, 1971)¹⁵. It reflected much of the social denialism of mainstream liberal ecological thought but acceptances of Green theory themes led Schmidt to advocate piecemeal solutions and ignore systemic issues¹⁶. First stage Western Marxist’s eco-socialism¹⁷ was characterized by continued emphasis on ‘progress’ rather than ‘sustainability’.

On the other hand, Paul Burkett’s book “Marx and Nature” published in 1999 rejected the eclecticism of Gorz and Benton and developed a concept of the “ecological value-form” (derived from earlier works by I. I. Ruben). The transformation of nature (raw materials) by labour into use-values is “general” production: The capitalist labour process then transforms use value into exchange value. In capitalist economies, Marx argued that nature was taken to be “a free gift to capital” and excluded from national total product estimations (GNP) since “value-added is the sum of wages plus rent plus profits (surplus value)” (Burkett, 1999 p-71).

Capitalism commodifies segments of nature by turning them into a trade-able capitalist property and thus included as income of their owners

¹⁵ Schmidt saw himself as a Marxist. His book *The Concept of Nature in Marx* was originally his PhD thesis presented to the Frankfurt School under Horkheimer’s supervision.

¹⁶ This school of thought is represented in works of Benton (1989) and Gorz (1994)

¹⁷ Sometimes referred to as ‘greening of Marxism’

in aggregate exchange value calculations. Segments which cannot be commodified - sunlight, the climate, wild animals, and their habitats - are free gifts and costs of their use in capitalist order are not taken in to account. It is this cost less exploitation of non-commodified nature which generates environmental crises¹⁸ according to the Marxist eco-socialists.

Thus, capitalism has a built-in tendency to plunder nature through the industrialization of agriculture (which robs the soil of its natural nutrients) and colonization of non-capitalist countries leading to the export of soil and nutrients in the form of fuel, fibre and food (Marx, 1992, p-149). Ending the 'exploitation' of labour as well as ending the exploitation of nature was thus seen as necessary to overcome the "metabolic rift" which capitalism has created. The transition to socialism will ensure that "socialized men – will govern the human metabolism with nature in a rational way – appropriate for their nature" (Marx, 1997, p. 959).

Marxist eco-socialists hold that regarding nature as a free gift to capital, capitalism externalizes the cost of environmental degradation on nature and future generations. Continued capital accumulation in the short to medium run (say throughout the 21st century) is quite compatible with continued environmental degradation, some Marxist eco-socialists claim¹⁹. This compatibility has been called into question by the Monthly Review School now asserts this incompatibility "Finance monopoly capitalism" has so exacerbated, the environmental crisis, that the ultimate incompatibility of accelerated capital accumulation and environmental "plunder" is becoming increasingly evident²⁰. This school asserts that "the problem threatening the environment is the accumulation of capital, under the present phase of monopoly-finance capital and not just growth" (Foster, 2015, pg 10 emphasis in original) – presumably planned capital accumulation and growth is compatible with environmental sustainability according to this view.

Marxist eco-socialists recognize the cultural impact of "monopoly capitalism". In the 1960s, Paul Baran had written "people steeped in the

¹⁸ *The widespread advocacy of national and international capitalist agencies of carbon emission trading and privatization of oceanic and freshwater resources illustrates how increased commodification is seen as an efficient means for tackling environmental degradation.*

¹⁹ *This claim is to be found even in the "treadmill of production" perspective developed by Schnaberg (1980)*

²⁰ *The concept of finance capitalism is derived from Lenin who wrote "the typical ruler of the world has become finance capital, a power that is peculiarly flexible and mobile; peculiarly entwined at home and internationally, peculiarly devoid of individuality and divorced from the process of production, peculiarly easy to concentrate (Lenin 1973, p 13-14)*

culture of monopoly capitalism do not want what they need and do not need what they want” (Baran,1969, p 30). Monopoly capitalism accelerates the oncoming of environmental catastrophes by the waste of energies and natural resources, production of synthetic and toxic products, a gigantic and quite unnecessary sales effort and astronomical nuclear arms buildup (Foster and Chesney, 2012). It is this “artificially stimulated growth” and not “growth as such” which needs to be curtailed to ensure sustainability. This “artificially stimulated growth” is sustained above all by “gigantic” increases in distributional inequalities which feed into the continued development of environmentally destructive technologies of production and exchange. Capital is technologically and socially pushing against “planetary boundaries” which it cannot have the power to override.

The economic crisis which erupted in 2007/2008 due to “over-accumulation”, financialization and relative stagnation (i.e. GDP growth rates falling globally and especially in Europe) feeds into environmental crises (Foster and Chesney, 2012). And “austerity” economics provides no solution and exacerbates environmental crises for it is focused upon accelerating the pace of “the production treadmill”. As Habermas wrote as early as 1975, “Capitalist societies cannot follow the imperatives of growth limitation without abandoning their principle of organization. The production of productive forces cannot be uncoupled from the production of exchange values without violating the logic of the system (Habermas, 1975, p 41-43). The principal means for producing such uncoupling is by creating a “just” re-distributive system that argues Marxist eco-socialists.

According to the Marxist eco-socialists, an “environmental proletariat” is emerging, the frustration and deprivation of which is leading it to recognize the need for avoiding environmental disaster by overthrowing the system. This “environmental proletariat” appreciates the relationship between food crisis, water shortages, power failures and increased pollution on the one hand and growing inequality, unemployment and growth deceleration (stagnation) on the other. It regards the second set of a phenomenon as the primary cause of environmental degradation and is struggling to overthrow the “capitalist class” both for redressing economic injustices and ensuring environmental sustainability (Harvey 2010)²¹. The “environmental proletariat” - consisting of activists of the climate justice

²¹ Harvey calls the mass movements against ANC rule in South Africa during the 2000-2010 decade as a co-revolutionary struggle against both austerity policy and environmental degradation (Harvey 2010 p228)

movements, indigenous and coloured people, women, LGBT and students - are joining forces with the traditional working class and calling for “system change not climatic change”. The “environment proletariat” may not at this stage be espousing Marxist eco-socialist perspectives but its immediate demands are paving the way for the triumph of Marxist eco-socialism (Magdolf and Foster, 2011, p123-141)

The Marxist Eco-Socialist Agenda for Addressing Environmental Crisis

These perspectives have been widely challenged in the literature by non-Marxist ecologists and by some Marxist ecologists as well e.g. Bond (2012), Guha (1999). The mainstream environmental debate at both global (UN) and national forums is firmly rooted in arguments which seek to prove that environmental sustainability can be achieved by institutional and technological fixes within the existing global capitalist order²². We will not rehearse this argument here but instead, end this paper tentatively assessing the policy solutions of Marxist eco-socialists to achieve environmental sustainability.

Marxists argue that the primary agency for instituting the “sustainable human development” regime they advocate will be ordinary laymen organized in mass movements and not elites. The man in the streets is gradually developing the “good sense” that induces him to take the environmental crises seriously. For Antonio Gramsci “good sense was the healthy nucleus of common sense (it is) necessity which gives a constant direction to a conception of activity” (Gramsci 19 p 327). This has been interpreted to mean “conception of truth... and an emergent morality among those who do not rule our planet” (Ytterstad 2014 p141). This “morality” induces the individual to recognize the need for “an effective and active (practice)” (Nilsen 2009 p412). According to Gramsci “the subaltern classes want to educate themselves in the act of government and (therefore) have an interest in knowing all truth” (Gramsci quoted in Thomas 2009 p452)²³. What are the elements of the strategy aiming to intensify the need for enhancing the consciousness of the masses of the need for struggling for environmental sustainability as an element of the struggle for “system change”?

Proletarian morality is the morality of freedom. This morality is

²² As represented in the December 2015 Environmental moot of the UNI in Paris.

²³ It should be stressed that Gramsci was writing in the context of a classic proletariat revolution aiming at the establishment of the dictatorship of the proletariat and not in the context of environmental crises.

presumed to have a “scientific base” in the belief that society does not pose for itself tasks the condition for whose resolution does not already exist. When the solution of these tasks becomes a duty, will becomes free morality (becomes) a search for the conditions necessary for the freedom of the will (Gramsci 1971 p409-430)²⁵ emphases in original. Thus the common man has to believe in the seriousness of environmental crises. He has also to be convinced to believe in the solutions to these crises proposed by the Marxist eco-socialists.

Arguments for impending environmental catastrophe have been challenged and the credibility of Marxist eco-socialists solutions is of course disputed. The fundamental question; why should the rational adult of 2019 undergo stress and endure suffering (through revolutionary struggle) to prevent environmental catastrophes that will occur after his death, has not been seriously addressed by advocates of “exhaustive realism” (Collier, 2005 Craven 2007). Freedom necessarily ends with death and if necessity is conceived “as a search for conditions necessary for the freedom of the will” (Gramsci 1971 p 432) there is no reason to concern oneself with events after death. If the environment activist is committed to Enlightenment rationality, how can he recognize any “interest” in existence after his existence has ended?

Collier’s “use value rationality (2005)” cannot determine after death choices for the “use” in the Enlightenment view ends with death. Moreover, capitalism expresses use-value through exchange value calculations and planning systems in actually existing socialist countries have also invariably done so. How can use rationality estimate costs and benefits of after death choices for individuals with or without reference to exchange values? Demands for “climate jobs”, land preservation by indigenous people, and temperature stabilization by low-lying island countries, such as the Maldives, all reflect immediate concerns. The third-world leaders who argue most vociferously at global environmental venues are strongly committed to accelerated growth strategies and very reluctant to reduce national carbon emissions or adopt other environmental deterioration prevention measures themselves. The policy suggestion of the Marxist eco-socialists mainly relates to the immediate -not after death- “interests” of the masses they seek to mobilize. Those demanding climate justice are raging against environmental “crimes” of others (the rich countries, the corporations, the militaries) they are not in the man motivated to reduce their consumption. The Marxist eco-socialist movements feed upon this

rage and argue that transforming the relations of production will ensure improvements in the consumption level of living ordinary people. The Marxists rejoice that “more people are getting angrier” (Ytterstad 2014 p159) at climate injustice but can anger motivate people to accept a reduction in their consumption level. The Marxist eco-socialists argue that the working class will lead the other elements within the “environmental proletariat” to struggle for promoting their immediate material interests on a policy platform which combines demands for higher wages, better working conditions more jobs, poverty alleviation, education, reduced inequality with measures for arresting environmental degradation.

The alliance of the environment and working-class proletariat is urged to struggle against low wages (Despain 2013 p40) and rising inequality through the establishment of workers “self-managed corporations” and workers’ control of “socialist savings” (Schweickart 2011 p132): Alpowitz argues that this “has the potential to renew a sense of community” (quoted in Despain 2013 p42). This is, however, no reason to believe that such a community will reject Enlightenment, rationality or welfare and profit maximization.

Ruskin calls for a ‘great transition’ in which consumerism, individualism and domination of nature will be replaced “by a new triad of quality of life, human solidarity and ecological sensibility” (Ruskin 2006) — the relationship of “consumerism” and “quality of life” is not explicated by him: how is “quality of life” to be measured if not through utility — this is a problem which has remained unsolved since the time of John Stewart Mill. The Marxist ecosocialist conceptions of human development are qualitative, collective and cultural, and require for their fulfilment the egalitarian conditions of “basic communism”, with distribution according to needs (Foster 2015 p 9). We have elsewhere described in some details Marx’s conception of communist society (Ansari 2016 appendix 2)²⁴. And it is not at all obvious that communism will usher in “a stationary state a steady-state economy without net capital formation (Foster 2015 B p9). Quite the contrary communism is seen as a state of abundance where desire fulfilment is assured and all the time is spent in productive labour. It is not clear why Marxist eco-socialists expect continued expanded production under communism to become

²⁴ According to Marx in ‘Basic Communism’ there is the elimination of the division of labour, activity with and for others becomes a primary want of all, human mastery over nature, the end of organization of all human activity except production and elimination of law and disappearance of all human collectivities – firmly, race, nation, community, class, state. For sources see (Ansari (2016, p204)

environmentally sustainable while rejecting the liberal claim that continued economic growth can be made compatible with environmental sustainability.

The immediate demands of the Marxist eco-socialists when they participate in environmental, mass movement²⁵ - such as the imposition of a carbon-free system, a ban on coal-fired plants and fossil fuels, cutback in nuclear and military expenditure and zero growth in rich countries- are indistinguishable from those of many Green and liberal environmental lobbies, minus the latter's ethical arguments and a greater emphasis on redistribution²⁶ and there is no reason to believe that the implementation of such measures will lead to a transformation of individual consciousness and a rejection of consumerism and individualism - hermits and monks and sadhus and fakirs are not to be found in the ranks of the "environmental proletariat". Such movements may mobilize the general public but cannot motivate the individual to curtail his standard of living (invariably and inevitably measured in utils). Many environmentalist movements are seen by Marxists as – and often are in fact- struggles against precariousness and poverty.

"Precariat" and "proletariat" participants within these movements struggle to end their material deprivation- these are movements of revenge-seeking to deprive the "other" of his riches. They are not movements for moral rejuvenation- Moral rejuvenation is not fostered by anger and hatred. A revolutionary movement may or may not transform capitalism from "within" and planning may or may not replace market mechanisms as an instrument for achieving sustainable development. What the substitution of socialist relations of production for market mechanisms cannot achieve is a transcendence of Enlightenment rationality and the individuality it nurtures. This individuality is committed to freedom within this world and the quest for freedom is necessarily the quest for the domination of nature.

Enlightenment rationality and commitment to freedom/welfare maximization is, of course, a relatively recent historical phenomenon, and as Naomi Klein points out many "Blockadia" movements demonstrate attachment to different conceptions of land and life (Klein 2014 p 287).

²⁵ Which in their views is the coalition of the environmental and working-class proletarians.

²⁶ Marxists often propose redistribution of money raised through carbon taxes to the entire population of a country on a per capita basis.

Most important among these are the indigenous movements of Latin America, Africa and Indonesia defending land rights but this attachment to ‘mother earth’ is only one element of the lifestyle of these communities (Red Indian, Inuit, Dyaks) who cannot be conceived of as expressing a commitment to a Marxist (or any other) conception of freedom and progress. We are unaware of any Marxist text which argues that the Marxist conception of a “society of abundance” can sustain/universalize the life-world of the Amazon forests²⁷. The “Blockadias” may be seen as movements for capitalist justice rather than for environmental sustainability per se or transition to socialism.

In capitalist order value is calculated as exchange value whether through market mechanisms or planning. This means that for an object to command value in capitalist order it must be commodified (produced as something which can be bought and sold, exchanged as value). According to FAO estimates the world currently produces and trades (i.e. commodifies) 18 live stocks and 155 crop species (quoted in Roppel 2015 p104) out of an estimated total of 1.58 million currently existing species.

Exchange value can be ascribed to not yet commodified resources by integrating them in capitalist markets through an extension of capital ownership trade and valuation (via capital and commodity markets). This is already being attempted by the privatization of water, solar energy, industrial and urban waste and land grabs etc. Marxist eco-socialist fails to show why an extension of capitalist valuation mechanisms to non-renewable resources is a necessarily ineffective means for averting environmental crises.

Despite the systemic resistance to adopting the technological fixes that would involve the commodification of more and more natural resources many capitalist states and elites increasingly recognize the need to undertake environmental management to sustain capitalist order. Technological adaptation has been a key feature of capitalism’s history and its resilience to existential threats and crises is considerable. In our view, Marxist eco-socialists have been (so far) unable to prove that the type of technological fixes suggested by capitalist scientists and adopted by capitalist states and market agents will necessarily fail to effectively respond to environmental changes ensuring the sustainability of capitalist order.

²⁷ *These lifeworlds are described for example in Salins (1972)*

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CPEC: PAK-CHINA ECONOMIC CORRIDOR VISION 2025

S. Rashid Ahmed, Syed Salahuddin Ahmad,
and Syed Shahabuddin

ABSTRACT

The objective of this study is to examine the Pak-China Economic Corridor Vision 2025 in the broader context of Pakistan China relationship. The China-Pakistan Economic Corridor is an extravagant development project. It is a trade route from China to the world through Gwadar Port. It will be assessed as to how in the next 25 years, the CPEC will benefit Pakistan and China. This study will attempt to find the answers to some of the pertinent questions around which the central theme of this paper revolves. This study will focus on the proposed benefits for Pakistan and China. It will assess and foretell repercussions of the Gwadar Port that will have an impact on the whole world. Pakistan is attempting to strengthen its position on the global stage to win the race of development against time. Pakistan wants to achieve this objective through operations of the Gwadar Port and association of Pak-China economic corridor with the CAR states. This may only happen if both countries make wise decisions concerning who should be involved in the plan to reduce any risk of failure. The contrasting ideas between India and Pakistan's agreement on "No First Use" could not possibly be the greater risk. CPEC may develop Pakistan's nuclear capability, which may then revive India's nuclear threat. China-Pakistan Economic Corridor, a mega-development project signed between the two countries is considered to be a "game-changer" on economic and geostrategic grounds. The Pak-China Economic Corridor will usher the bright economic future of Central Asian Republics.

Keywords: CPEC, Gwadar Port, CPEC Vision 2025, Central Asian Republics

INTRODUCTION

China-Pakistan Economic Corridor is an extravagant development project. In reality, it is a trade route from China through Pakistani Port in Gwadar. CPEC Project was established on 18 February 2015 in the aftermath of the meeting of Chinese Premier Li Keqiang with Pakistani President Asif Ali Zardari. It was decided to enhance mutual connectivity in a Memorandum of Understanding between the two governments. In November 2014, the Chinese government had announced its intention to finance Chinese companies as part of its \$45.6 billion energy and infrastructure projects in Pakistan as part of the projected CPEC agreement. After a series of meetings and MoUs signed by China and Pakistan, Gwadar Port was built for an operational kick-start to implement the Pakistan China Economic Corridor project. Gwadar is an underprivileged town of Balochistan province of Pakistan. CPEC will not only benefit China and Pakistan but will have a far-reaching impact on Iran, Afghanistan, India, and Central Asian Countries. Since the western countries have surplus products, the center of trade has shifted much to the eastern part of the world providing an opportunity for Pakistan to expedite its development through the CPEC.

CPEC Vision 2025

To understand the future vision of the CPEC mega project, an in-depth knowledge about the nature of this whole new idea and the vision of the CPEC is necessary. It aims to lead Pakistan from a lower-income to a higher-income country by pushing current GDP from \$1641 to \$4200. The CPEC promises to double today's GDP over the next decade

The MoU on China-Pakistan Economic Corridor was officially signed on July 13, 2013 to bring a gradual uplift of 4.5 billion people from Asia. The future of CPEC is only in the hands of the cooperative partnership that lies between China and Pakistan. The spirit of trust and friendship is the best ingredient to generate development in bilateral and geographical contexts.

Problem Statement

The purpose of this study is to assess as to how Pakistan will emerge from a lower-income to a higher-income country by raising its GDP up to 2025. Another problem is to find out how the economic growth of Pakistan will accelerate to meet the demands of CPEC Vision 2025. We will

endeavor to discuss the Chinese policy about CPEC's projects. Another important part of this discussion is to analyze the U.S and Indian nuclear policies that may affect the progress of CPEC

OBJECTIVES OF THE STUDY

1. To examine how the CPEC Vision 2025 will accomplish the dream of regional connectivity. By 2025 it is envisioned that the Port of Gwadar will become a hub for trade relations between China, Pakistan and other countries of the world
2. To discuss the trade logistics, telecommunication, trade facilitation of CPEC at Gwadar Port. CPEC could also invite other countries such as U.S, Japan, Australia to become the trading partners and to achieve regional prosperity.
3. To investigate how the positive image of Pakistan will increase at the international level through CPEC. Once Pakistan and China are connected with Central Asian Republics new job opportunity for millions will be created.

RESEARCH QUESTIONS

1. Will CPEC Vision 2025 bring regional connectivity?
2. What will be the advantages of CPEC Vision 2025 through Gwadar Port?
3. Will CPEC enhance Pakistan's nuclear capabilities to counter the Indian nuclear threat?

SIGNIFICANCE OF THE STUDY

This paper will try to find out the challenges faced by the CPEC and its significance, particularly for Pakistan's economic development. The CPEC is bigger than just a strategy to develop the South Asian region. It links the Silk Route Economic Belt with the 21st Century Maritime Silk Route. The Vision of 2025 aims to make Pakistan the next tycoon of global trade. The projected vision will allow China to reduce its distance to the Indian Ocean that covers almost 40 per cent of the world's trade. The implementation of the plan will also allow the CPEC to serve as a trade route for other neighboring countries.

Both China and Pakistan have progressed to such an extent that it may seem impossible for them to back out now. Almost 40 per cent of the world's

trade passes through the Indian Ocean, Australia's fuel and food are also transported through the sea. It is important to mention that the Radicalization Awareness Network has been active in this region and the region of Gulf since 1990. The RAN is a watchdog agency of European Commission. The RAN has been active in observing the whole project of CPEC.

The CPEC vision 2025 if materialized will change the economic environment and political geography of Asia, Africa and the Middle East.

REVIEW OF LITERATURE

CPEC is a modern phenomenon that started in 2013. Not many books have been written on this topic. Only official documents and media reports are significant sources are sources. Government documents portray a wide picture of bilateral relations between China & Pakistan. Conferences, seminars and interviews have been conducted to elaborate on the significance and operation of CPEC projects.

The Chinese President, Mr. Xi Jinping visited Pakistan and finalized agreements of \$28 Billion on providing almost half of the capital of the total estimated cost of construction, ranging from upgrading Pakistan's railways to building power plants. A heavy capital investment makes us believe that China may take over the Gwadar Sea Port.

Zhen Summers explained that CPEC Project will manage the Free Trade Zone on forty-three years lease bringing all port's business affairs in control of China. Under the CPEC project, the civil works on the site were started in May 2015 (CPEC, 2017a).

An eminent scholar, Prof Dr Syed Salahuddin Ahmed has also elaborated the economic and political relations of Pakistan and China in his book *The Politics of International Economics Relation*.

The Chairman of National Development & Reform Commission China has chalked out that the China Pakistan Economic Corridor is closely-related with the Belt and Road Initiative and therefore requires closer cooperation for greater progress through sea route. The focus will be jointly building smooth, secure and efficient transport routes connecting with major seaports along the Belt and Road (CPEC, 2017b).

The major areas of CPEC Vision 2025 have been categorized as Urban

Development, CPEC Trade and Industry cooperation, Regional Connectivity under CPEC, Financing and Financial Sector Integration, and Job Growth and Human Resource Management. These categories vindicate that CPEC is a grand economic project between Pakistan and China.

Following are some points which show the potential CPEC Vision 2025

GDP Growth

1. A huge amount of \$62 billion will be added to the economy, thus Pakistan's GDP will increase by 20%.
2. According to World Bank sources Pakistan's GDP growth rate has already increased from 4.7% in 2015 to 5.4% in 2016
3. The same sources show that Pakistan's total GDP has increased from \$244 billion in 2014 to more than \$ 300 billion in 2017()
4. IMF reports that \$13 billion will be added to Pakistan's GDP by 2025

Energy generation

Ministry of Finance report says that access to electricity for the rural population increased from 90.3% in 2015 to 98.8% in 2016

1. Transmission and Distribution Losses went down to 16.5% in 2017 from 19% in 2015.
2. Bill recoveries increased from 16% in 2015 to 19% in 2017.
3. Electricity generation increased from 96,496 GW/h to 117,326 GW/h
4. Pakistan Economic Survey reports that Installed capacity of electricity became 29,573 MW in 2018, which was 22,812 MW in 2013.
5. A total of \$ 33.8 billion in energy project have added 12,230 Megawatts of energy.

The huge financial investments by the Chinese government will raise Pakistan's economic and financial strength and improve the standard of life of ordinary citizens from a lower-income to a higher-income by raising its GDP. Besides economic prosperity in the region, the project will also

bring peace and multilateral cooperation among the countries in the region. This will be materialized through CPEC Vision 2025. Pakistan's economic and financial strength and improve the standard of life of ordinary citizens from a lower-income to a higher-income by raising its GDP. Besides economic prosperity in the region, the project will also bring peace and multilateral cooperation among the countries in the region. This will be materialized through CPEC Vision 2025.

On the issues like Chabahar Port and the pact of trade and transit corridor linking India, Afghanistan and Iran, were discussed during PM Modi's visit to Iran. He has reopened a new door of discussion in New Delhi about its position on the Chinese-owned logistics project One-Belt-One-Road.

The huge investment of China's project in Pakistan has strategic importance because it would help China to secure its far-western regions from any adverse action by India or the U.S.

RESEARCH METHODOLOGY

The study in the current paper is based on a descriptive & analytical method. To make the research purposeful, authentic references from the research books and journals have been consulted which can help to understand this research comprehensively. We will also refer to research material concerning foreign policies of both India and the USA. Some significance references from important papers will be referred to as presented into Conferences on CPEC and OBOR.

The analysis of the nuclear capability of Pakistan, China and India with special reference to the CPEC project will be carried out in this paper. The hypothesis regarding Gwadar Port will be based on both analytical as well as a descriptive method.

Internal as well as external problems within Pakistan give rise to susceptibility towards the implementation of CPEC.

Dependency Theory

It is an approach towards understanding economic underdevelopment that emphasizes the putative constraints imposed by the global political and economic order. According to dependency theory, underdevelopment is mainly caused by the peripheral position of affected countries in the

world economy. Typically, underdeveloped countries offer cheap labor and raw materials in the world market. This theory provides a theoretical framework for the development of third world countries. Economic policies set up by developing countries are based largely on the economic pattern of the developed countries. The developing countries seek more fund and technology from the developed country. The developing countries become dependent on the resources, expertise and finance from the developed countries. Saudi Arab, Qatar, UAE etc. are dependent on U.S finance, expertise and technologies. Pakistan to a great extent depends on China, U.S, etc. for trade and economic assistance. Pakistan will become a major stakeholder of economic activities in the region.

ANALYSIS AND DISCUSSION

China-Pakistan Economic Corridor

In an online article published by The News, Pakistan's COAS finds his country's relationship with China as one that finds unlimited hopes and respect in the world. "Pakistan Army and the people of Pakistan take great pride in our deep-rooted brotherly relationship with the people of the Republic of China". According to him, "Both countries had assumed shared responsibility towards achieving stability in the region and prosperity of the people. This unity of purpose has led to the consolidation and has strengthened our resolved determination for the nations, to brave all challenges and storms together" .

He declared "I convey deepest compliments from all ranks of Pakistan Army, to all ranks of People's Liberation Army. This day symbolizes the power of people's unity, unflinching resolve and sacrifices, owing to which PLA, today, is one of the finest military outfits in the world" (Ibid)..

History bears witness that there has been no conflict between the two countries since 1949.

Due to simultaneous change in leadership for Pakistan and China, both have found it hard to enhance their economy through cooperation until the mega project of CPEC found its way. This gateway allows both countries to extend their commercial boundaries through to the Western border area. This plan by its size alone can determine that there will be many new jobs resulting reduction in poverty. In Pakistan, the province of Balochistan suffers more poverty than other provinces. Some key

areas that this plan hopes to cover in the future are integration, information network, energy coalition, agricultural development, poverty alleviation, tourism, and financial cooperation.

Many countries of the South and Central Asia could increase their trade by developing healthy relationships with both Pakistan and China. Pakistan can only become a geopolitical hub linking these South Asian countries with other parts of the world if this economic partnership is maintained patiently until the full benefit has been achieved by both parties.

Since the global economic landscape has changed, there is a need for new global governance and the overall strategy of the CPEC is going to make Pakistan the new Asian Tiger in 2025. Pakistan's journey to victory is no more than a prolonged wait and seeks immense trust, hope and patience from the people of Pakistan.

The project emphasizes highways and railway transportation system which would link Kashgar, West China with Khunjrab, Northern Pakistan. It further extends to Karachi and Gwadar through various routes. The energy sector was assigned top priority to overcome Pakistan's energy shortage. Energy projects will achieve rapid development

The corridor project proposes to invest US\$34 billion in the energy sector and approximately US\$11 billion in the infrastructure sector. Pakistan and China have decided to increase the electricity capacity to 10,400 MW through Early Harvest Energy generation projects which will spread across the country and were supposed to be completed by the year 2017-2018. Another 6,645 MW project for energy is on the priority list. The Gwadar Port project is the centerpiece of Pakistan and China strategic partnership due to its strategic location and the potential for becoming a future economic and energy hub.

The cluster of projects carried out under the China-Pakistan Economic Corridor will transform Gwadar into one of the world's leading ports. It will have commercialized areas and provide tourist facilities with integrated infrastructure and investment opportunities. Gwadar Port would provide economic support particularly for the development of the Balochistan Province and for Pakistan in general. The project known as CPEC will attract international traders from different countries to invest in Pakistan. It is a 200 million market with a great advantage, for investors.

Fig.1: CPEC Route Map



(MERICS, 2018).

Nature of CPEC

What is the nature of CPEC?

This attribute is typically known for its lack of clarity. Even though many details have been revealed such as the construction and design of the plan; there are still specific elements oblivious to the public e.g. the financial resources. Moreover, the political sensitivity surrounding and trailing the route also discourages a fervent effort in the completion of the project. Since Chinese President's first visit in 2013, a total of 46 billion dollars were estimated for the CPEC. This excludes the expenditure on the intangible resources that will be fed after the route and the Ports are completed.

CPEC is a long-term mega-investment project that will also shower its blessings to the billion of people for a long period. Even though the thought of having the route of the CPEC may evoke the idea of Chinese public gaining great leverage on Pakistani soil, the very concept of a 'corridor' exemplifies that the nature of the plan is very intra-Pakistan. Upgraded roads with fiber optics and on-going speculation of railway tunnels can confirm that the route might show the Chinese public no more than a commercial venture.

One of the strategic values of the CPEC is that the investment in the plan is already a foreseen potential for Pakistani products internationally. Once open for business the cheap labor of Pakistan can be as productive as that of Indian/Bangladeshi and many South Asian workers.

The project is estimated to be nearly of 45 billion dollars in the next 15 years or so. If materialized. It will be equal to the accumulated direct foreign investments into Pakistan since 1970. The question that can arise from this huge estimation is whether Pakistan and China will both gain benefits that outweigh the total cost in the project? For a better understanding of the reply, an important point which should be taken into consideration is that this project will yield other sub-projects and provide a greater opportunity for greater investments that will come along at the opportune time.

The Negative Role of India against CPEC

China and India who make up almost 40% of the world's population coincidentally are situated side by side have also some old territorial differences and disputes just like the disputes between Pakistan and India. Both, China and India are striving towards regional supremacy Pakistan has always been threatened by Indian forces invading and occupying its land. Indian friendship with China, which has the most competent military force, can pose serious security threats to Pakistan.

The CPEC can further bring advantage to China by achieving dominance in trade in the Indian Ocean and gain regional supremacy. The Corridor is an extended geo-economic strategy of China which proposed it as 21st century Silk Road. Pakistan and China would like to see that this mega project brings benefits not restricted within their boundaries but more as a booster that will shoot up the Pakistani economy and potentially China's global position.

Till this date, China has been meeting its oil demands through the supplies from the Middle East. Today when the oil tankers have to go to such territories that are ruled by hostile navies, such as the Strait of Malacca. The Strait can be blocked by the US navy to render it as a choke point. Because of the US's superiority in the region, the US navy can shut this traffic down anytime and half of China will suffer from low oil supplies.

As soon as the corridor is completed it will cut down the distance of transport from 10,000 miles that are being met today between China, and the Middle East and Africa. The Middle East is one of the top suppliers of crude oil to the Chinese. Almost half of China's daily consumption of oil is met by Middle Eastern imports.

The Corridor will also provide China with new markets in South Asia and the Middle East for its products. The foreign companies might set up distribution networks in the future to cater to domestic demands and also share their contribution to the future export hub. For Pakistan, CPEC is a key or a gateway to economic prosperity and if one judge carefully it can be a winning game.

CPEC's implementation may guarantee Chinese presence in Pakistani region and the investment they make, will further increase the friendship prospect. This change might also draw favorable Chinese policy towards Pakistan in regard to Pak-India hostile relations.

CONCLUSION

Shipping merchandise overseas through containers is the best and safest option since it is cheap. Goods can be imported and exported on a large-scale and are protected from any environmental hazards.

Before the CPEC project was started in 2013, Shanghai was considered as the largest Port. It spreads from the east of China and to the south of Hangzhou Bay. Shanghai was one of the largest ports and became the largest city in Far East Asia after surviving many troubles during the early 90s. During the last decade of 1900, China introduced reforms for expansion of its large-scale international business.

Advantages for Pakistan

CPEC route is trailing into one of Pakistan's most deprived provinces. i.e. Balochistan. It is hoped, this route will bring better facilities for people. The CPEC will make Pakistan a middleman for the trade that is connected with

Europe, Africa and Asia. The presence of China also provides a sense of relief from threats of Indian invasion. On the other hand, the project is very much beneficial for Chinas. It provides her a big opportunity to fulfilling its dream of One- Belt-One-Road, which will connect three continents, Asia, Europe and Africa. All exports will be transported through this route. Pakistan will provide a bridge and linkage between Europe, Asia and Africa.

As Gwadar Port will become operational, the distance will be reduced to less than 5,000 km. Almost 80% of China’s oil is currently transported from Strait of Malacca to Shanghai which is spread on the distance of 16,000 km and takes 2-3 months. The Gwadar Port will act as a bridge for the new Maritime Silk Route that envisages connecting three billion people in Asia, Africa and Europe. When fully operational, the Gwadar Port will promote the economic development of Pakistan and later become a gateway for Central Asian countries including Afghanistan, Uzbekistan. Through the extravagance of the project, Pakistan will become the focus of business and trade in Asia.

Materializing this grand dream, the project will prove to be a game-changer for the future of Pakistan and all those countries who will benefit from it. One should appreciate the Chinese investors and other stakeholders including the Pakistani private sector, who have undertaken positive roles in steering forward the operations. The geostrategic importance of this region can reshape international security which is linked with this region.

CPEC TRADE PROSPECTS;

A large fraction of Pakistan’s trade with China \$16bn occurs through the sea route: 97pc through the sea, 2pc by air and 1pc by land.

Distribution of Pakistan’s export along with the mode of shipments 2013 (Export Values in PKR Billions)

	Firms		Exports	
	#	%	Value	%
Modes	1	2	3	4
Air	12,335	71	345	13
Sea	97,01	56	2204	86
Land	429	2	41	2

The CPEC would bring a shift in the modes of transportation

Pakistan can become a \$750 billion economies by 2025

Only 18% of Pakistani GDP is estimated to come from exports.

Its export has to grow at a rapid 10% CAGR till 2025

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HOUSE FINANCING BY ISLAMIC BANKS: INCIDENCE IN THE PROVINCE OF SINDH-PAKISTAN

Fouzia Hanif, S. Khurram Khan Alwi, and Mussarat Shamshir

ABSTRACT

The Islamic banking system is based on the Law of Shariah, which emphasizes social justice and the equitable distribution of wealth. This system addresses the financial inclusion which aims to control poverty and build a healthy economy. Islamic banks, motivate individuals and businessmen to mobilize their savings. The purpose of this study is to analyze the availability of house finance, provided by Islamic banks, in the province of Sindh; to fulfil the basic need of shelter. Everyone aspires to own a house, but due to limited resources, people face massive impediments; moreover, it becomes difficult for the government to provide adequate housing facilities to the entire population. To address this issue, Islamic banks introduce different Islamic housing instruments, which wholly comply with the Islamic law of Shariah. Sindh is the second largest province of Pakistan and it faces enormous complexities regarding housing problems. Without much ado, the government initially introduced some housing schemes, however, due to the extensive population; they were unable to satisfy the need for shelter for all the citizens. The Government ought to introduce new housing schemes, besides the existing ones. The Private sector should also assist the government in this matter, by constructing colonies for their respective employees and deducting a certain nominal amount from their salaries; to ensure that by the time of their retirement, they become the owners of their own houses. Descriptive statistics technique is used to analyze the housing schemes, comparing population. The State bank of Pakistan should instruct Islamic banks to introduce new house finance schemes, which not only

fulfil the need for shelter; but also adhere to the Islamic principles.

Keywords: Law of Shariah; Equitable Distribution; shelter; housing schemes

INTRODUCTION

Islam aims to provide justice in the society, to eradicate exploitation, where everyone behaves with a strong sense of responsibility and honesty and is accountable for their actions not only in this world; but in the life hereafter as well. Islamic economics not only considers the satisfaction of the needs of those having purchasing power but is also concerned about the fulfilment of the basic needs of all human beings regardless.

Money, which is only earned through moral and legal means; is accepted in Islam. Earning through corruption and unethical practices such as smuggling, hoardings, money laundering, gambling, are considered Haram (Quran 53:2-4). The Holy Quran says,

“And there are those who buy gold and silver and spend it not in the way of Allah, announce into them, a most grievous penalty.”(Quran 9.30).

The individuals, the corporate sector and the Government are the agents and Trustee of Allah. As trustees, it is their responsibility to contribute towards an equitable distribution of wealth, according to the directions given in the Holy Quran;

“And spend what He has given you as Trustee, and those of you who believe and spend in charity will have a great reward.”(Quran 57.7)

Islamic banking is interest-free and conducts its az based on the law of Shariah; as laid down by the Holy Quran and Sunnah. Islamic banks introduce systems, procedures and products for the welfare of the society as prescribed by Islam. Quaid-e-Azam, at the time of independence, stated that: **“We should have a State in which we could live and breathe as free men and where we could develop according to our lights and culture and where principles of Islamic social justice could find free play.”** Pakistan is the seventh most populated country in the world and fifth in Asia. In 1947, when Pakistan was established, housing was a major problem for millions of people. The State was unable to provide proper shelter to them. Cooperative societies helped the government in providing

shelter to them. The basic need for shelter was explained by Maslow (1943). According to him, there are three basic needs, i.e. food, clothing and shelter after fulfilling these needs, a person moves upwards for achieving his desired target. Universal Declaration of Human Rights-Article 25(1) states that “Everyone has the right to a standard of living, adequate for the health and wellbeing of himself and his family, including—housing”.

Developing countries, like Pakistan, due to limited resources; lower-income groups become accustomed to living in slums/quarters; where the conditions of living are unhygienic, with poor educational and health facilities. Proper housing is the basic right of an individual, despite this fact; more than 20% of the world’s population live in inadequate housing conditions; where incredibly unhygienic status of living. In Sindh, due to rapid urbanization, and unavailability of low-cost housing enforces a majority of lower-income groups to live in slums/squatters. The capital of Sindh, Karachi, is a metropolitan city and a majority of the population resides in urban settlements. The Government introduced different housing schemes, for lower-income groups, not only in Karachi; but in other cities as well. The main schemes are Khuda ki Basti and Benazir Housing Scheme.

The Banking sector and financial institutions play a very vital role, in assisting the government, for solving the problem of shelter; by providing house finances to the masses. Conventional banks offer house finance on construction and the purchase of houses, on different terms and conditions. They provide finance on interest basis, which is inappropriate to the majority; because our country is an Islamic country and Interest is haram (forbidden) in our religion. In 2003, the State Bank of Pakistan introduced the first Full-Fledged Islamic Bank in Pakistan. Islamic banks are working according to the law of Shariah, i.e. providing an equitable distribution of wealth. People favour borrowing for houses, from Islamic banks, relatively more as compared to conventional banks; because Islamic banking is free of interest. Due to the increased financing %age of Islamic banks, the state bank instructed all conventional banks to open a window for Islamic Banking. This action, of the state bank of Pakistan, positively affected the attitude of the borrowers.

LITERATURE REVIEW

Housing is one of the basic issues in Pakistan, since its establishment.

A majority of immigrants, after independence; moved towards Karachi, Lahore and Rawalpindi. The Government introduced different housing schemes, but due to limited resources could not provide proper shelter to the entire massive population; causing illegal quarter settlements to be founded. The demand for house finance increased due to the increased migration of the population; from rural to urban areas.

Inadequate provision of shelter creates problems, for the urban areas of Pakistan. There is no social housing program except Katchi Abadi. The Federal Government should encourage the local governments in providing affordable land to lower-income groups. Proper steps should be taken to create social housing schemes and also to encourage the private sector; to build affordable houses, for lower-income groups; by giving them some incentives (Tasneem, 2013). Karachi is a very densely populated city of Sindh. There is a complex process for the availability of land, which is the reason why lower-income groups face difficulties in acquiring shelter. Political complications and the immigration of people from other parts of the country, as well as from rural areas; is causing an immense shortage of residential settlements (Hasan 2015).

Microfinance plays a very important role in controlling the problem of poverty in Pakistan. Islamic banking operates different Islamic institutions that advance loans to the lower-income groups on easy terms and conditions that help them to fulfil their needs; as well as improve their standards of living. Conventional microfinance products are largely used in Muslim countries, but they don't fulfil the requirements of those Muslim clients who are not in favour of interest; which is prohibited in Islam (Akhter,2009).

In the conventional banking system, due to religious issues, People are not in favour of availing banking facilities; but with the evolution of Islamic banking system in OIC countries, people started depositing money in Islamic banks. The World Bank proved that Islamic banks contributed a major role in financial inclusion in OIC countries (Naceur, 2015).

Islamic banking and finance industry shows an increasing trend but not up to the required rate because of different obstructions. Shaikh, (2016), with the help of mathematical expressions; explained the two basic models of Islamic microfinance in Pakistan. He suggested different business models and microfinance products that can be offered to control poverty

and help the country in its development

Kunt et.al, (2014), in their studies, took data from Global financial inclusion and used multivariate regression technique; to explain the use of financial services availed by the Muslim and Non-Muslim population in Algeria, Egypt and Morocco. According to them, not only Muslims but Non-Muslims as well as used financial services based on Shari'ah; because it helps to limit poverty and is related to the equitable distribution of wealth. Where the affluent provide more money, in the form of taxes or charity, whereas the indigent are given exemptions regarding payments to the national treasury. Moreover, the finance obtained from the rich is distributed amongst the impoverished; considering their current conditions. Where the most poverty struck citizens get more of the share, as compared to those who are relatively better.

In Pakistan, due to religious obligations, people are in favour of using an Islamic bank's services related to house finance (Javed et al., 2015). Urbanization is a new trend, in the globalized world; especially in developing countries, like Pakistan. People leave their homes for better-quality standards of living. Building affordable houses is the solution to satisfying the basic need of lower-income groups (Malik and Wahid 2014).

Islamic banks provide a wide variety of products, which are based on the Law of shariah i.e. equitable distribution of wealth. (Ali et al., 2015).

In 1986, Khuda-Ki-Basti in Pakistan; was first introduced in Hyderabad. It was a very successful housing scheme, for lower-income groups and was then replicated seven times; within Pakistan. This scheme provides better facilities for the resident (Siddique and Zaidi, 2009).

The demand for housing is greater, as compared to the income of people; in Sindh. Due to limited resources, people cannot spend on the purchase of houses. On the urban side, due to the financial constraints; citizens are unable to spend more on housing (Ahmad 2002).

Islamic Banking is growing very rapidly, because it is based on the law of Shariah. An increasing trend indicates, that not only Muslims but Non-Muslims as well want to avail Islamic financing facilities. Islamic finance growth helps the country in its development. Different Financing products offered by Islamic banks include Ijarah (Lease purchase), Istisna (Deferred payment), Modaraba (Trustee finance),

Muraabahah (Mark –up financing), Musharakh (Equity participation) (Kammer.et.al 2015).

Islamic financial instruments are based on Law of Shariah. IFI uses Murabaha, Ijara and Diminishing Musharaka. The major problem in the IFI is the dominant attitude of Conventional banks. New Financial instruments are being used by Islamic banks to promote Islamic banking i.e. based on Law of Shariah (Dinc (2017).

RESEARCH OBJECTIVES

- To assess the different housing schemes offered by the Govt of Sindh, for lower-income groups.
- To Compare the Percentage of housing schemes with the growth of the population.
- To evaluate the performance of conventional banks and Islamic banks in providing house finance facilities.

PROBLEM STATEMENT

Every person has a dream of becoming the owner of his house, but due to limited resources; it becomes difficult. The purpose of this study is not only to examine the different housing schemes offered by the government of Sindh, to full fill the demand of housing; but also, to evaluate the performance of the banking sector; in offering house finance facility to them.

RESEARCH ASSUMPTIONS

- The Government of Sindh offered a large number of housing schemes for lower-income groups.
- The Banking sector plays a Vitol role to fulfil the need for shelter.

RESEARCH QUESTIONS

- Are the housing schemes, offered by Government of Sindh; large in number?
- How do the housing schemes grow faster as compared to the growth rate of the population?
- Is the banking sector assisting the people, in satisfying their need for shelter?

RESEARCH METHODOLOGY

The Study is based on secondary data. Data has been collected from annual reports, research papers, Websites and leading English newspaper. Mixed method technique is used. The population of the study includes all financial institutions, conventional banks and Islamic banks working in Pakistan. The Sample size is the largest financial institution i.e. House building Finance Corporation, Habib bank Ltd and Mezan Islamic bank. Data is analyzed through descriptive statistics, to find out the performance of the banking sector; to satisfy the need for shelter and help the country in its development.

RESULT ANALYSIS

Sindh is the second largest province, by population, and the third-largest province by area; of Pakistan. It has Pakistan's second-largest economy. Its urban population is 52% and the rural population is 47.98%. According to the 2017 census, the most widely spoken language in the province is Sindhi, the first language of 62% of the population. It is followed by Urdu (18%), Pashto (5.5%), Punjabi (5.3%), Saraiki (2.2%) and Balochi (2%).

The province's important cities are Karachi, Hyderabad, Larkana, Baden, Nawabsha etc. In 1947, Karachi becomes the capital of Pakistan. In 1950, Karachi improvement trust was established; to tackle the problems of the city and 1957, KIT upgraded and became Karachi Development Authority (KDA). The Government constructed housing units for the refugees employed in government jobs. That was on a small scale and could not solve the problems of housing in Karachi. The Government established a new township in Korangi and new Karachi, along with the largest industrial area; which was also planned. The plan was not successfully implemented, due to the financial crisis and political pressure. After the failure of Karachi resettlement plan, the government developed three plot townships in west Karachi .i.e. Baldia, Orangi and Qasba. The Government also introduced the concept of rehabilitating squatters in medium-rise flats. This was implemented only in the colonies of Lyari and lines Area. A small percentage of flats was constructed because the cost of flats was high, for the residents of that colony. From 1974-1985, United nation along with the government of Pakistan; prepared the Karachi master plan. The purpose of this plan was to provide housing facilities to lower-income groups. The Establishment of metro Ville programme is the object of KMP. The purpose was not only to provide

housing facilities but also to provide a proper sewerage system, medical and educational facilities to the residents at a reasonable rate. The first metroville was orange Metroville. This programme was not successfully implemented because of the unavailability of basic facilities. KDA also introduced scheme 33, but unfortunately, it did not fulfil the demand for shelter for lower-income groups. Katchi Abadi (squatter settlement) Improvement and regulation Programme was established.

Table 1. Comparison of housing schemes with a population of Sindh province:

Total population-Pakistan	Sindh-population	%age-Total population	Housing scheme	%age housing scheme with population
200.742million	47.886million	23.8%	10	20%

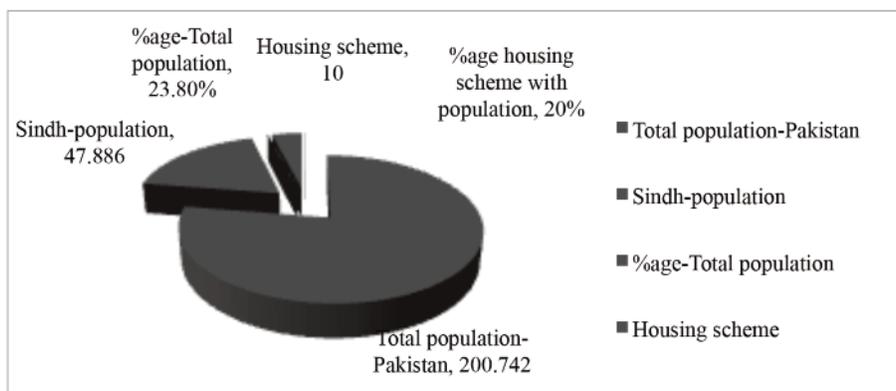


Fig-1-Comparison of Housing schemes with a population of Sindh province

Important Organizations providing Housing Facilities to Their Employees:

- KDA-Karachi Development Authority
- KESC-Karachi Electric and Supply Corporation.
- KU-Karachi University
- NED-Nadirshaw Eduljee Dinshaw
- D.H.A-Defence Housing Authority

Role of the banking sector in the provision of house finance

House finance is a very important tool, to raise the standard of living; of the urban and rural population. The Total house finance, granted by the

banking sector, is Rs 92.4 billion; as on Dec 2018 and reported by the State Bank of Pakistan. The State bank also provided incentives to conventional and Islamic banks respectively, to increase in-house finance facilities for lower-income groups.

Debt financing is the main object of conventional banks i.e. lending based on interest. When banks grant finance, in case of purchase and construction of property; the title is transferred to the name of the client but the bank keeps the document till the last payment of the loan. In case if the client defaults in payment and after so many reminders are still unable to repay the loan; the bank has a right of an auction of the property. According to the data for the period ended dec2015 and 2016 “gross outstanding loans for private banks was Rs.22.31 billion”. Over the year, the total disbursements amounted to Rs. 21.6 billion. The Private Bank with Rs. 3.60 billion, amongst commercial banks, several new borrowers totaled 1079. Private Banks serving 459 and Public sector banks serving 77 new customers. Private Banks provided finance for the purchase of houses with a share of 36.55. Private Banks reported an average financing size of Rs. 8.5 million. The average maturity period of outstanding loans during Jul-Dec was 14.2 years. The Public sector banks’ was 12.5 years. Commercial banks and private banks extended housing finance loans for an average tenure of 14 years.” (House Finance Review reported by SBP).

Islamic banks house finance is on an equity basis, it means it is free of interest and different financing products like Murabaha, Ijara, Musharaka, Mudaraba, Istisna are offered by Islamic banks. Islamic banks provide finance in the purchase, construction and renovation of the property.

“Banking sector-wise gross outstanding loans, for the periods ending December 2015 and December 2016 Islamic banks reported Rs. 26.62 billion the gross outstanding housing finance of the Islamic banking industry (Islamic banks & Islamic banking divisions of conventional banks) stood at Rs. 31.25 billion as on December 31, 2016. Over the year, total disbursements amounted to Rs. 21.6 billion. Islamic banks extended new loan disbursements of Rs. 4.20 billion. The Number of new borrowers totalled 1079, with Islamic banks serving 543. The average maturity period of outstanding loans of Islamic banks is 11.3 years.” (House Finance Review reported by SBP). Other than conventional and Islamic banks, the government of Pakistan also established House building finance corporation; with the object of providing house finance facilities to lower-

income groups. HBFCL remained the largest shareholder, in terms of gross loan amount outstanding, with a share of 22 per cent.

CONCLUSION

Sindh is the second largest province of Pakistan and the purpose of this study is to provide information related to different housing schemes offered by the government of Sindh to provide shelter facility to lower-income groups, with limited resources. In Sindh, there is an increase in urbanization, which causes a huge problem of housing. A Majority of people are living in squatters/slums in very unhygienic conditions; considering the water and sewage systems and other various impediments; increasing the difficulties for the government further in somehow developing such areas; since the issues prove to be more prodigious than the funds available with the government; for augmentation. The State bank of Pakistan, with the cooperation of the Government; facilitated the banking sector as well as the house building Finance Corporation; in granting house finance facilities to lower-income groups to fulfil their demand of shelter. Housing schemes in Sindh, are relatively more, as compared to other provinces; but still, there is a demand for more housing schemes and house finance facilities to be provided to lower-income groups.

RECOMMENDATIONS

- Housing facility should be provided by the private and public sector to their employees.
- The banking sector should provide house finance facility to working women on easy terms and conditions.
- The Govt should take serious action for the improvement of existing housing schemes as well as the launch of new housing schemes by converting slums/squatters.
- Islamic banks should modify the Product of House finance.
- HBFC should make some amendments in their housing policy for lower-income groups. Special incentive plan should be prepared for house financing to women.
- The government should levy a tax on agricultural land, which can be easily utilized for housing purposes.

- Banking Sector should give priority to Educationists, such as professors and counselors; in house finance schemes.
- Private and public sectors should build Professional colonies
- Proper training programs, for banking staff, related to the information on housing finance facilities offered by the government; should be regularly held. These may include government representatives conducting seminars, with the banking staff, informing them thoroughly and giving presentations; to instill the notion about housing facilities provided by the government, within them.
- For controlling the problem of urbanization, the government of Sindh, should improve the Hygiene conditions of rural areas and also facilitate them by giving a special house finance facility in rural areas.

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STUDYING THE PARTICULAR LEARNING STRATEGIES FOR VISUALLY IMPAIRED CHILDREN: ISSUES AND OPPORTUNITIES IN PAKISTAN

**Dr. Waqar Un Nisa Faizi, Dr Niaz Muhammad Aajiz,
and Dr. Nasrullah Khan**

ABSTRACT

Education is a basic need of every human being and should not be based on the capabilities of a child. In Pakistan, the education system for visually impaired children is very ineffective and does not offer proper curriculum, schools, and system which allow students to develop effective capabilities. In this regard, this research is aimed at exploring different strategies that are globally used for visually impaired children for letting them learn, educate and reflect whether they are being applied in Pakistan or not. The results have defined that a blind child in Pakistan currently does not have much opportunities and effective curriculum to develop the capabilities of a competitive child. The strategies need more focus and attention because visually impaired children were supposed to be more sensitive and more active as compared to normal children regarding their mental capacity and memory.

Key Words: Learning strategies, Blind, Issues, opportunities, learning disability.

INTRODUCTION

Learning and education are one of the basic rights of humanity irrespective of their abilities (Wood & Shears, 2018). In this way, learning and education for a blind person are also equally important as for the sighted people. As UNESCO has also published a document in 2015 which was titled as “The Right to Education for Persons with Disabilities” (Alper & Goggin, 2017) which shows that disable people also have equal right to get the education and enhance their learning. It further elaborates that the education system must not be denied the access to education for anyone only based on their disability which suggests that blindness as a disability of children cannot obstacle their way to learn and educate. In

many of the counties, however, it is observed that educating visually impaired children has now become a major problem based on the lack of effective strategies. As per the research of Awan et al. (2018), the blindness rate is 10 to 20 per cent higher in developing countries as compared to the developed countries. Considering this aspect, Pakistan is also one of the developing countries implies that the blindness rate is also higher in Pakistan. Furthermore, the problem of social and financial issue is also coupled with the concern of blindness making the situation worse for them to receive proper education for their learning. In the study of Curran, Liddiard, & Runswick (2018), it was mentioned that children with any disability, such as blindness, in this case, needs special attention concerning their learning, education, and social adjustment.

The education system has a range of strategies for inclusive teaching which can potentially allow students to learn, however, some of the strategies are very helpful to teach students that are blind or suffering from any kind of visual impairment. According to the definition, visual impairment refers to a substantial loss of vision. The degree and nature of visual impairment can be distinct from one person to another person which implies that every child needs an individual level of adaptations to instructional practices and materials to learn in an effective manner (McLindne & McCall, 2016). Though there are two main categories of visual impairment namely low vision and blindness. Since the focus of this research is on particular learning strategies for visually impaired children, the definition of blindness is the total loss of sight and unreliable vision which leads the person to rely on other senses (Awan et al., 2018). In most of the research papers, one of the effective strategies of learning is the use of braille for writing and reading medium.

Due to advancement in technologies, education for visually impaired children is getting easier by the passage of each day, however, visually impaired children are not becoming completely reliant on education themselves. Different learning strategies must be explored to allow visually impaired children in Pakistan to learn and educate as a normal child in the country. In the research, it is suggested that there should be learning strategies for visually impaired children that ensure their active participation in the environment of regular classrooms (Coupe & Porter, 2018). This research paper is very significant since there has been a very minimal contribution to the literature regarding learning strategies for disabled children, particularly for visually impaired children.

OBJECTIVES OF THE STUDY

To answer the above-mentioned research question, the following aims and objectives are being undertaken.

- ◆ To explore different strategies that are globally used for visually impaired children for letting them learn and educate
- ◆ To explore issues that are faced by visually impaired children in Pakistan for achieving standard education and learning
- ◆ To explore opportunities that are a prospect for visually impaired children in Pakistan for achieving standard education and learning

RESEARCH QUESTION

This research paper has the following research questions:

- ◆ What are the learning strategies that visually impaired children are using?
- ◆ What are the issues and opportunities of learning for visually impaired children in Pakistan?

LITERATURE REVIEW

From a very long period, research on the education of visually impaired children is being made, though the results and contribution of a small number of research papers and researchers have made a significant change. The name of Louis Braille is one such name that had successfully brought a radical change in the learning process of visually impaired children. As mentioned in the research of Marmor & Albert, (2017) Louis Braille in 1829 has developed a system of reading and writing named as Braille System. Due to this innovation, blind people received a better opportunity for learning and access to the world of knowledge. In this chapter of the research, different strategies of learning are explored that are specifically intended for visually impaired children. Furthermore, this chapter has also provided an insight into the issues and opportunities that are faced by visually impaired children in Pakistan concerning learning and education.

Learning Strategies for Visually impaired children

According to the study of McLindne & McCall (2016), children that are visually impaired are required to have specialized teaching to understand the concepts in this extremely visual world. Be specialized teaching, it does not mean that a student cannot learn or get an education in the regular class, but special teaching here is meant by focusing and

adopting strategies that help visually impaired children understanding the concepts (Curran, Liddiard, & Runswick, 2018). In the research studies, four of the main learning strategies are identified for visually impaired children that are concrete experience, learning by doing, unifying experiences, and braille code. The name of Lowenfeld is also very common in the field of developing learning strategies for visually impaired children.

Concrete Experiences

In the research studies, it is identified that interacting with a model have a different experience as interacting with real objects (Occelli et al., 2017). Therefore, a blind student who never had direct interaction and contact with real items need to have concrete experiences to learn effectively. For instance, the model of animals interacting with visually impaired children cannot offer them real learning of how the animal looks like because they have not touched or interacted with real animals. Therefore, it is an important strategy to offer interaction with actual and real objects for visually impaired children. This strategy can be evaluated by analysing if students can transfer the understanding from an actual object to a model or a raised line drawing. For blind people, it is extremely poor to consider that children already have concrete experiences even with what the teacher may think as common objects. In several studies, learning through concrete examples plays a great role in visually impaired children (Cranmer, 2019).

Learning by Doing

Children that are blind are required to be involved directly with every aspect of living to better comprehend the objects and world which include where things are being kept, how food is prepared, etc. Similar approach is also adopted in learning centres and at home to involve children in a routine task which promote the sense of independence and thus allow them to learn by doing their own thing eventually minimising the dependency of visually impaired children on others (Freeman & Brewster, 2016). According to Carmen (2019), one of the common issues that children with any disability face are the Good Fairy Syndrome which causes children to learn helplessness as they observe things around them are getting done by their own. Most of the time parents, family, and peer of visually impaired children lead them to learn helplessness by demonstrating kindness, good deeds, and compassion through doing their work. However, it reduces their learning and restrains them from fulfilling their responsibilities.

Therefore, a learning strategy for visually impaired children is helping them develop a sense of responsibility by motivating them to do their tasks on their own as much as they can (McLindne & McCall, 2016). Responsibility and independence are the crucial elements of learning as found in several articles of Carmen, (2019) which help them reach their greatest potential. Thus, visually impaired children are required to carry out tasks on their own which open up the opportunities and experiences that help a child in making associations.

Unifying Experiences

Teaching visually impaired children in a way that develop thematic units for them is also an effective strategy which helps them in developing a connection between and among different concepts. In this regard, relevant, purposeful, and deliberate planning of lesson is critical while incorporating the lessons for the development of concepts into the lesson plans. In the research of Cook, Richardson-Gibbs, & Nielsen, (2016) it is also mentioned that learning strategy for a blind child particularly includes a supportive “scaffold” which helps in enabling children to move to the next level of autonomous functioning.

Braille Code

Another strategy of learning for visually impaired children that is most common in several research papers is the Braille Code system which has raised dots organised in the cell. Visually impaired children by the help of position and number of raised dots; identify a letter, number, word, or a symbol (Khurana & Pruthi, 2017). It is known as the language art for blind people to learn read and write under literary braille. Many studies have defined the effectiveness of using braille code as the strategy to teach visually impaired children Gori et al. (2016), whereas many blind people have also shown a positive response towards using braille code as a strategy to learn.

Besides, certain strategies are specific for the environment of the classroom that allows visually impaired children to learn concepts effectively such as explain the visuals (Wojton, Heimlich, & Shaheen, 2016), giving instruction orally (Susanti & Rudiwati, 2019), when there is a query; ask blind students to clap, addressing them by their names, give them the adequate time of complete their work, and consider the expanded core curriculum.

In review, strategies for blind children have been explored that helps them in learning effectively. Four strategies were explored i.e. concrete experiences, learn by doing, unifying experiences, and braille code. All of these strategies hold great significance in fostering and improving the learning process of blind children. However, the current and most used strategies are braille code and concrete experiences that help boosting the learning process among blind children.

Research Design and Approach

The research has used qualitative and quantitative research designs, which has involved the use of past literature and questionnaires to collect both secondary and primary data. In this case, the current study has used a questionnaire to analyse the effectiveness of learning strategies that were explored in the literature. This research also involved the collection of primary data; the research instrument used is the questionnaire comprises of Likert scale. The research instrument includes 5 questions which have asked the participants about issues of blind children, opportunities available to them and learning strategies which can be employed for these visually impaired individuals.

Data Collection

This research study collected data by distributing questionnaire for surveying participants. The survey questionnaire was distributed among participants and data was collected. The survey was made the primary part of the research. Besides this, the data was also been collected through secondary sources. Data collection from secondary sources included analysing information from past research papers. For obtaining information from a vast number of sources various platforms were used such as research journals. Thus, this research collected data by using two different approaches which included literature and survey questionnaire.

Data Analysis

Data analysis was based on the responses provided by families and teachers of blind children. Nature of data was based on a scale which would be one of the tools for achieving responses. Answers for survey questions would be provided by using the numerical score. This would help in analysing unfavourable and honourableness of the research being conducted. To achieve percentage analysis, the range of data obtained was reduced from 0 to 100. For making a comparison of data easier, final data will be presented visually. Data analysis was performed by using statistical data analysis tool SPSS. All data were presented by using tables, chart and figures.

Results and Findings

In this section, the results of primary data combined with the results of secondary data which helps in fulfilling the aims and objective of this research as well as answering the research questions of the study.

Frequencies

Table 1:

Notes		
Output Created		13-JUL-2019 04:00:04
Comments		
Input	Active Dataset	DataSet0
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	100
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
Syntax	FREQUENCIES VARIABLES=q1 q2 q3 q4 q5 /STATISTICS=STDDEV MEAN MEDIAN MODE /ORDER=ANALYSIS.	
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.01

Statistics

Table 2: Statistical Values (Mean, Median, Mode, and Std. Deviation)

Using concrete examples for teaching blind children helps them gain a much better understanding.	Learning of blind children is improved when using the strategy of the Braille Code.	Learning of blind children by letting them do their work on their own helps in strengthen their learning?	Unifying experiences in learning help blind children to understand concepts.	In Pakistan, there are very less attention given on the curriculum for blind children		
N	Valid	100	100	100	100	100
	Missing	0	0	0	0	0
Mean		3.1200	2.9500	3.0100	2.7300	2.5900
Median		3.0000	3.0000	3.0000	3.0000	3.0000
Mode		4.00	4.00	2.00	4.00	3.00
Std. Deviation		1.47901	1.26631	.98980	1.20483	1.20684

Question No. 1

Table 3: Responses for Question No. 1

Using concrete examples for teaching blind children helps them gain a much better understanding.

		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	21	21.0	21.0	21.0
	Agree	17	17.0	17.0	38.0
	Neutral	14	14.0	14.0	52.0
	Disagree	25	25.0	25.0	77.0
	Strongly Disagree	23	23.0	23.0	100.0
	Total	100	100.0	100.0	

The respondents are asked about what techniques can be used to increase the quality of the teaching methods which can be adopted by the teachers who teach blind students. For this, the effective use of concrete examples is being used by the teachers and trainers as well to improve the quality of the learning process and their understanding process as well. Such concrete examples refer to adopt those learning materials through the understanding can be made with the help of senses hold by the blind learners. In this statement, the in-depth understanding and learning which can be made by use of concrete examples are asked. For this, 21% and 17% respondent’s state strongly agree and agree on the response towards this statement. Besides this, 25% and 23% of respondents state Disagree and Strongly Disagree response towards this statement. In addition to this, 14% of respondents state a neutral response to this. Through these ratios of responses, it can say that most of the respondents believe that the use of concrete examples does not bring effectively and improve results towards understanding and learning of blind students.

Question No. 2

Table 4: Responses for Question No. 2

Learning of blind children is improved when using the strategy of the Braille Code.

		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	18	18.0	18.0	18.0
	Agree	19	19.0	19.0	37.0
	Neutral	22	22.0	22.0	59.0
	Disagree	32	32.0	32.0	91.0
	Strongly Disagree	9	9.0	9.0	100.0
	Total	100	100.0	100.0	

In this question, the respondents are asked about another learning technique which the teachers and trainers can use to increase the learning process and its quality among the blind teachers. The use of Braille Code for improvement of blind learner understands level is asked. Braille code refers to highlighted and prominent marks and circles which can feel and touch by the blind learners and can make understanding and identification of various words and phrases easily. In this question, the respondents are asked to give their response towards the effects arises over the blind children's learning behaviour by use of braille code. For this, 18% and 19% respondent's state strongly agree and agree on the response towards this statement. Besides this, 32% and 9% of respondents state Disagree and strongly disagree response towards his. In addition to this, 22% respondent's state Neutral response towards this. Thus, a combination response is obtained from the respondent's regarding the use of braille code technique for the learning process of blind children. But most of the respondents give a disagree response towards this statement and state that the use of braille code technique brings no effect towards learning of blind children's learning process.

Question No. 3

Table 5: Responses for Question No. 3

Learning of blind children by letting them do their work on their own helps in strengthen their learning?

	Frequency	Per cent	Valid Percent	Cumulative Percent
Valid Agree	41	41.0	41.0	41.0
Neutral	24	24.0	24.0	65.0
Disagree	28	28.0	28.0	93.0
Strongly Disagree	7	7.0	7.0	100.0
Total	100	100.0	100.0	

In this statement, the respondents are asked about another learning technique which can be used to increase the learning and understanding level among the blind children. For this purpose, the respondents are asked about the self-learning strategy. Through which the children can learn more by their actions, observations through their senses and intuitions and their experiences. The effect of such self-learning brings towards blind children's learning behaviour and learning quality mainly questions in this statement. For this statement, 41% of respondents state Agree with the response. Besides this, 28% and 7% of respondents state Disagree and strongly disagree response towards this statement. In addition to this, 24% of respondents state a Neutral response in this regard. The analysis of respondent's responses indicates that most of the respondents consider that by allowing the blind

children to learn through their own experience and activities, they can learn more effectively and in an in-depth manner which bring long-lasting learning abilities towards them. Through this technique, the quality of learning among blind children can increase effectively and efficiently.

Question No. 4

Table 6: Responses for Question No. 4

Unifying experiences in learning help blind children to understand concepts.

	Frequency	Per cent	Valid Percent	Cumulative Percent
Valid Strongly Agree	23	23.0	23.0	23.0
Agree	17	17.0	17.0	40.0
Neutral	27	27.0	27.0	67.0
Disagree	30	30.0	30.0	97.0
Strongly Disagree	3	3.0	3.0	100.0
Total	100	100.0	100.0	

In this statement, the respondents are asked about the effects bring by unifying learning experiences towards the learning behaviour and quality level of learning among the blind children. Unifying experiences refers to learn through groups of others and by playing in unity. Through which, the interaction of children goes up and increase their knowledge and awareness level. For this, 23% and 17% of respondents give a strong and agree with responses respectively. Besides this, 27% of respondents a neutral response over this. In addition to this, 30% and 3% of respondents state Disagree and strongly disagree response towards this statement. Through this, it becomes clear that most of the respondents believe that playing and learning through unifying experiences will play an important role to improve the learning quality among blind children.

Question No. 5

Table 7: Responses for Question No. 5

In Pakistan, there are very less attention given on the curriculum for blind children

	Frequency	Per cent	Valid Percent	Cumulative Percent
Valid Strongly Agree	24	24.0	24.0	24.0
Agree	23	23.0	23.0	47.0
Neutral	29	29.0	29.0	76.0
Disagree	18	18.0	18.0	94.0
Strongly Disagree	6	6.0	6.0	100.0
Total	100	100.0	100.0	

In this statement, the respondents are asked about the presence of

various courses, curriculum and learning materials available for learning of blind children in Pakistan. Being a developing country, the extent of education facilities and quality of learning material remain questionable all the time. This trend is asked from the respondents. For this, 24% and 23% respondent's state Strongly agree and Agree response toward this statement. Besides this, 18% and 6% of respondents state Disagree and strongly disagree response towards this statement. In addition to this, 29% of respondents state Neutral response towards this statement. The analysis of this question responses indicates that majority of the respondents believe that there is a lack of effective curriculum through which the learning of blind children remain poor and low quality.

DISCUSSION

Problems and Opportunities in the Education of Blind Children

In Pakistan, a growing awareness among teachers, parents, adult community of blinds, and blind youth that current education system intended for blind children and adults is failing to help them learn as a normal child (Awan et al., 2018). It is also true that authorities are not paying attention towards the need of blind children and quality education is not provided to them which can make them prepared to compete in the demanding high-tech economy and society of this 21st Century (McLindne & McCall, 2016). In Pakistan, it is also observed that different learning tactics are not adopted in a learning system which may have led blind children to become successful (Zia, 2019). According to a blog by a blind person in Pakistan, companies do not offer jobs to blind people which hinders or demotivate blind children to learn (Roberts, 2019). Not employing different strategies of learning and neglecting the needs of blind children are causing a negative attitude to be developed towards their blindness which may have a harsh impact on their maturity, responsibility, and personality.

Currently, there are 90 million population of children in Pakistan out of which 1.5 million children are blind that is significantly a great number (Awan et al., 2018). Focusing on their education and learning may have a positive influence on the prosperity of the country. However, certain bodies are working and making efforts to help blind children learn and live their life at fullest such as Child Eye Health Care Facilities at Al Shifa Trust Eye Hospital is among one the famous centres in Pakistan doing effort for blind children. It implies that there are opportunities that blind

children can receive education and learn in the most necessitated manner.

According to the results, it is identified that education and learning facilities provided to blind children in Pakistan are very inadequate which is not allowing a blind child to learn and educate properly in normal schools. Getting education and learning is the basic right of every person either a health child or a disabled one (McLindne & McCall, 2016). But in Pakistan, the entire education system is inadequate (Awan et al., 2018) yet learning opportunities for blind children are very rare and insufficient. Using the strategies that are identified in the literature as part of the curriculum; blind children in Pakistan can also achieve learning and education in the most suitable way.

SUMMARY

The strategies that are identified in the literature review has been reviewed in the questionnaire and its results have shown that concrete experience and braille code holds great effectiveness as per the opinion of teachers and families of blind children however unifying experiences also have great significance for learning of blind children. Besides this, it is also found that blind children are not given attention in Pakistan and its curriculum also requires lots of amendments which would allow children to be competitive as per the need.

CONCLUSION

Learning and education are one of the basic necessity and right of every human being as officially and legally identified. The ratio of blind children in Pakistan is very substantial which suggests that there must be an effective curriculum designed for addressing the learning needs of blind children. However, results suggest that Pakistan has not employed any strategy in its proper manner which is impeding the path of blind children to acquire education and learning. On the other hand, certain bodies such as Child Eye Health Care Facilities at Al Shifa Trust Eye Hospital has been recognised as an opportunity for blind children which provides facilities and measure to combat blindness and work for their causes. Certain recommendations should be followed in Pakistan for developing and implementing strategies particularly for the learning of blind children. The blind children should be given proper time in the presence of their guide or parents so that they may not feel any sort of trouble and express their views and arguments easily and that they could learn with more comfort and ease. The blind children need more attention of teachers and parents,

therefore, the schools should be made near the homes of the blind children so that they can easily reach home and from home to school and their teachers should easily meet their parents without any difficulty regarding their issues and problems.

RECOMMENDATIONS

- ◆ Utilise more than one way to deliver information such as use concrete examples along with audio aid for blind children to let them understand the information in an accurate way.
- ◆ Introduce braille code in every classroom which is why schools should create tactual books that have tactual graphics which help blind children understand the lesson more easily.
- ◆ Incorporate the use of smart scanners and readers which allow blind children to convert documents such as books and hand-outs into speech.
- ◆ Official and authoritative bodies must give attention to amend the curriculum and make it suitable for blind children as well.
- ◆ The number of schools for blind children should be increased and the teachers should be more trained and even the parents of these kids should also be involved in the learning of their children.
- ◆ The packages of the teachers should be doubled so that the teachers teaching at these blind schools could teach with more interest.

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REPRESENTATION OF PATRIARCHAL SOCIETY: A FEMINIST STUDY OF SUB-CONTINENTAL ENGLISH LITERATURE

Dr. Shaheen Khan, Dr. Rasib Mahmood, and Kainat Zafar

ABSTRACT

Women's subjugation and oppression through patriarchy is as old as human history. Patriarchal system has created a very miserable situation of women in Subcontinent, especially in Pakistan. Most of the diasporic writers have highlighted the issues of patriarchy; females' subjugation and oppression in one way or another in their writings but Daniyal Mohiuddin and Bapsi Sidwa have especially focused on a patriarchal institution in Pakistan. In Other Rooms, Other Wonders (2009) by Daniyal Mueenuddin and The Crow Eaters (1980) Bapsi Sidwa present different patriarchal institutions in developing countries, especially in Pakistan. The primary objective of this research project is to find out a system or mechanism through which various patriarchal institutions promote women's suppression and subjugation. How womanhood, daughterhood, sisterhood and wifehood help in the promotion of females' suppression and subjugation. It is also a fact that Arian culture promoted these institutions. Patriarchal institutions are also showing resistance against females' struggle for equality. This research project is qualitative where data has been collected from different books, research journals and newspapers to dig out the role of patriarchal institutions in females' subjugation. Lois Tyson point of view seems more authentic and applicable while we analyze gender biases, racial discrimination, and patriarchal ideologies. This research leads to the inference that male-centric society oversees the concealment and typification of females. Moreover, the reaction of a society dominated by men to endeavours of obstruction is the most exceedingly awful and even hostile in manner.

INTRODUCTION

Eve, the mother of humanity, has also not been exempted from the

patriarchal attitude of men even in the postmodern age. In Christian mythology, Eve is held responsible for the fall of man. It reflects that not even a single region of the world is kind to women. Females in the whole world are full of the feelings and emotions of depravedness and suppression. They might have linguistic, geographical, or ethnical differences from each other but they are facing the same problems across the world. Sometimes their problems are slightly different from each other, but the outcome of all the females' problems is same, such as torture, inferiority complex, females' subjugation, hysteria, forced marriages and inferiority complex.

There is a little difference between Eastern and Western feminism. Unlike western women, eastern women, most particularly Muslim women, have been portrayed stereotypically in the media. This point is raised and bolstered by Macdonald, and he is of the view that the mass media play a pivotal role in depicting Muslim women as accommodating, persecuted, and this has created a negative image of them (Macdonald 2003). Depicting eastern women in a sceptical role has assembled speed in the ongoing years. Apart from eastern writing, western writing, especially American writing, delineate eastern women in a negative and fierce role. It depicts Muslim women as against current trends, uncivil, and a hostile attitude to the west (Rahman, 2012)).

Right from the origin of humanity, females have been enduring and suffering at the savage hand of a male-centric society. It is distinctive male-centric foundations that had caught ladies since days of yore. Diverse male-centric establishments like wifhood, parenthood and sisterhood are utilized for female abuse in male-centric social orders of the world, including Pakistan (Ghai, 2003).

Women's rights are not just mere words; rather it is a stacked term. In contrast to normal words, it cannot be clarified and defined in a solitary word. This needs proper elaboration and clarification because it is a term loaded with various implications, it has numerous shades and interpretations.

The struggle for women's rights started in France in the eighteenth century. In the mid-nineteen centuries, it laid the foundation of women's rights in society. As 'women's rights' progressed in Europe, it seemed sound equalization and stage. In the context of the recently referenced reality, the first-ever women gathering was held in 1892 in Paris, France (Jackson, 1990). After that first verifiable overall women meeting, the term 'women's rights' is unequivocal and routinely used as a picture for women's impartiality with men.

On a basic level, it is planned to give equal private, social, and political rights to women.

LITERATURE REVIEW

The history of females' subjugation and suffering is very old. Females are the victim of males' brutality one hand, but on the other hand, they are less paid as well (Sultana, 2010). Young women demand equal pay scale as of men. They have made strikes across the world to highlight the issue, but data shows that even in the postmodern age they are getting less pay as compared to the males. Many surveys show that females are hard-working as compare to the male members of society. Most females are housewives and caretakers. A small percentage of females are working in offices (National Research Council, 1981).

Roman is of the view that feminism has different forms and subcategories such as dominance feminism, cultural feminism, and liberal feminism. All these forms of feminism address the women's problems and issues of inequality in one way or another, but cultural feminism addresses the issues generated the culture regarding the inferiority of the females. But it is a fact that patriarchal values are tools through which females are subjugated, suppressed, and dominated in every society, especially in developing and under-developing countries. Cultural feminists seem helpless in front of the patriarchy (Roman, 1993).

Feagin and O'Brien portray that social structures and the individuals living within these social structures are reproducing the inequality of the gender, race, sex, ethics, and other differences. The individuals live in America are encouraged to believe that white men are full human beings and civilized as compare to the others. It is a fact that society operates as per the needs of white men. Reality is also constructed as per their views and perspectives as they have control on all social and cultural institutions (Feagin, & O'Brien, 2003). Some scholars are of the view that women's oppression is not part of patriarchy. A male-dominated, male-identified and male-controlled system come under the umbrella of the patriarchy. In such a system, females work as subservient to the males. They always obey the directions from males (Becker, 1999).

Cultural and religious forces encourage males and females to adopt patriarchal values. It is a fact that the patriarchal system is not a stable one because the number of resistant forces also exist. Patriarchy changes in the response of the resistance. Sometimes, male members also contribute to household activities along with females. Patriarch social systems exist in tribal societies, feudal systems, totalitarian systems, capitalists, and religious systems (Moghadam, 2004).

Patriarchy is a social system but not any conspiracy of males against females. It is a fact that males and females spend their lives in the patriarch system considering it a natural system. Some scholars are of the view that these structures are the creation of cultural and religious values. The human being considers these structures as natural ones. It is also a fact that the patriarchal system is not as strong in the west as in South-Asia.

Research Gap

A lot of research has been conducted on feminism. But females' subjugation and suppression because of patriarchal institutions concerning Pakistani literature has been not discussed much.

Research Questions

How patriarchal institutions such as womanhood, daughterhood, sisterhood and wifehood help in promoting female's suppression and subjugation?

Research Methodology/ Theoretical Framework

The present study is an exploratory work that is subjective in nature. Different research methods have been used to analyse the texts i.e. interpretation as a research method, textual and contextual analysis. The researcher has interpreted different parts of the texts to understand the writers' point of view. Along with the interpretation of the texts the researcher has also used contextual references. Various sources like libraries, books, diaries, and other online assets have been used to collect the information.

The current work is an attempt to unfold male-centric dominance and persecutions on females in the Pakistani context. This investigation utilizes women's rights as its hypothesis. Women's liberation is a stacked term that needs proper elaboration and clarification. A single word cannot clarify the term. It is a movement to liberate women from the shackles of male-centric establishments like wifehood, sisterhood, motherhood, sexual orientation, and the women's character, advocated in a patriarchal society.

In *Critical Theory Today* by Tyson, he characterizes women's liberation as "women's activist analysis look at the manners by which (writing and other social creations) fortifies or undermines the monetary, political, social and mental abuses of ladies" (Tyson 84). This clarification of women's rights by Lois Tyson makes it clear that the term 'women's liberation' accords equal rights and benefits to women.

Woman's rights are an umbrella term, under which a lot of things come. As

indicated by women's activists, everything, including political, social, psychological, and residential structures concerning women are confined and formed by the existing male-centric culture. It is this societal hierarchy that has made females acknowledge male mastery. It is acculturation that has made women accept a male-controlled society. A woman who assimilates to male-centric standards and traditions is called a male-centric lady. This point is created by Lois Tyson, "a lady who has disguised male-controlled society which can be characterized as any culture that benefits men and gives them a role as normal, solid and conclusive and ladies as powerless and accommodating is called a man-centric lady" (Tyson 85).

Feminism and Feminists

Tyson characterizes feminist critique in his book *Critical Theory Today* as "women's activist analysis look at the manners by which writing and other social preparations fortify or undermines the monetary, political, social and mental mistreatments of women" (Tyson 85). From Tyson's definition, it is like an expansive day sun that women's activist hypothesis has exuded because of ladies' abuse and misuse. Women's oppression, whether physical, scholarly, or mental, is the consequence of their supported concealment and their thinking that they have a hopeless life. Pakistan, being an underdeveloped nation, has substantially more issues in this regard. Regarding underdeveloped nations, Walters Margaret states in her book, "Women's liberation a Very Short Introduction", "the third world countries have needed to face extra, and significantly progressively obstinate issues. They regularly need to battle sexism as profound established neighbourhood convictions and practices, to do with class, position, religion, and ethnic predispositions". Things like religion, folklore, class, custom, and societal taboos contribute to determining the status of women. One may not be right to state that it is this distinctive social marvel which propagates female generalization and male predominance over them.

DATA ANALYSIS

The protagonist in the title story of Daniyal's collection of stories is a young lady, Husna, who belongs to a lower white-collar class family. She is utilized by K.K. Harouni's alienated spouse, who, out of compassion, sends her to Harouni's office for a superior business. Over the span of the story, Harouni figures out how to build up an intimate relationship with her. After some time, Husna moves into Harouni's home. Husna is jealous of the glamorous manner of living of the upper class. Husna thinks that having a sexual relationship with Harouni can get her out of her low-born status. "Seven days after she moved into the annexe, Husna laid down with K.K. Harouni" (Daniyal120). Even though she needed a

departure and liberation from male-centric qualities yet, lamentably, it was the bogus cognizance of male-controlled society because of which she agreed to assume the customary female job. Mill says about a woman that: “her association with a man makes her only a cherishing and respectful slave” (Mill 231). This exceptionally same thing occurred with Husna throughout her relationship with Harouni. She turned into a toy, an article in his male-centric hands. Tong contends that; “for all intents and purposes the majority of the ladies take part in assuming a ladylike job” (Tong 208). Like most women, the pursuers discover Husna assuming a compliant job in Harouni’s home. Freedom cherishing Husna was caught in this trap, thinking that this was her ticket for getting rich and improving her status in a patriarchal society.

In man-centric social orders, ladies, as a rule, especially ladies from the poor strata of society must bear the oppression and abuse of males. They are badly treated and must bear the male atrocities inflicted on them. They are misused emotionally, physically, and rationally. In Pakistan, even though there is a law for ladies’ security, but being a strong male-centric culture, men who sexually misuse females are not considered guilty, and no one has been punished so far for committing this heinous act. As per Pakistani law, “most extreme discipline for stripping a lady of her garments and presenting her to the general visibility is execution or life detainment yet by and by not a solitary individual has been given this discipline since 1984” (Pate 67). In the story, we come across something very similar: “as a kid, Harouni laid down with maidservants; lost his virginity to one of them at fourteen. Husna evoked those ready first experiences” (Daniyal117).

Ladies in man-centric social orders, are described by appearance and are characterized by their relationship to men, as though they were items. Individuals who promote a man-centric outlook strongly lack humanism. Such occurrences can be seen in the story, particularly when Sarwat was talking with Harouni about the issue of whether to keep Husna at home or not. Sarwat, daughter of Harouni, who being conceived and raised in a man-centric society, is portrayed as a strong advocate of man-controlled society. Sarwat was against keeping Husna at home as she says; “I can envision keeping her around, yet to sit and to eat with her that is excessively, you are getting to be unusual, you truly are” (Daniyal125). Further, she keeps mortifying her by saying that “this disastrous easily overlooked detail sat without saying a word, simply listening like a frog in the corner. It’s obscene” (Daniyal125).

Here Husna has been diminished to the status of a dingy frog. By comparing

her with a frog, she is not considered a human. So, also further straightaway, she remarks, “she is neither beautiful nor respectable” (Daniyal125). Even the cook Hassan, insulted her by using bad and disparaging names, which made her feel ashamed. “Hassan in his ongoing foul temper called her a bitch softly” (Daniyal127). It was the barbaric brutal treatment she had to bear that made her hysteric. She was physically, socially, mentally misused and destroyed. Her experiencing agitation is famous from storyteller’s remarks when he says, “Her psyche dashed amid scenes of craziness” (Daniyal130).

Females, who belong to the lower strata of society, are considered an item to appease men in a man-centric culture. These women use sex as a tool to gain monetary powers. In some cases, ladies belonging to the upper class become tormentors for the poor ladies. This is clear in the story, as Begum Harouni sternly treats Husna. Her condition and perspective are terrible at that point and it is the point at which she articulates unwittingly; “I have no power. You are critical individuals and I am nothing and my family is nothing” (Daniyal136). Further, toward the end, in a condition of sheer disappointment, she said: “I accompany nothing, I live with nothing. I live with the garments on my back. I served your dad when you were far away. The disgrace is your responsibility” (Daniyal137). Here, we see that even though Husna did everything for Harouni when his daughters left him, yet her services are dismissed by his daughters upon the pretext that she is a disgrace upon their notoriety in the general public. The way, Harouni’s little girl Rehana insults her toward the end mortifies her pride, and it is then that she chooses to leave the family unit with no contentions.

Use of Derogatory for Women

Women are treated like a toy in the male dominant society. They are exploited and have to bear the barbarous, harsh, brutal treatment, and are given a second-class status in society. There is a sexist representation of women characterizing women by their relationship to men. Derogatory words and abusive language are utilized for describing and addressing them. All these brutal practices aid in propagating patriarchy by which men dominate women. The more females are slandered and abused, results in gender stratification.

Additionally, over the span of the story, readers are informed that amid her standard strolls with Harouni when they confronted a puddle, he would deliberately make her cross it first, “so she needed to rush clumsily before him” (Mueenuddin112). Here the words ‘rush ungracefully before him’ implies that he was keeping her with himself as an instrument or toy only for amusement.

Thus, she is considered an object for the satisfaction of animalistic wants. A lot of censorious words and expressions are used throughout the story right from the earliest starting point until the very end. "Well done! I've had horses that couldn't work out quite as well" (Mueenuddin113). Here again, she is contrasted and the horses who in our milieu, are viewed as the most exceedingly terrible and most silly and mean creatures.

Ideology

At the point when Husna states, "I ought to have a calling. My dad can give me nothing; he is feeble and has lost his associations. Everybody says I ought to wed, however, I won't" (Mueenuddin109). This line reveals the discrimination between men and women regarding wealth and privilege. According to the male-centric belief system, women are considered frail, nostalgic, cowardly, capricious, and subordinate upon the male individuals of society. In a patriarchal society, women are dependent on men because of which everybody advised Husna to wed. Females are supposed to be subservient and accommodating, while men are considered prevalent, strong, brave, and independent in a male-centric belief system. Along these lines, it is a man who can gain, monitor, and ensure a lady.

A man-centric belief system can be seen in expressions of Harouni when he says to Husna, "As a matter of first importance, you have to build up certain aptitudes," he said "Why don't you figure out how to type? Come tomorrow, and I will organize Shah Sahib to give you exercises" (Mueenuddin 116). It is a man the predominant being who can choose and chooses things for ladies. Men are considered superior to women and have the ultimate right to make decisions for women. Husna being a female was not given the freedom to decide what she wanted to do. It was Harouni who being a male in a male-centric culture, could get things done without seeking permission, because of which he did anything he desired.

Male-centric qualities and belief systems are revealed in the subsequent lines when Harouni said: "Well done! I've had horses that couldn't work out quite as well (Mueenuddin 113)". These lines indicate that men can pass judgment, and the centre of power lies in their hands. As indicated by man-centric philosophy, men are strong, steadfast, and independent. While as opposed to it, ladies are feeble, passionate and stupid. In this way, whatever names or jobs the men assign them, are right. It is explicit from the above-given line that he contrasted Husna with horses when he had to give a decision regarding Husna's capacity of hopping.

In a nutshell, the condition of Husna encapsulates the general state of women in a man-centric culture. This catastrophe had not just happened to Husna, but it also occurred and happened to all women in male-centric social orders. From the story, women's torments, predicaments, sufferings, and mistreatments are because of different man-centric practices and foundations. Male-centric establishments oversee their bleak and horrid destiny. Husna endures because of the established male-centric system. Likewise, it was women (Harouni's little girls) who propagated and executed a male-centric culture of which Husna turned into the person in question. Man-centric qualities, as revealed in the story, are responsible for the low status and social inequality of women. The essayist has attempted to uncover all the social shades of malice and the ills of the public.

Likewise, Bapsi Sidhwa, a highly acclaimed diasporic writer who highlighted the sufferings, suppression and subjugation of Pakistani females which were not discussed before. She has declared that how different socio-cultural and socio-religious institutions are authenticating the inferiority of females through the patriarchal system. She is an outright women's dissident novelist; it is clear from her declaration; "I have had the ability to address.... My greater stresses in my works: stress that associates with my sympathy and my sentiment of value (Sidhwa31)". Every piece of her works successfully explores clandestine issues like sex and the social status of women. She is a ladies' extremist creator.

Bapsi Sidhwa

The Crow Eaters illustrates a complete image of the postmodern community of South-Asia. The novelist reflects the suffering of females who are living under the control of males. As a ladies' extremist creator, she has strongly censured the brutal and canny man driven society. In the novel, Putli is a traditional housewife who thinks that taking care of her husband and children makes her happy and a complete individual, but something is missing in her life. Freddy, Putli's husband, is mishandling her since he has the advantages and oppressed by her husband's patriarchal ideology. The novel also implies, that in male-dominated societies, females are considered the weaker sex who has no identity of their own; rather they live for other individuals.

CONCLUSION

As indicated by Tyson (2006), men are customarily observed as objective, solid, defensive, and definitive though ladies are seen as passionate (unreasonable), powerless, sustaining, and accommodating (Tyson, 2006, p.85). In this story, we see that Husna, at each progression of her involvement

with Harouni, is embarrassed simply because she is a lady, who is without any power. Then again, men like Harouni abuse ladies like Husna with no regret. It has featured a severe reality predominant in our general public as we see can relate to women, in each circle of life, being exposed to each sort of abuse.

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About the Authors

Meet our Contributors

Afshen Fatima Sabir, a gold medalist, holds an M.Phil degree in education from Greenwich, with experience in curriculum development. She is the founder of the contract-to-Abstract Mathematics Lab, a registered teacher training institute that trains the teachers to use math manipulatives effectively.

Dr. Muhammad Athar Hussain is the Head of the Education & Educational Training Department at Islamia University Bahawalpur, R.Y. Khan Campus. He works in different capacities at IUB R.Y. Khan Campus and has published several research publications in National & International research journals. He can be contacted at athar.hussain@iub.edu.pk.

Dr. Hafiz Muhammad Ather Khan is one of the famous researchers in Pakistan. Currently, he is serving as Chairman, Department of Educational Training at IUB. His contribution in the field of Assessment & Evaluation, Distance learning, and academic functioning of HEI's is worthwhile. He has supervised many doctorates and served as an external examiner at a number of universities. His email is hafizather@gmail.com.

Rana Imroze Palwishah is a Ph.D. Scholar and Lecturer at Shaheed Zulfikar Ali Bhutto Institute of Science and Technology. Her research interest is in the field of Finance. Her email address is rana_imroze@hotmail.com

Nosheen Kanwal is associated with the University of Loralai, Balochistan as Lecturer in the Department of Education. She is currently pursuing her Ph.D. (Education) from the Department of Educational Research and Assessment, University of Okara. Her email address is nosheen@uoli.edu.pk

Dr. Muhabat Khan is currently serving as Assistant Professor, in the Department of Education, University of Loralai, Balochistan. He also served as Registrar at the said university. His research areas include Psychology, Curriculum Development, Pedagogy, and Assessment. His Email address is dr.muhabatkhan@uoli.edu.pk

Dr. Irshad Hussain is working as Chairmen, Department of Education, The Islamia University of Bahawalpur, Pakistan. He has organized workshops/seminars and conferences in the Department. Besides, he has presented his research papers in different Conferences Organized by National and International Universities. His research papers have been published in internationally reputed journals.

Dr. Niaz Muhammad Aajiz, Assistant professor Islamia college university Peshawar. He was the head of the education department sarhad university Peshawar for 6 years.

Dr. Musarrat Shamshir is currently working as Dean, Faculty of Management Sciences, at Greenwich University. She has a vast experience of conducting and authoring research in Economics and Social and Management Sciences. She can be contacted at musarratadnan@gmail.com

Dr. Maroof Bin Rauf is Assistant Professor in the Education Department, University of Karachi. Registered External Evaluator of National Accreditation Council for Teacher Education Exposure of international training for teachers and youth.

Nauman A. Abdullah is Lecturer (Education) at the Virtual University of Pakistan. His research interest includes evaluation studies, foreign aid to education, online and distance learning, and highlighting social issues in the education sector. He can be reached at nauman101@hotmail.com .

Dr. Nasrullah Khan. is Working as an assistant professor education department university of the Poonch Rawalakot azad Kashmir.

Kainat Zafar is teaching at Bahria University Islamabad. kainat.zafar96@gmail.com

Fouzia Hanif is Ph.D.- Scholar, Greenwich University, Karachi. Her Email. fouzia.yw18@yahoo.com

Dr. Shahida Sajjad is a well-known Pakistani Professor in the field of Special Education. Dozens of her research papers have been published in national and international JCR and SCOPUS indexed journals. She has organized and participated in different national and international meetings and workshops.

Dr. S Khurram khan Alwi has done his Ph.D. from the University of Karachi in 2016. He is currently working as Associate Professor at Greenwich University, Karachi. Dr. Khurram has vast teaching, research and data analysis experience. His email is drkhurram@greenwich.edu.pk

Dr. Rasib Mahmood is working as an Associate Professor in the Department of English Language and Literature, The University of Lahore, Lahore, Pakistan. Mr. Mahmood is also a poet, a researcher, a Pakistani national, and the freedom fighting face of new promise. reasib.mahmood@ell.uol.edu.pk

Dr. Shaheen Khan has worked as Advisor HEC and Chairperson Federal Board of Intermediate and Secondary Education, Islamabad. shaheen@hec.gov.pk

Umair Baig is PhD- Scholar of PAF-Karachi Institute of Economics & Technology, Pakistan. E-mail: umairbaig@gmail.com

Dr. Waqar Un Nisa Faizi, working as coordinator education department islamia college university Peshawar.

Dr. Mohammad Shaiq is Senior Business and Strategy Expert with Propel Consulting Group of Canada and a Visiting Faculty in different universities. Dr. Shaiq is an active researchers and has worked on various national and international projects and has produced many quality papers published in reputed academic and professional journals.

Muhammad Kashif is an Associate Professor, Head of the Department of Management Science, Editor, and in charge publication of research journals at Shaheed Zulfikar Ali Bhutto Institute of Science and Technology. His research interest is in asset pricing and Financial Econometrics. His email address is Muhammad.kashif@szabist.edu.pk

Dr. Syed Zubair Haider is working as an Assistant Professor in the Department of Educational Training, IUB, Pakistan. His interests pertain to research on educational issues. He has published several articles in international and national journals on Students' Academic Achievement and Teacher Performance. His email is zubairiub@hotmail.com.

Dr. Manzoor Anwar Khaildi is Vice-Chancellor, Barrett Hodgson University E-Mail: makhalidi@gmail.com

Syed Ammad Ali is a PhD from the University of Karachi and Assistant Professor in the Applied Economics Research Centre University of Karachi. Karachi-75270, Pakistan Email: ammadsyed@aerc.edu.



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Tel. # +(9221) 3584-0397/98, 3584-7662, 3584-7664, UAN: 111-202-303

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MAURITIUS BRANCH CAMPUS: 51-B, Ebene, Cybercity, Reduit, Mauritius. Tel: +(230) 54445698

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