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MACROECONOMIC VARIABLES AND STOCK MARKET RETURNS: A CASE OF KARACHI STOCK EXCHANGE 100 INDEX

Ikramullah[1], *Manzoor Ahmed, PhD*[2],
Muhammad Abdul Kamel[3] *and*
Mohammad Yaqoob[4]

Abstract

This study investigates the link between the macroeconomic variables and equity returns in Pakistan. The study uses the monthly data from November 1991 to March 2013 of KSE-100 index and applies the ARDL approach in order to examine both the short and the long run relationship among the variables. In the short run all macroeconomic variables affect stock returns and expected exchange rate. While in the long run exchange rate does not have any impact on stock returns, industrial production and money supply have a positive and incremental impact on consumer price index. On the other hand the interest rate has a negative impact on stock returns.

Key words: Autoregressive Distributive Lag (ARDL), Macroeconomic variables, KSE-100 index, Stock Market Returns

Introduction

The relationship between macroeconomic variables and the stock market has been widely studied in finance and macroeconomic literature [(Fama, 1977, 1981, 1990)]. Recent research studies have also examined the relationship

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between stock prices and real economic activities e.g. productivity, production rates, inflation, growth rate of Gross Domestic Product (GDP), exchange rate, unemployment, dividend yields, yield spread, interest rates, etc. [Wei and Wong (1992), Fung et al (1990), Chen et al (1986))].

In recent years emerging markets have received a good deal of attention of researchers. For example, Bekaert and Harvey (1995) suggested that many emerging markets are becoming stronger and developing their own built-in system in the global capital markets, yet there are many differences between emerging and developed stock markets. They found higher returns on investment in emerging markets than those of developed markets. However, the high return in emerging markets is associated with high serial correlation and high volatility. Hendry (1986), on the other hand, studied the long run relationship and the short run conversion from the disequilibrium to equilibrium. He investigated the impact of inflation, exchange rate, interest rate, real activities and money supply**.** He also used a dummy variable for 1997Asian Financial Crisis. The results of the study show that in case of six countries the macroeconomic variables have positive and significant impact of stock market.

These studies were conducted because many emerging stock markets grew faster in the form of the number of listed companies, trading volume and market capitalization over the last two decades. The international investors motivated by their desire of higher returns moved into these markets to get this benefit.

In this study we attempt to examine the relation between macroeconomic variables and the stock market returns in the light of the recent trends of capital markets in Pakistan. We select the Karachi Stock Market as the case study. Karachi Stock Market began to grow rapidly over the last decades and is sensitive to factors such as, developments which occur in the political and international economic environment, changes in the levels of economic activities and its consequent impact on the macroeconomic variables.

Capital market of an economy has normally been judged by the stock exchange markets. It stimulates the investment by providing opportunities to the people for buying and selling of securities, bonds and debentures. Stock exchange also attracts foreign investment and accelerates the economic development. Moreover, it also serves as a gauge to check the general condition of the business and industry in the country. However, in Pakistan the condition of stock market is normally been judged on the basis of trading shares in Karachi Stock Exchange. These markets over the past few years have been working under the rule and regulations of the Security and Exchange Commission of Pakistan.

The objective of this study to provide a basic framework for the relationship of the macroeconomic variables (Industrial production, inflation, interest rate, exchange rate and money supply) and stock returns.

Reviewing the relevant literature has revealed that the empirical work on the relationship between the macroeconomic variables and stock equity returns in Pakistan is in its infancy. However, whatever research has been conducted is reviewed that reported here.

Galeotti and Schiantarelli (1994) investigated the relationship between Investment and stock prices. They found that stock prices and change in investment are associated with each other. Abhay and Karnik (2000) analyzed the link between the stock prices and macroeconomic variables. Specifically the macroeconomic variables: exchange rate of rupee vis-à-vis the dollar, broad money supply, narrow money supply, prime lending rate and the industrial production are considered. The econometric investigation used state-of-the-art techniques such as unit root testing, co-integration and ECM. Kodera (2003) described the dependence of the stock index on relevant macroeconomic variables. Starting by two possible approaches, portfolio theory and heterogeneous agent hypothesis, the same model formulation was constructed. An application was performed, using empirical data of the Prague Stock Exchange and the Czech Republic economy. Working with the whole sample of observations, a significant relation of stock index and explanatory variables as for industrial production, exchange rate, interest rate, was hardly found. Studying an indication of the three structural change points, this hypothesis was confirmed by a test and relating re-estimation was performed. Aisyah, *et al.* (2009) applied the Vector Error Correction (VAR) framework and study the link between selected macroeconomic variables and stock prices in case of Malaysia. The findings of the study indicate that the macroeconomic variables affect the stock prices in case of Malaysia. Nishat and Rozina (2004) applied the VAR model and investigate the link between the macroeconomic variables and the KSE 100 index. They found that the macroeconomic variables are co-integrated with the KSE 100 index.

The rest of the paper is as follows. Section 2 deals with the methodology and data while section 3 is devoted to empirical results and discussion. Section 4 offers the conclusion.

Methodology and Data

The monthly data are extracted from the State Bank of Pakistan, Business Recorder and International Financial Statistics (IFS) from November 1991 to March 2013 for KSE-100 index. The variables used in this study are: the consumer price index (LCPI), the industrial production (LIP), the exchange rate (LER), the money supply (LM2), and the interest rate (LIR) data to estimate the relationship between these macroeconomic variables and equity returns.

Several methods are available to conduct the co-integration tests. However, the ARDL approach has some advantages over other co-integration methods**.** The ARDL approach is applicable irrespective of the order of integration**,** estimate short and the long run relationship simultaneously, solve the problem of endogeneity. In addition, in case of small sample size the ARDL give more robust results than other co-integration methods. Thus, due to the given advantages of the ARDL approach, we use the same approach in this study.

Before apply the ARDL approach to the model we test the data for Stationary through the Augmented Dickey-Fuller (ADF) and the Philips Parron (PP) tests respectively.

The ADF and PP Tests for the Unit Root

The ADF and PP tests respectively are used to test the Stationary among variables. Table 1 offers the results of the ADF and the PP tests. The results show that all of the variables become stationary at first difference i.e. I (1) of unit root of order one.

Table-1: Unit Root test

	ADF Test				**PP Test**			
Variables	Level		1st Difference		Level		1st Difference	
	T value	P value	T value	P value	T value	P value	T value	P value
SP	-0.0524	0.6641	-12.233	0.0000	-1.0067	0.6067	-12.197	0.0000
M2	-0.1081	0.0000	-8.1538	0.0000	9.9791	0.9812	-15.289	0.0000
IP	-0.4861	0.5041	-11.616	0.0000	1.9327	0.9874	-19.272	0.0000
CPI	3.8792	0.9800	-13.576	0.0000	3.81627	0.9912	-6.3618	0.0000
ER	2.2830	0.9861	-4.6096	0.0000	7.0131	0.9123	-13.842	.0000
IR	31.000	0.9922	-2.8501	0.0045	-0.4226	0.0000	-11.768	0.0000

Therefore, to estimate the long and short run relationship between the KSE-100 index and the macroeconomic variables, the study uses the ARDL framework. However, the ARDL approach is applicable regardless of the order of integration. It does not affect the results of the ARDL approach is applied if all of the variables are integrated of order I (1) or I (0) or mixed.

Autoregressive Distributive Lag (ARDL) Approach

In order to find the short run and the long run relationship between the macroeconomic variables and the stock returns for the purpose, we applied the ARDL approach**.** Our ARDL equation is as under:

$$\Delta \ln SP = \alpha_{\circ} + \sum_{j=1}^{n} \lambda_j \Delta \ln IP_{t-j} + \sum_{j=1}^{n} \gamma_j \Delta \ln CPI_{t-j} + \sum_{j=1}^{n} \varphi_j \Delta \ln ER_{t-j} + \sum_{j=1}^{n} \phi_j \Delta \ln IR_{t-j} + \sum_{j=0}^{n} \Delta \ln \chi_j \; M_{2t-j}$$
$$+ \delta_1 \ln IP_{t-1} + \delta_2 \ln CPI_{t-1} + \delta_3 \ln ER_{t-1} + \delta_4 \ln IR_{t-1} + \delta_5 \ln M2_{t-1} + \varepsilon_t \text{.................}(..1)$$

Where the long run parameters are $\delta_1, \delta_2, \delta_3, \delta_4, \delta_5$ while the short run parameters are $\lambda_j, \gamma_j, \varphi_j, \phi_j$ and χ_j. For the above model first we test the co-integration among variables. The null and alternative hypotheses of co-integration are as under:

$H_0 = \delta_1 = \delta_2 = \delta_3 = \delta_4 = \delta_5 = 0$

$H_1 = \delta_1 \neq \delta_2 \neq \delta_3 \neq \delta_4 \neq \delta_5 \neq 0$

Table 2: Decision of Co-integration

Situation	**Decision**
$F_c > F_t$ (Upper critical values)	Rejected the H_0
$F_c < F_t$ (lower critical values)	Accepted H_1
upper critical values < F_c >lower critical values	Result will be inconclusive

Where, F-calculated and, F- tabulated

To test the null and alternative hypothesis of the co-integration for this purpose we use the critical values of F-statistics tabulated by Pesaran *et al* (2001). To reject or accept the hypotheses of co-integration, we use the information given in table 2. Critical values of the upper bound assumed that all of the variables are I (0) while lower bound assumed that all of the variables are I (1).

Empirical Results and Discussions

The tabulated value for lower bound at one percent is 2.425 while the calculated value of the F- Statistics is 5.166 which is great than the critical value. Therefore, we reject the null hypothesis of no co-integration. Now we can to estimate equation (1) through ARDL approach.

The empirical results presented in the Table 3 give us very important information regarding the presence of a stable and long run relationship between the stock returns and the macroeconomic variables. Results also indicate that a change in industrial production and money supply contribute positively to the stock returns, as increase in the exchange rate does not have any impact on the stock returns on the Karachi Stock Market. Nevertheless, it is important to underscore that increment in consumer price index and interest rate has a negative effect on the stock returns.

Table-3: Autoregressive Distributive Lag Model for Long Run

Order Of Ardl Process (1,0,0,1,2,0) **(Based On Akaike Information Criterion)** ***Dependent Variable: Stock Prices***			
Repressors	Estimates	T-Ratios	Probability
Intercept	-28.8950	-3.0383	.003
LnCPI	-7.2969	-1.7874	.075
LnIP	.42637	2.64275	.011
LnIR	-.045171	-1.17154	.094
LnER	-.76141	-.31014	.757
LNM2	4.9289	3.2644	.001

Table 4 presents the results of ECM derived from the ARDL approach. The results of table 4 reveal that all of the variables are statistically significant and having correct sign except exchange rate which are statistically insignificant while the value of the ECM is -0.62239 and statistically significant which show the speed of adjustment from disequilibrium to equilibrium.

Table- 4: Results of ECM based of ARDL Approach

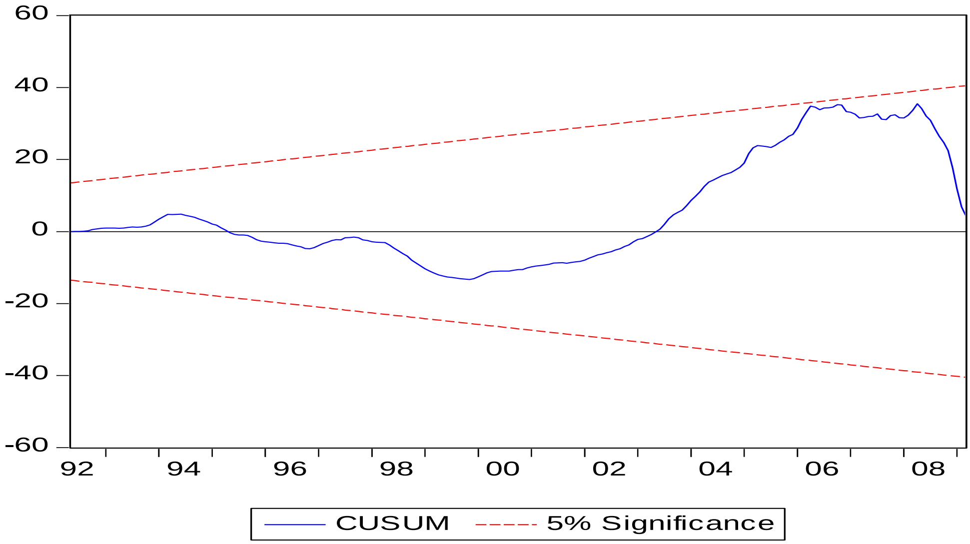
Variables	Coefficients	Stand Error	t-values	P- values
Δ.Ln IP	0.07114	0.00729	9.75544	0.0000

ΔLn CPI(-2)	-2.59006	0.11369	-2.32565	0.0017
ΔLn ER	-0.00083	0.00190	-0.04356	0.5400
ΔLn IR (-1)	-0.22088	0.07174	-3.07874	0.0007
ΔLn M2(-1)	0.15804	0.07621	-2.07359	0.0113
ECM (-1)	0.62239	0.32171	2.960399	0.0023
Constant	0.01267	0.00278	4.55065	0.0000
σ = .042399	Adj R^2 = 0.846	R^2 = 0.956	D W =1.9954	
GOODNESS OF FIT AND DIAGNOSTIC TESTS				
Chi square Statistics				
χ^2_{sc} (1)	0.01699[.896]			
χ^2_{FC} (1)	0.38528[.535]			
χ^2_{N} (2)	0.35756[.836]			
χ^2_{H} (1)	0.32173[.571]			

Note: dependant variable is SP (least square estimation)\

All of the diagnostic tests indicated that there is no evidence of hetertoskedasticity and autocorrelation in the model. Moreover, the diagnostic tests also indicated that the functional form is correct. Similarly the model also qualifies the test of normality. The stability test of CUSUM and CUSMQ are also employed which show the stability in the long run (see figure 1).

Figure-1: The Stability Test of CUSUM



Conclusion

To summarize, by the ARDL approach our results point out a stable and long run relationship between the macroeconomic variables (such as consumer price index, interest rate, industrial production and money supply) and Stock Returns. But in the same fashion, our findings show that the exchange rate is not significant in creating a long run relationship with the stock returns.

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EXAMINING THE FACTORS AFFECTING CONSUMER PREFERENCES TOWARDS INTERNATIONAL FAST FOOD RESTAURANTS IN KARACHI: CASE STUDY OF MCDONALDS & HARDEES

Idrees Waris [5]
Javed Sarwar Baloch[6]

Abstract

The main purpose of this research is to examine the factors affecting consumer's preferences towards international fast food restaurants in Karachi: McDonalds & Hardees. This study is based on Preferences of consumers towards specific brands (McDonalds and Hardees) and covering the range of beef products only, because these are the only two international brands offering beef. Research was primary data based and the sample size of 230 respondents was gathered through a close ended questionnaire. Factor analysis and Regression analysis techniques were used for the analysis of data. Variables that were considered in this research were Services, Brand Loyalty, Brand Image and Convenience. The results indicate that the studied variables have positive and significant impact on Consumer Preferences and also found that Convenience was the most influencing factor affecting consumer preferences in international fast food industry.

Key Words: Consumer's Preferences, Brand Loyalty, Brand Image.

1- Introduction

Fast food restaurants demand is increasing day by day in Pakistan. There are many fast food restaurants functioning in Pakistan and fulfilling the needs of

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the consumer but among them the most famous are KFC, McDonalds and Pizza Hut in Pakistan. These restaurants are source generating huge amount of revenue and providing job opportunities to unemployed. There are many local restaurants catering the need of Pakistani consumers in Karachi. With the period of time the dimensions of consumer taste are changing making this tough for marketers to respond accordingly.

Life in a metropolitan city is very busy that bring consumers focus towards fast food. The fast food industry of Pakistan comprises the large number of operators that are competing with each other for the same consumer's rupee in the same market. The paper will discuss two most popular restaurants of Karachi by calculating the factors that are creating demand for the product of these restaurants.

Being a responsible corporate citizen, McDonalds firmly believes in giving back to the communities where it operates. According to their statements they are providing support and encouragement to the people. Every year McDonalds help to set up and support numerous educational, sporting and charity programs for the betterment of the society. In Pakistan, Hardees core goal is to supply the good Quality food to the customers.

Kossel, et al, (2007), examined elements which affects the preference of consumer during purchasing. The most affecting factors of consumer’s decision towards product cost, attributes of the product, accessibility of the product and so on. He did market survey to recognize those complications which are faced by consumer.

The objective of this paper is to examine the customer’s choice towards international fast food restaurant in Karachi. Paper will discuss those factors which are related to consumers that become a source of recreation, peaceful atmosphere and good quality foods.

2- Review of Literature

Anita Goyal N.P. Singh *et al* (2007) explored the preferences of Indian consumer about fast food. Author focused on the consumption, hygiene and nutritional values of the consumers. Sample size was taken about 200 and findings of the research showed the Indian consumer like to have fast food as their meals and likes to visit fast food outlets but their first choice is homemade food. They feel home made products are hygienic and is much better than outside. Kaapanda et al (2012) in their study concluded that promotional mix such as free calls/minutes and free SMSs, and promotions with discount and free sample play a vital role in customers' choice of MTSP.[3] Usman Ehsan*et al* (2012) explained consumer preferences of fast food, and the factors which influence them to select or reject any particular fast food restaurant. Research recognized the factors and identified the cultural and regional differences in consumer behavior. Samples of 447 questionnaires were distributed to the respondents of three universities students in Pakistan. Variables of the study were price, variety of food, promotional deals and timely service. The conclusive result of the study showed that in all the three universities of the different cities varies in their taste and preferences and they would mostly like to have fast food. The quality of service is more important and for other is the hygiene factor.

Frewer et al (2012) examined consumer preferences and information needs on the topic of the immediate message of peril and damages connected with food exploitation. A total of 33 consumers play a part in the hub group negotiations. Result showed that getting only information about life suspense or quality of life was not satisfactory information to make an informed decision so that fast food restaurant has no taken some of major decision that influences the consumers. Srinivasan *et al* (2005) a new ways for measuring, analyzing, and predicting a new brand's equity in a market. Brand equity is defined as it is the intangible asset it's a symbol or name where we identify to use the source of product strategies to enhance a brand's equity. According to the analysis brand equity can create a certain level of significant value. Bjorn Frank *et al* (2012) investigated the formation of fast food restaurants by the consumer attitudes. This study focuses on the obesity problem in youngster who consumes fast and junk food a lot and the difference in the attitude of teenagers and adults towards fast food. Findings showed that the teenagers realize the negative effects of the consumption of fast food but they fail to choose a healthier diet over their love for fast food. Jabir Ali *et al* (2010) article is about the development of modern food industry had introduced consumer's choice and behavior. The sample in this research taken was 101 households who had sufficient purchasing power. Variables of the study were price, quality and variety. The finding showed that food consumption is changing around the world and people are more attracted towards the fast deliverance of food with quality and hygienic food.

Anthony, *et al* (2010) investigated Indian telecommunication sectors which are growing day by day with the economy opening up; competition in this sector is increasing. There are 22 private companies providing mobile services in 14 telecom circles and three metro cities, covering many towns across the country. There are two types of mobile service networks: GSM and CDMA. Major players operating in India in GSM sector are: Bharat Sanchar Nigam Limited. Findings explored that service quality and customers satisfaction were the most crucial factors for the development of the telecommunication sector.

Zhang *et al (*2008) studied to determine the product and process effect on consumer preferences for online and offline channels. The transaction process has a significant impact on consumer preferences for online and offline channels. Authors used a questionnaire survey that was limited to college students. The authors suggested that paper would facilitate those managers who are involved in designing and choosing transactions channels based on product type and process function type.

Research Methods

Research is quantitative based and primary data of consumers have been collected through close ended questionnaire. The sample size of 235 consumers was used and multiple factors have been studied in this study for this research those are Geographic, psychographic, demographic and behavioral.

Model Hypothesis

$CP = \alpha + \beta_1 MC + \beta_2 CL + \beta_3 S + \beta_4 L + \beta_5 BI + e$

H: There is an insignificant impact of marketing campaign on consumer preferences choosing restaurants.

H: There is an insignificant impact of convenience or location on consumer preferences choosing fast food.

H: There is an insignificant impact of service on consumer preferences while choosing fast food restaurants.

H: There is an insignificant impact of loyalty on consumer preferences while choosing fast food restaurants.

H: There is an insignificant impact of brand image on consumer preferences while choosing fast food restaurants.

Results and Discussion

This chapter covers the analysis of data that are composed of 235 consumers' preferences for the international food restaurants.

Reliability Statistics

Variable	No. Of Items	Cronbach's Alpha
Service	3	.463
Convenience	3	.516
Brand Image	3	.275
Brand Loyalty	4	.509
Consumer Preferences	5	.513
Overall	18	.705

The data of reliability has been determined by applying statistical tests of reliability. According to limitations the value of Cronbach's Alpha should be more than 05 or 50%. The Cronbach's alpha value for this study is 0.705 or 70.5% it means that data should be acceptable

Regression Analysis

Regression Coefficient (Consumer Preferences)

Variables	Coefficient	t-stats	Prob.	V.I.F
(Constant)	0.603	3.403	0.001	
Services	0.133	2.313	0.022	1.108
Convenience	0.278	5.684	0.000	1.108
Brand Image	0.109	2.234	0.026	1.033
Brand loyalty	0.229	4.306	0.000	1.120
Adj. R^2	0.311			
F-stats (Prob.)	24.606 (.000[a])			

Regression coefficient showing dependent and independent variables with their beta value, co-linearity value, significant value. The value of β shows us the nature of relationship between dependent and independent variables. If the β value is positive means that there is positive relationship between independent and dependent variable and the negative value of β means there is negative relationship between independent and dependent variable. In above table Services, Convenience, Brand loyalty and Brand Image have positive impact on Consumer preferences and among these variables convenience is the most important factors that is affecting consumer's preferences for the fast food products in McDonalds and Hardees.

B value is used to form regression equation which is

Consumer preferences = 0.603 + 0.133 (Services) + 0.278 (Convenience) + 0.229 (Brand loyalty) + 0.109 (Brand Image)

Conclusion and Recommendations

This paper attempted to examine the factors which influence consumer preferences towards international fast food restaurants in Karachi, Pakistan. Over the period of the time markets are becoming saturated and the competition among different food restaurants getting tougher day by day. And this becomes inevitable for the firms operating in a dynamic market to understand the needs of the consumers in order to fulfill them in a profitable way. Two main beef providing restaurants have been taken for this research and the consumers' responses have been gathered to analyze the data. Consumer preferences have taken as dependent variable dependent variable, and Services, Convenience, Brand loyalty and Brand Image as independent variables. Several statistical tests have been applied in order to ascertain an accurate result. Factors that are affecting Consumer preferences were analyzed and found that Services, Convenience, Brand loyalty and Brand Image have a significant effect on Consumer preferences. But the most effective among these is convenience factor for the consumers of Karachi and the findings also suggested that the brand loyalty play a vital role in this regard match the findings of Oliver (1997) and keller (1993) where they had emphasized the role of brand loyalty.

The factors: convenience and brand loyalty is of great significance in fast food industry and once the consumers satisfied will become a great source income for the future perspective. Food restaurant owners must pay attention to the convenience factor from culture perspective and make the environment contented for the consumers. This will help them to retain and making them loyal with the brand.

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DATE FARMING AND ITS INDUSTRIALIZATION IN MAKRAN

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Abstract

This study was conducted to access date farming and industrialization of dates in one of the major date palm growing region Makran, Pakistan. The qualitative data were collected through unstructured interviews with farmers, experts and informants. This paper assesses the conventional date farming and a change over small scale production into a commercial scale production. Awareness regarding the production of promising varieties at international market, industrialization and processing units are the key factors of the study. The result shows that due to the lack of market place the farmers have a very low level of knowledge about the market. The middlemen/agents are hampering the production of date at a commercial scale by demanding the product at their own set price. Lack of processing units and storage technology pushing back the quality which is a result of low price. There is a need of awareness through training about the market demand, production, irrigation and fertilization, transplanting and processing of dates.

Introduction

Date palm is one of the oldest cultivated plants and is a multi-purpose tree, being highly regarded as a national heritage in many countries. It provides food, shelter, timber products and all parts of the palm can be used. Because of these qualities, and its tolerance to harsh environmental desert conditions, areas under cultivation have increased tremendously (Alabdulhadi at el., 2004).

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Dates are produced in hot arid regions of the world and marketed worldwide as a high value confectionery. It is considered as an important subsistence crop in most of the world's desert areas. Worldwide, date production has increased exponentially (Mahmoudi at el, 2008).

Makran, with more than two hundreds varieties is one of the largest cultivar of date palms. Traditional date farming from the centuries is being practiced in the region, however deviations in the growth of the date palms has not been the center focus of the farmers in the region. The size and quality differences has been observed from the same variety cultivated in the different areas. Being the most cultivated agriculture product, date palm farming has significantly improved and gained an importance in the international market.

Despite of that the farmers of the region have so far failed to fully exploit its horticulture resource. All that happens due to poorly developed or lack of developed and ill managed infrastructure, huge post-harvest losses, inadequate knowledge of farming among farmers, and most importantly lack of compliance to international quality standard. Among these one of the neglected areas of horticulture in the region is the cultivation of dates on commercial scale.

Dates are grown over an area of 97,300 hectares with a production of 275,000 metric tons (Food and Agriculture 2009). However, the total production of 12 major varieties of dates in Makran is 296615 tons; these major varieties are used for the trading and personal consumption (kasanwi 2011). Yet there is no concept of post-harvest treatment and infrastructure to keep the dates of the region fresh and sell then in the market.

Although the ultimate goal of date production remains the production of high quality fruit, the growing demand for industrial dates has provided a welcome market for lower quality product. There is not even one processing factory In Makran, the work from the collection of the fruit to dehydration under the sun is done manually. The present paper identifies some of the factors hindering the farming of the date palms and industrialization of dates in Makran division and, therefore, identifies the needs of date palm growers regarding date palm production technology. And marketing strategies to enhance its industrialization in the area.

Date Farming

Date palm farming has adapted to areas with long dry summers and slight winters. It thrives well in different types of soil but the most preferred is the sandy alluvial soil. Adequate source of water and irrigation facilities and spacing between the trees and rows must be ensured a leaf length of 4-4.5 meters.

Date palm farmers in Makran use to get their need farming from the old orchards by detaching the small offshoots then cultivating them directly in the field. Majority of the farmers establish new cultivation during the month of February and July. This is contrary with the procedure everywhere in the world with same climate which is recommending spring or autumn months to avoid high temperature and cold stress during summer and winter seasons. Date palm nursery is managed to provide special care during the initial stage of the offshoots growth without complete roots.

One of the two date palm farming; offshoots and tissue culture, date palm farmers in this region use offshoots plants to establish the date farms, because this is the only source that the farmers are availing cultivating this horticulture product. Selecting those offshoots that age must not be less than 3 years, should be healthy and having a separate root system (abul saod, 2011). Careful detachment with a sharp metal tool should be used and any hit to the heart of the offshoot must be avoided. Quoted from a Baloch farmer that "an old man with his careful hands detaches the offshoot and a strong young man to cultivate it"

Moistening the offshoot with water every day until cultivation as soon as possible. Digging holes about 2-3 square feet and plant the offshoot in such a manner that the wider part of it is at the soil surface level to prevent water entrance inside the heart which may cause rot infection. Pressing of soil around the stem to give a strong foot hold to the offshoots in the nursery. Fertilization of the offshoots is rarely done by the farmers of the region.

Industrialization

In the New World (mainly the USA) the most characteristic phenomenon of the conventional date palm has been the gradual change-over of private, individual ownership of the date plantations into large holdings by companies integrated with large-scale packing and processing facilities (FAO, 2006). However in Makran several farmers grow individually, pack and sell their fruit locally or to the middlemen on their demanding rate. The unavailability of the market place has created a disappointment in the farmers to trade their horticulture product in a commercial scale, increased number of middlemen in the channel resulted lower price of the fruit.

Several packaging methods such as, dates pressed in baskets intended as low cost and low quality, plastic packaging is considered to be a better quality product. Every individual farmer uses the most economical methods of packaging the fruit, baskets packaging is preferred by the farmers as this is less time consuming and reduce the cost as the plastic packaging is concerned. This practice is a result of low price of the product set by the middlemen having a monopolistic behavior in the market, unavailability of the technology facilitation for processing, storing and freshening the product, and more is the lack of contemporary knowledge among the cultivars regarding the processing and packaging the product.

Training in the context of agriculture is a process of gaining new skills, attitude and knowledge to improve farmers' efficiency (Ata at el, 2012). Moreover, the human resources in the field of agriculture are strongly influenced by the help of training of farming community. In order to enhance the human performance in a specific situation or the whole processes from the farming, irrigation, pollination dates collection, dehydration and packaging, the role of training is vital. A logical progress in the knowledge and skills of trainees is possible through proper training (Sajeev and Singha, 2010).

The problems which are being faced by the date growers were explored through qualitative interviews. The main problem faced by the farmers regarding date palm production were; unavailability of improved varieties, unawareness about production technology, lack of finance, large market distance and no proper place for date marketing, and low prices of dates at market. An integrated marketing approach is an immediate need for the industrialization of this horticulture product. The accessibility to the market must be ensured so that the demand of a particular variety should be met accordingly. Negotiating the price of the product with the entire channel member including the cultivars, and setting a unique market price concerning the particular variety and quality requirements. The respondents demanded that there should be provision of improved varieties, credit facilities, a proper place for date marketing, extension services and direct contacts to the market place and processing facilities.

Conclusion

The farmers who own date farms more regard this cultivation as a part of their traditions, every individual establish farm of date palms of a small scale for self-consuming and gifts purposes. However there has been a change over small scale farming into commercial scale to some extent. The farmers have very low level of knowledge about promising varieties of market concerned dates, irrigation and fertilization requirements and pest/disease of the date palms. Majority of the date palm growers' respondents reported that the middlemen/agent always having a demanding price set for the product. There is an urgent need of a market place and internal marketing strategies for the promotion of the fruit and empowering the farmers which ultimately affect the productivity. Training sessions to the farmers about scientific methods of farming, irrigation and fertilization application and diseases and pest control, and transplanting and processing of dates.

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AN EMPIRICAL & COMPARATIVE ANALYSIS OF CREDIT RISK RATIOS BETWEEN PUBLIC AND PRIVATE SECTOR BANKS IN PAKISTAN

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Abstract

The purpose of study is to provide the information about the investment opportunities available in Pakistani economy and attract investors to invest in Pakistan. For this research Energy Sector, Pharmaceutical, Oil and Gas, Automobile, Cement Industry are selected which have large scope to grow and much more investment opportunities are available. Annual reports of 44 companies from 2006 to 2010 are used in this research. Data consist of 215 numbers of observations. Regression Analysis is used to analyze the gathered data. Findings provide the guidance that firm's size is significantly positively related with leverage which shows that larger firms are taking more debts rather than smaller or medium sized firms. On the other side firm's growth, interest coverage ratio and quick ratio has inverse relation with leverage and firms who are maintaining high liquidity ratio, high profitability financed their capital requirement independently and avoid going on debts.

Key words: Investment, Quick Ratio, Interest Coverage Ratio

Introduction

In 21st century doing business in a complex and uncertain business environment has become extremely difficult. Companies are finding difficult

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To cope up with the challenges and complexity in the market. Recent financial crisis has made risk management very important task. In the economic environment, bank always has a vital role. In order to successfully perform operations banks needs to perform effective risk management function. In banking sector different kinds of risks are faced by banks like credit risk, interest rate risk, market risk, liquidity risk, market liquidity risk and different operational risks.

It is seen that from all the types of risks which banks faces, credit risk is the most significant among them (Das and Ghosh, 2007). Around 50% of all the functions which a bank perform are loan transactions and credit risk is all about loans and their defaults, so credit risk management and monitoring is very important task (Karunakar *et al*. 2008). The conventional approach for credit evaluation commonly in practice by the banks generally focuses on collateral and checking the credit records of the loan applicants. As the degree of risk exposure in banking sector increases the profit margin decreases. Thus for reducing credit risk that banks are facing need of credit evaluation method is present.

The implementation of Basel II helps in separating operational risks from credit risk. This accord encourages banks to improve their risk management systems through correct risk evaluation. According to the Basel committee on banking supervision credit risk is "potential of a borrower to meet the obligation in accordance with the agreed term" Banks must have such policies that allow them to monitor entire credit portfolio as well as individual loan transactions. Presently 41 scheduled banks are operating in Pakistan under the supervision of State Bank of Pakistan. The commercial banks comprise of 3 nationalized banks, 3 privatized banks, 15 private sector banks, 14 foreign banks, 2 provincial scheduled banks, and 4 specialized banks.

Pakistan's banking sector reforms were initiated in early 1990s transformed this sector into efficient and sound banking system.

The purpose of this study is to measure the credit risk component of scheduled commercial banks in Pakistan and for this purpose different credit risk related ratios for public sector and private sector banks in Pakistan are calculated and then their correlation with key macroeconomic indicators are analyzed and to see whether a particular ratio or correlation is unique to any particular banking sector that is public sector or private sector. These risks related ratios can be useful as an internal monitoring tool.

Contextual Framework

This dissertation is based on the study of both the public sector and the private sector commercial banks of Pakistan in order to study the credit risk component of banking sector of Pakistan with the help of credit risk ratios and the sector wise comparison. In the second part of the dissertation credit risk ratios are correlated with the key macroeconomic variables such as Gross Domestic Product (GDP), Inflation rate and Export/ Import % ratios to analyze if there are any significant correlation between the credit risk ratios and key macroeconomic indicators.

Statement of The Problem

As credit risk is the most significant risk among all the risks faced by banks (Das and Ghosh, 2007). The very important credit risk assessment and management becomes task because bank extensively involves in loan transactions and credit risk deals with the default of the loans (Karunakar *et al*. 2008). Increase in the recent trend of non-performing loans in commercial banking sectors is a serious matter and thus it requires proper and better monitoring and necessary corrective measures must be taken. Sector wise comparison of banking sector with the help of certain ratios shows that there are significant differences between public and private banking sector with regards to certain key ratios such as total loans to total equity (TL/TE), total loans to total assets (TL/TA), non-performing loans to total loans (NPL/TL) and total loans to total deposits (TL/TD).

Research Questions

Q1. Is there significant difference between public and private banking sector regarding key credit risk ratios?

Q2. How certain key credit risk ratios can be used to measure the credit risk in the banking sector?

Q3. Is there significant correlation exists between credit risk ratios studied and key macroeconomic indicators?

Literature Review

As role of banking sector is of great significance in an economy. Major banking activity comprises of lending activities which always have default risk attached to it. As credit risk deals with default of the loans so its significance is greater than other banking risks. Ample efforts are made in the past in this area of concern to find out credit risk assessment and management in banking sector all around the globe.

Thiagarajan and Ramachandran (2011) analyzed the credit risk component in the Indian commercial banking sector with the help of key credit risk ratios. The data used for this purpose comprises of the time period from 2001 to 2010. The results shows that although the trend of ratios calculated shows similarities but sector-wise comparison of ratios shows significant differences between public and private sector banks. Certain ratios such as: total loans to total equity, provisions for loan loss to total NPA and the NPA to NPA and total equity shows significant difference between two sectors. As recent trend of NPA shows increase thus it is a serious concern which needs serious attention.

Thiagarajan *et al.* (2011) explored the determinants of credit risk in the Indian banking sector with the use of econometric model. For this purpose data of 22 public sector and 15 private sector banks were used covering the period from 2001-2010. The variables were analyzed and results were put together in their respective sectors. Net non-performing assets to total loans trend was analyzed and compared between both sectors. GDP growth and inflation trend was also observed. Linear regression model was used for this purpose to find out the bank level and macroeconomic determinants of credit risk of the commercial banking sector in India and then compare the contribution of these determinants with both public and private sector commercial banks.

From the findings it is revealed that both sectors are managing the credit risk effectively during the period analyzed. It is seen that NPA had reached to all time low in 2008 from all time high during 1990s but its gradual increase in past two years needs attention. Lagged NPA is major factor which contributes in current NPA and banks must have effective credit policies to handle credit risk. GDP growth is also helping out in keeping Non-performing loans level manageable. Moreover for both public sector and private sector significant inverse relation exists between GDP and credit risk. The findings also reveals that both bank level and macroeconomic factors plays vital role for determining the credit risk of commercial banking sector.

Ahmad and Ariff (2007) seeks to analyzed the determinants of credit risk of commercial banks in the emerging economies of the world and compare them with the economies of the developed nations. The developed economies are Australia, France, Japan and the US whereas India, Korea, Malaysia, Mexico and Thailand are the emerging economies. Data covers the period from 1996-2002 on which regression analysis was run. In this study changes in non-performing loans to total loans as a measure of credit risk was taken as dependent variable whereas management efficiency, loan-loss provision, loan to deposit ratio, leverage, funding cost, regulatory capital, liquidity spread and total assets were considered as independent variables. These were put into two test models to reveal that these eight factors are the major contributors of credit in emerging economies as compared to the developed economies.

Findings revealed that from two to four factors are significant determinants of the credit risk of the banking system. Regulatory capital is important for banks that offer multi-products, management quality is critical for banks which are loan dominant whereas leverage was found to be irrelevant to credit risk of banks. It is found that consistent increase in loan-loss provision is a significant determinant for potential credit risk. The credit risk factor in emerging economies is higher than the developed economies.

Qu (2008) analyzed the effect of certain macroeconomic variables on the probability of default on industrial level and for this purpose expected default frequency EDF monthly data was obtained which covers time period from April 2000 to September 2005. Data consists of EDF of 7 countries namely Sweden, Denmark, Norway, Finland, UK, Germany, US and other industrial countries. The data contains information about 11 industries in Sweden and similar kind of industries in other nations. Mixed linear regression analysis was used as a statistical tool for analysis. The study confirms the impact of macroeconomic factors on probability of default.

The results indicate that in Sweden the macroeconomic factors i.e. Industrial production, interest rate, Exchange rate and share prices has impact on probability of default but this result varies country to country. It is also seen that industries reaction towards same macroeconomic factors are different.

Atikoğulları (2009) analyzed the Turkish Republic of Northern Cyprus (TRNC) banking sector performance after the banking crises which took place during 2000-2001 (which resulted in failure of one third of the banks in banking sector and hundreds of unemployed bankers) through CAMELS approach. The balance sheets of the top 5 banks with respect to largest asset size are analyzed in terms of capital adequacy (total capital/total assets, total loans/total capital), asset and management quality (loans/assets, operating expenses/assets, interest expenses/deposits), earning ability (net income/assets, interest income/assets), liquidity (liquid assets/assets, liquid assets/deposits, deposits/loans) and asset size (asset/sector assets).

Results reveal that TRNC banking sector as of capital adequacy are in less position in 2007 compared to 2001. Asset quality is also diminishing after crises. Cost management and operating efficiency is increasing which resulted in improved management quality. Profitability is quite fluctuating but is higher in 2007 than 2001 so it indicates improvement. The liquidity level is also declining which has a positive impact on banks profitability.

Sohrab Uddin and Suzuki (2011). Analyzed the banking performance in Bangladesh after financial reforms during early 1980s. The changes were related to ownership, market concentration, regulatory measures and policies for enhancing the bank performance. For this purpose secondary data collected from annual reports of banks which covers eight years from 2001-2008 were used. 38 commercial banks which include 4 nationalized commercial banks, 30 domestic public commercial banks (2 decentralized banks, 7 Islamic and 21 non-Islamic banks) and 4 foreign commercial banks were included for study. Four performance measures were used for performance measurement of banks. The results also show that banks with foreign and private ownerships are income efficient. Privately owned banks with diversified activities and higher amount of unutilized funds leads to lower down cost efficiency and increase NPL whereas for foreign or privately owned banks with rise of diversification they tends to decrease. Hence encouraging foreign and private ownership will improve the performance of commercial banks in Bangladesh.

Dash and Kabra (2010) analyzed the non-performing loans sensitivity to macroeconomic and bank specific factors in India. As it is observed that high amount of non-performing loans leads to banking crises in India. The result indicates that the findings can be used for measuring and accessing credit risk.

Both macroeconomic factors and bank specific factors has an impact on loan portfolios of commercial banks in India. A significant positive relationship has been observed between NPLs and real effective exchange rate it means that when local economy's international competitiveness decreases NPL tends to increase. There is also significant inverse relationship between GDP and NPLs which reflects when economy grows it helps in lowering down NPLs. Impact of growth in real GDP on NPLs is found to be instant in nature.

Das and Ghosh (2007) seek to analyze the determinants of credit risk of the state owned banks of India. For this purpose period from 1994-2005 was studied in which both macroeconomic and microeconomic variables were considered. The data for the variables were obtained from Report on Trend and Progress of Banking in India published by reserve bank of India. The finding tells that GDP growth has inverse relationship with NPLs whereas real interest rates do not have any significant impact on problem loans.

Zeman and Jurca (2008) estimated the simulated Slovak economy slowdown impact on the Slovak banking sector. The sample data consists of quarterly data of banks from 1995 to 2006. Vector error correction model is used for data analysis. From this credit risk, interest rate risk and exchange rate risk. From the results it is revealed that there will be no substantial threat to Slovak banking sector even with the significant slowdown in GDP growth rate if the response of monetary policy is adequate.

Simons and Rowles (2009) analyze a model based on macroeconomic indicators for the estimation of default probabilities. For this purpose data includes default in companies in Netherland on quarterly bases from first quarter of 1983 to second quarter of 2006. From the results negative relation between GDP and default rate was found and for construction sector there is positive relationship found between default rate and interest rate. The relationship between default rate and macroeconomic variables are found stable under the whole period under analysis.

Havrylchyk (2010) analyzed the credit risk model of macroeconomic indicators for testing the impact of macroeconomic variables on credit risk component of banking sector in South Africa. Data used in study covers the period from 2001-2008. Separate models different sectors were constructed relying on each sector loan loss provision. The macroeconomic shocks are found to have big impact on the credit losses. For property prices and interest rates are found to be main driver of credit risk. The South African banks are found to be more sensitive to increase in interest rates thus while designing monetary policy special consideration should be given to the potential impact on the banking sector.

Methodology

Quantitative Research Approach

This research is quantitative in nature as it deals with the numerical and statistical data i.e. panel data of commercial banks in Pakistan and macroeconomic indicators i.e. GDP, inflation and export to import percentage data.

Data Source and collection

Secondary data is used in this research which is obtained from banking statistics of Pakistan various editions in State bank of Pakistan website and from annual reports of banks from their websites. Data for macroeconomic variables are obtained from CIA world fact book, International Monitory Fund "2010 World Economic Outlook" and State Bank of Pakistan website.

Data of 4 publicly owned banks and 12 privately owned banks were considered for study which covers the period of 10 years i.e. 2001-2010. The list of banks considered is grouped and listed in Table 1 in Appendix.

Data Analysis

The Results for the Credit Risk Ratios

The credit risk ratios for each bank in both sectors are calculated from 2001 to 2010. Means for both public and private sectors are then analyzed for significance by using ANOVA test. For better understanding of the trend the results are presented in graphical form in Appendix so that the differences can be visually seen between the two sectors.

Table 2 ANOVA TEST

Credit Risk Ratios		Sum of Squares	df	Mean Square	F	Sig.
TL/TA	Between Groups	853.994	1	853.994	21.215	0.000
	Within Groups	724.580	18	40.254		
	Total	1578.574	19			

NPL/TL	Between Groups	71.480	1	71.480	1.824	0.194
	Within Groups	705.304	18	39.184		
	Total	776.784	19			
NPL/TL (2003-2010)	Between Groups	0.012	1	0.012	6.050	0.028
	Within Groups	0.028	14	0.002		
	Total					
TL/TD	Between Groups	1651.108	1	1651.108	25.957	0.000
	Within Groups	1144.956	18	63.609		
	Total	2796.063	19			
TL/TE	Between Groups	358940.462	1	358940.462	26.920	0.000
	Within Groups	240005.575	18	13333.643		
	Total	598946.038	19			
TA/GDP	Between Groups	0.384	1	0.384	.303	0.588
	Within Groups	22.755	18	1.264		
	Total	23.138	19			
PFLL/NPL	Between Groups	423.108	1	423.108	2.559	0.127
	Within Groups	2976.644	18	165.369		
	Total	3399.752	19			

Credit Risk Ratios		**Sum of squares**	**Df**	**Mean square**	**F**	**Sig**
NPL/NPL+TE	Between Groups	134.732	1	134.732	1.381	0.255
	Within Groups	1755.884	18	97.549		
	Total	1890.617	19			

The Results for the Correlation Analysis of Credit Risk Ratios and Economic indicators

From the above table it is observed that private sector banks are statistically significant high negative correlation between Export/Import ratio and total loans to total assets ratio, total loans to total deposits ratio and total assets to GDP ratio. These relations suggest that when exports are favorable the performance of loan repayment is also good. Past studies by (Thiagarajan and Ramachandran, 2011) also shows negative relationship between export/import ratio and total loans to total assets ratio, total loans to total deposits ratio, total assets to GDP and provision for loan losses to nonperforming loans ratio. (Kavkler and Festic, 2010) also found negative relation between nonperforming loans and net exports. There is statistically significant strong positive correlation is found between export/import ratio and total equity to total assets.

There is also a significant negative correlation between GDP and NPL to total loans (NPL/TL) and NPL to NPL+TE which means when GDP growth rate increases which is also seen in this study and previously empirical evidence of negative relation between GDP and NPL is also proved (Rajan & Dhal, 2003) and (Das and Ghosh, 2007) in his study found that when GDP grows usually nonperforming loans decreases in the banking sector. A statistically significant positive correlation is also found between inflation and total assets to GDP.

Correlation between Credit Risk Ratios and Key Economic Indicators for Private Sector Banks

Credit Risk Ratios		INFLATION	GDP	EX/IM%
TL/TA	Pearson Correlation	0.367	0.535	-0.634*
	Sig. (2-tailed)	0.297	0.111	0.041
	N	10	10	10
NPL/TL	Pearson Correlation	-0.188	-0.773**	0.425
	Sig. (2-tailed)	0.603	0.009	0.221
	N	10	10	10
TL/TD	Pearson Correlation	0.380	0.474	-0.642*
	Sig. (2-tailed)	0.278	0.167	0.046
	N	10	10	10
	Pearson Correlation	-0.027	0.428	0.100

TL/TE	Sig. (2-tailed)	0.940	0.217	0.783
	N	10	10	10
TA/GDP	Pearson Correlation	0.828**	-0.086	-0.883**
	Sig. (2-tailed)	0.003	0.813	0.001
	N	10	10	10
PFLL/NPL	Pearson Correlation	0.359	0.681*	-0.594
	Sig. (2-tailed)	0.309	0.030	0.070
	N	10	10	10
NPL/NPL+TE	Pearson Correlation	-0.121	-0.785**	0.416
	Sig. (2-tailed)	0.740	0.007	0.231
	N	10	10	10

For public sector banks there is a statistically significant high negative correlation between export/import and total loans to total assets, total loans to total deposits, total assets to GDP and provision for loan losses to non-performing loans. As PFLL has a positive correlation with credit risk so if the ratio increases it means bank is exposed to more credit risk. And its correlation with exports shows that when exports are favorable PFLL decreases so bank's credit risk decreases. A significant positive correlation is found between export/import and non performing loans to total loans which tells that when exports are favorable loans repayment improves.

There is a statistically significant negative correlation is observed between GDP and total loans to total equity which means when banks loan absorbing capacity decreases credit risk increases which negatively affect GDP. There is also statistically significant negative correlation between GDP and ratio of Non-Performing loans to NPL and total equity (NPL/NPL+TE). A statistically significant positive correlation is found between inflation and total loans to total assets, total loans to total deposits, total loans to total equity, total assets to GDP and provision for loan losses to non-performing loans. This relation tells that due to increase in inflation decrease individual buying capacity and decreases their loan repayment ability. (Fofack, 2005) also found positive relationship between the inflation rate and non-performing loans in many Sub-Saharan African countries.

Table 4: Correlation between Credit Risk Ratios and Key Economic Indicators for Public Sector Banks

Credit Risk Ratios		INFLATION	GDP	EX/IM%
TL/TA	Pearson Correlation	0.788**	-0.087	-0.959**
	Sig. (2-tailed)	0.007	0.812	0.000
	N	10	10	10
NPL/TL	Pearson Correlation	-0.346	-0.516	0.730*
	Sig. (2-tailed)	0.328	0.127	0.016
	N	10	10	10
TL/TD	Pearson Correlation	0.777**	-0.065	-0.963**
	Sig. (2-tailed)	0.008	0.859	0.000
	N	10	10	10
TL/TE	Pearson Correlation	0.683*	-0.655	-0.451
	Sig. (2-tailed)	0.029	0.040	0.191
	N	10	10	10
TA/GDP	Pearson Correlation	0.696*	-0.450	-0.741*
	Sig. (2-tailed)	0.025	0.192	0.014
	N	10	10	10
PFLL/NPL	Pearson Correlation	0.654*	0.163	-0.956**
	Sig. (2-tailed)	0.040	0.653	0.000
	N	10	10	10
NPL/NPL+TE	Pearson Correlation	-0.238	-0.685*	0.626
	Sig. (2-tailed)	0.508	0.029	0.053
	N	10	10	10

5.1 Conclusion

This study is an effort towards strengthening internal monitoring tool for scheduled commercial banks of Pakistan by using various credit risk related ratios. As the empirical data used in the study is readily available so it can be used in internal risk assessment. Through sector-wise comparison of key credit risk ratio covering the period of past 10 years i.e. from 2001-2010 we find out although there are similarity in trends of certain credit risk ratios in past ten years but there are also significant differences found in various credit risk ratios such as total loans to total assets (TL/TA), total loans to total deposits (TL/TD), non-performing loans to total loans (NPL/TL) and total loans to total equity

(TL/TE). As private banks are playing major role and performing aggressive banking activities in Pakistan major portion of credit goes to private banks due to their good performance in credit management so they are handling large volume of loans and we observe from trends studied that non-performing loans are increasing in commercial banking sector so it is a serious matter and should be monitored and corrective measures are needed.

We also find correlation between key macroeconomic indicators and key credit risk ratios for both public and private sector commercial banks separately. We find out some negative and positive relations between credit risk ratios studied and key macroeconomic indicators. We found negative correlation between export to import ratio and total loans to total assets (TL/TA) and total loans to total deposits (TL/TD) which indicates that if export decreases due to change in macroeconomic conditions then the exports based companies can default which eventually can decrease their loan repayment ability and thus increase nonperforming loans. For public sector banks we find strong positive correlation between inflation and certain credit risk ratios such as total loans to total assets (TL/TA), total loans to total deposits (TL/TD), total loans to total equity and provision for loan loss to nonperforming loans which means that there is a positive relationship between inflation and nonperforming loans which is also found by (Fofack, 2005) in various Sub-Saharan African countries. There is a negative correlation found between GDP and NPL to total loans and NPL to NPL+TE which means as slowdown in economy may increase level of nonperforming loans which is also found by previous researchers such as (Salas and Saurina, 2002).

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FISHING PORT OF PASNI; SUNKEN IN SAND; IT'S IMPACT ON FISHER FOLK IN MEKRAN

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Abstract

This study was carried down in Pasni to check the business activities in the city after the sinking of the fishing port in the sand. The fishing port in the city has sunken in the sand and it is nonfunctional since 2008 and fishermen are operating in a small creek two kilo meters south of Pasni. Through an open ended interview data are collected from respondents. With the problem statement "The fishing folk in Pasni are facing numerous problems as fishing port is sunken in sand", it was proven that fisher folk is highly suffering. Three major problems identified were increase in operational cost of fishing boats, shifting of small business units out of Pasni, breakage of fishing boats and waste of time. The findings show that total running cost has increased by 25%, 20% of business units have been shifted, 45 fishing boats were broken since 2008 and the estimates loss due to waste of time amounts to two hundred million rupees in a calendar year.

Key Words: Fishing port, Creek, PHET, NANUK, marine catch, safe berth.

Introduction

Pasni is one of the small cities of Baluchistan located at the coast of Arabian `Sea. From the last census (1998) its population was 56902 people which have almost two folded due to migration of people from different areas to Pasni. The major source of income of the city is fishing, almost fifty percent of the people are directly connected to it and other 30% are indirectly earning their income from it.

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Thirty years ago a project initiated to build a fishing port at Pasni and within three years in 1987 it was operationalized, But only in fifteen years without a dragging team and no maintenance it became a barren sand field. Couples of dragging efforts from KPT in 2004 and 2008 were result less. The port became totally nonoperational in 2008 and hundreds of fishing boats were forced to find alternative places for them. The boats which were not owned by Pasinians went to gwadar, meanwhile the other from Pasni could not go to Gwadar, and they shifted to a small creek two kilometers south of Pasni city. All the facilities from fishing port (a berth, fueling, and landing marine catch, repairing boats) are not available to them now.

Major problems identified by author in this study were increase in the running cost, shifting of smaller industries from the city, breakage of boats from open sea waves and the time wasted between each trip. The creek is open to sea waves, and there is no road to it to carry goods from market to creek and fishes from creek to fish godowns, they are facing severe problems of loading of operational items and landing of fish catch. High tidal waves are breaking their boats especially when a cyclone is given birth by Indian Ocean in Arabian Sea. PHET (2010) and NANUK (2014) are the examples of it. Sunken fishing port has caused half of ice factories, fishing godowns, restaurants and shops at fishing port to close dawn or shift to other areas, slowing down the overall business in the city. Desperation level of people has surged which may lead to other crimes.

Problem statement

The fishing folk in Pasni are facing numerous problems as fishing port is sunken in sand.

Scope

The study is carried down to show a realistic picture of fishing activities in Pasni. After the sinking of the fishing port, the fishermen are facing severe problems and business activities are on trough in the city. This study may highlight their issue as there is very little work done on this area.

Limitations

All of the respondents interviewed were uneducated so it led to carry an open ended interview may have led the fisher folk to be slightly biased in their favor.

Literature Review

Only few researchers have worked on Pasni generally and specifically on its fishing port. Mr. Feroz Ahmed (1973) has found that the major profession of Pasni is fishing, most of the people are uneducated, and there are about 200 larger fishing boats and fish catch is distributed among crew members and owner equally after the deduction of running cost. According to Pakistan bureau of statistics, population census report (1998) population of Pasni was 56902, with growth rate of 2.6%. It was 30.7% of total district (Gwadar) population. A fishing port provide safe berth to fishing boats, make it easy for landing marine catch and also provide propagative functions such as shelter function and feeding function (Nakannishi, G, et all, 2008). Niek van der Sluijs (2013) argues that a fishing port facility is a node on the water edge it provides several facilities as, access channel, breakwaters if require, berths, mooring jetties or vessel landing (beach), slipway, boat lift or repair berth, fuel jetty, processing sheds, cold stores, ice production, auction hall, offices, control building and canteen. The cost associate to a fishing boat or a vessel are labor cost includes payment to crew member and their insurance, running cost includes ice, fuel, water and ration, and vessel cost includes repair and of gear and insurance of vessel (fisheries and aquaculture department FAO, 1997).

Increase in running cost

Operational cost is the cost which is borne by any entity to continue its operations (Sharma, et all. 2012). For fishing boats operational cost includes labor cost, running cost and vessel cost (fisheries and aquaculture department FAO, 1997). From the response of respondents it was identified that the labor cost and vessel cost are not affected by operating in the creek; the affected one is the running cost. The average trip is fifteen days for a fishing boat in Pasni. Each boat has to carry (ice, oil, fresh water and ration) with it. As the trip completes the fish catch is needed to be landed. A fishing port is built to carry these tasks. Now the fishermen are operating in the small creek so they need to perform some additional activities for which they have to bear additional cost. In any fishing towns where no fishing port is available then it is very difficult to get fishes to the market even they would be using small skiffs. This is worsening when you have larger fishing boats. A fishing boat in the 15 days trip to the sea carries all necessary goods for the trip ice (80 bricks), fuel (220 gallons), fresh water (300 gallons) and ration. These materials are needed to be brought from the city and hire a skiff which carries them to the boats. This effort cost them 10,000 rupees. A donkey cart charges 300 for a Suzuki 500 while the freight for a skiff is 2000 rupees for a trip. When you have to send your inventory (fish) to Karachi in the small creek it is impossible for trucks to load fishes alongside the launch because of high sand dunes on the shore of the creek. There is no berth there, when the boat is loaded you cannot take it offshore as the chance of breaking the launch is high (its bottoms hits to the land surface). So in the Sea small skiffs carry their fishes to shore and then from there a donkey cart are Suzuki which carries it to the city's old sunken fishing port where it is loaded in the truck. A single donkey cart cannot carry all the fishes it needs to carry several trips. On average they have to pay

15,000 rupees for this (skiff and donkey cart charges). This lengthy process may cause decay to the fishes, if decay happens (which happens rarely) net income becomes negative this situation is called Laado in local language by the fishermen. The cost of loading and landing fish catch increases overall operational expenses by 25,000 which are 30% of total operational expenses per trip 100000 rupees on average. They have 18 trips to the open sea in a calendar year so annual additional avoidable cost (from a functional fishing port) for a launch surges to 620000 rupees per year. The running cost is smaller for small fishing boats as they need not to hire a skiff for carrying their stuff and landing of fish catch.

Shifting of business units

Since 2007 five out of the twelve ice factories, four out of fifteen fishing godowns and several shops selling spare parts of launches and their engines have shut down or shifted their business somewhere else. Pasni has been one of the busiest boats producing places (averaging 20 boats in a year from 2004 till 2007) in the region now hardly produces couple of boats a year. Since then business activities are very slow and people are straying for jobs. As all the people live in joint families so number of dependents on a sole earner has increased. Out of seventy people surveyed 32 told that the total burden of debt on them is more than 200,000 rupees owing to the middlemen to whom they sell fishes and two the shop keepers where they purchase ration. Only nine people were those who claimed they have no debt burden. It represent that 90% of the people who are attached to fishing are struggling with their daily livings (Table attached below). None of them told that their children are out to get higher education.

Research Methodology

This is a descriptive study aimed to explain a prevailing situation in Pasni. The findings are described and change is measured from changes in central values.

Validity

No one has previously brought forward the issues of ill-fated people of the city, so there is some space for this study to get attention from relevant authorities to take timely actions.

Tools and techniques

Data are collected from randomly selected respondents through an open ended interview till the saturated point. The data are described as expressed by fisher folk, and operational cost is analyzed using descriptive statistics.

Data Analysis

The level of debt on People involve in fishing at Pasni

Different debt conditions	Number of people	Percentage
No debt	7	10%
Debt below 10000	13	19%
Debt between 100000 and 200000	18	26%

Debt between 200000 and 500000	22	31%
Debt above 500000	10	14%
Total	70	100%

Breakage of fishing boats

“Our boats are open to the sea where god is their protector”, told by one of respondents. “Whenever tides are high we will pass sleepless nights praying for it will not break our launches”.

The fishing ports are built for best services and safety of the boats there are breakers to prevent high tides to enter in it and the water inside remains calm the port so the boats enjoy a safe berth. (Nakannishi. G, et al, 2008) and Niek van der Sluijs (2013) both have identified that fishing ports provide the main facility as safe berth to the vessels. For last six years when fishermen are operating in this small creek each year they see launches breaking. 45 fishing boats were totally broken and other 60 were partially broken since they are operating in the creek break due to tidal push and full and trying to have a berth. Couple of cyclones PHET (2010) and NANUK (2014) totally broke 22 and partially 31 respectively. Respondents told that whenever we were in port we have such casualties rarely; Bad weather never caused a single boat to break. This is really one of the reasons for them to worry; a single launch costs them one million rupees at least. Cumulative loss in this area is forty five million rupees for totally broken boats and another six millions for repairing of partially broken boats. Luckily both of the cyclones PHET and NANUK did not hit to our coast they would have destroyed all.

Yearly Detail of Boats Broken Yearly in the Creek in Pasni

Years	Number of boats totally broken	Number of boats partially broken
2008	5	7
2009	4	3
2010	9	14

2011	5	7
2012	3	6
2013	6	6
2014	13	17
Total	45	60

Waste of time between trips

Level of water in a creek depends on ebb and flow. At ebb with low level of water it is not possible for the boats to enter in the creek or exit from it. Generally fishermen leave for as soon as they land the fish catch and the required materials for next trip are loaded but in the creek in Pasni terms are dictated by the water level. The water rises to its maxim on fourteenth and twenty eighth of a lunar month. Two days before and after of highest tides are the days in which is possible to enter and exit from the creek. Whenever a boat reaches early, then it has to wait for the suitable time to enter and same is applied on exit. Sometimes a boat has to wait for ten days to exit. On average they are delayed for four days. In a fishing fort they were delayed for a single day. This delay has reduced the total number of trips in a year from twenty two to eighteen only. The average revenue for a fishing boat is 250,000 rupees for a single trip, so the total loss for wasted time amounts to 1,000,000 rupees for a single boat, as there are 200 boats of same size the aggregate loss would be 200,000,000 rupees (two hundred million rupees) for a year.

Conclusions and Recommendation

Fishing port in Pasni is non-operational since 2008. From than the fisher folk in the city is struggling and Pasni is performing to its fifty percent potential only. The destruction of fishing port has affected the people, now. Cost of fishing has surged, people have lost their jobs and their fishing boats are breaking. Lack of facilities has increases the running to 25%, 20% of business have stopped their operations, forty five boats were totally broken and sixty were partially broken, and time last due to inefficiency in operations in the creek causing an estimated loss of two hundred million rupees in a year. The total explicit cost of the fishing industry in Pasni is three hundred rupees in a year.

The responsive authorities are suggested to take immediate action to release the miseries of fishermen of Pasni. An operational fishing port is necessary for the city. Dragging of old sunken port would release them for a while but there are extreme reservations for its success in long run, as couples of dragging efforts in 2004 and 2008 were result less, it is better to construct a new fishing port. This will reduce inefficiency, increase productivity and other smaller business units will flourish around it.

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TEACHING OF ARABIC IN THE PUBLIC SECTOR UNIVERSITIES IN PAKISTAN

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ABSTRACT

In Pakistan it is mandatory for all Muslim students up to Secondary school level or O' levels in all schools to study Islamic Education as a compulsory subject. Islamic education to the masses is also the main component of the syllabi of the Islamic religious schools or Madaris. These Islamic religious schools or Madaris mostly cater to the youth from impoverished social backgrounds and those learning to be Islamic clerics, while Secondary Schools provide education to the general youth of the country. Besides text books, research oriented material is also available in the form of reference books. (Sabir: 2011:19).

Key words: Arabic, Urdu, University level, Post Graduate, Pakistan, Subcontinent, Madaris, Course contents. Islamic Studies, System of Education, Secondary Schools, curriculum, teaching methodology, evaluation, teacher-student relationship, and education travels, women education, Masjid.

Introduction

Beside Primary, Secondary, and Graduate levels, Arabic language is also being taught at University level in Pakistan. Major Universities in the country have more than 60 year old departments of Arabic. While Arabic Department in the Punjab University is the oldest department established 120 years ago. In these Departments the courses being taught are mostly obtained from the other major Universities of the world particularly from Arab World. In some Universities the Islamic Studies departments have Arabic section where Arabic language is

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being taught at Master level while in the rest of the Universities there are separate Departments of Arabic.

Arabic in Pakistan carries an absolute Islamic identity. This is not surprising, for it is generally acknowledged that the Arabic language has a predominantly sacred character outside the Arabic World. However, the functional manifestation of the language in the subcontinent has great historical significance and has not been systematically explored. 'To this end, this paper presents a survey of the teaching of Arabic at Post Graduate Level at Public Sector Universities in the country. In Pakistan besides English, the official language of the country, Urdu is the national language and the langua Franca of the country. Urdu an Indo Aryan language spoken in the subcontinent of Pakistan and India itself has adopted Arabic orthography and the people who read and write Urdu have no difficulty in the reading and writing of Arabic. (Sabir: 2011:19)

In this paper establishment of such Arabic Departments at various Universities in Pakistan with their background history and courses being offered at Master level and M.Phil and Ph.D levels have been discussed. The paper further investigates the similarities and contrasts of the courses taught at Pakistani Universities with other Universities in the Muslim world.

Indeed, this paper will be very informative for the Arab scholars as well as other scholars of the world who are working on teaching of Arabic language at University level in the world.

“It is a fact that Pakistan is an ideological state, hence, due preference has always been given to such recommendations that help strengthen the Islamic values of education. In addition to the recommendations contained in this study those suggestions that flash the view-points of individuals and agencies of Pakistan will be incorporated in the study and this will provide a short moment of thinking the state officials and educationists both”.(Sabir:2011:20).

Arabic Language

Arabic language most is closely related to Aramaic and Hebrew languages and belongs to the group of Central Semitic languages. There are two types of Arabic the standardized dialect of the Arabic is known as “fusha” which is different from “hamia” the language used by common people in each Arab country. Arabic is considered as a single language spoken by as many as 280 million people as their first language. Arabic is one among the seven most populous languages in the world. Arabic is the one among seven languages recognized by the United Nations. The modern written language known as Modern Standard Arabic or “Fusha” is derived from the Quranic Arabic used for academic purposes i.e. teaching in schools and University level, and used to varying degrees in workplaces.

‘Arabic is a member of the Semitic subgroup of the Afro-Asiatic group of languages. The common ancestor for all Semitic languages including Hebrew in the Afro-Asiatic group of languages is called Proto-Semitic. Based upon reconstruction efforts, linguists have determined many of the phonological, morphological, and syntactic features of Proto-Semitic. As might be expected, not all Semitic languages have equally preserved the features of their common ancestor language. In this respect, Arabic is unique; it has preserved a large majority of the original Proto-Semitic features. In fact, many linguists consider Arabic the most Semitic of any modern Semitic languages in terms of how completely they preserve features of Proto-Semitic’. (Satakari: 86:3-4) “Arabic belongs to the Semitic language family. The members of this family have a recorded history going back thousands of years--one of the most extensive continuous archives of documents belonging to any human language group. The Semitic languages eventually took root and flourished in the Mediterranean Basin area, especially in the Tigris-Euphrates river basin and in the coastal areas of the Levant, but where the home area of "proto-Semitic" was located is still the object of dispute among scholars. Once, the Arabian Peninsula was thought to have been the "cradle" of proto-Semitic, but nowadays many scholars advocate the view that it originated somewhere in East Africa, probably in the area of Somalia/Ethiopia. Interestingly, both these areas are now dominated linguistically by the two youngest members of the Semitic language family: Arabic and Amharic, both of which emerged in the mid-fourth century C.E” (Satakari: 86:3).

Arabic also contains many of the fundamental morphological features of Proto-Semitic. Modern Standard Arabic contains all of the classical Proto-Semitic features. The resemblance between Arabic and Proto-Semitic is remarkable, certainly. Very few changes have taken place between the two.

And, of those changes that have taken place, many are simple phonological changes (Satakari: 86:4).

Arabic is the official language of the 26 countries in the Arab world, it is the religious language of Islam throughout Muslim world. ”The rise of Arabic to the status of a major world language is inextricably intertwined with the rise of Islam as a major world religion. Before the appearance of Islam, Arabic was a minor member of the southern branch of the Semitic language family, used by a small number of largely nomadic tribes in the Arabian peninsula, with an extremely poorly documented textual history”. (Terri: NA: 01).

Teaching of Arabic at University Level in Pakistan

In Pakistan Arabic is being taught from Certificate course to Ph.D level in the major Universities in the country. Famous Pakistani Universities where Arabic is being taught are as under:

1) Allama Iqbal Open University Islamabad.
2) Bahauddin Zikariya University Multan.
3) Gomal University D.I Khan.
4) International Islamic University Faisal Masque Islamabad.
5) Islamia University Bahawalpur.
6) Karachi University, Karachi.
7) Pashawar University, Peshawar.
8) Punjab University Lahore.
9) Quaid-e-Azam University Islamabad.

Department of Arabic at Allama Iqbal Open University Islamabad

Allama Iqbal Open University Islamabad is the only distance learning University in Pakistan. The department of Arabic in this University offers B.Ed Program comprising of 6 credits in three semesters. Minimum qualification for admission is B.A Second Division with Arabic or B.A second division or Fazil Arabic. The candidates who fulfill the admission criteria can apply for admission.

Department of Arabic at Bahauddin Zakariya University Multan

The Department of Arabic at BZU Multan was established in 1985. The founder Chairman of the Department was Dr. Muhammad Hasnein Naqvi. Around six Ph.D and 37 M.Phil Scholars have obtained their Ph.D and M.Phil Degrees from the Department.

Department of Arabic at BZU Multan offers 2-Year Program for M.A in Arabic Language & Literature and 2-Year Program for M.Phil in Arabic. The Department also facilitates the regular Doctoral scholars. A 9 months duration Diploma in Spoken Arabic is also introduced. Department also offers three months, certificates courses at Primary, Secondary and Advanced levels mainly for doctors, engineers, Para-Medical staff, officials of civil, army and foreign officers, students of Arabic as well as workers who like to acquire jobs in the Arab Countries particularly in Middle East. The Department has a very good collection of books on Islamic Studies, Arabic Language and Literature. The degree holders of this Department have brilliant opportunities to work as research fellow, teaching and interpreting in the departments of Media and journalism, Education and Foreign Service.

Department of Islamic Studies and Arabic at Gomal University D.I Khan

This Department was established in the end of 1979 and was named the Department of Arabic and Islamic Studies. The Program of M.A Islamic Studies remained continued since beginning of M.A Arabic. The department also started M.Phil in 2002 and Ph.D programs in 2004.

Department has its own departmental library having a collection of 7500 books mainly in Arabic, Persian and Urdu. After getting their Master Degree in Islamic Studies there is a scope of job for brilliant students, in Schools, Colleges, Universities, Madaris, Armed forces and different Government and non government organizations.

The faculty members of the department also participate in the National/International Conferences and Seminars and provide their views on different national and international issues of Islam and Muslim Ummah as well as dialogue among religions. The research activities in the department are remarkable and department has produced 5 Ph.Ds.

The Department further intends to:

a) To launch evening classes in Arabic language.

b) To start Separate Discipline for M.A Arabic

c) To establish an Islamic Research Center at Gomal University and

d) The dependent is also planning to publish a Research Journal in Arabic and Urdu

International Islamic University Islamabad Pakistan:

IIUI was established in 1980 in Shah Faisal Mosque Complex in Islamabad. This is the only University in Pakistan which has besides English Arabic as its official language; the medium of education in this university is Arabic and English. International Islamic University Islamabad (IIUI) is the only University in Pakistan which has two official languages Arabic and English. The University has a full-fledged Faculty of Arabic. The International Character of programs is reflected in offering courses in modern linguistics, stylistics, disclosure analysis, modern literary criticism, comparative literature and English. The Faculty is comprised of the following departments:-

Department of Literature (Arabic)

Department of Linguistics

Department of Arabic language Teaching

Department of Translation and Interpretation[14]

The main objectives of the Faculty are

To promote Arabic language in the country and to produce an ideal Program for teaching non-Arab students as required by the circumstances of their development of Arabic language and Arabic literature in their respective countries with reference to Arabic language.

To promote the skills of Arabic language students in as reflected in the Holy Quran and tradition of Holy Prophet.

The Departments in the Faculty of Arabic have both graduate and post-graduate program as under:-

a) Graduate Studies, 4 years B.A (Hons) Arabic, 4 Years B.A. (Hons) Translation & Interpretation

b) At Post Graduate level, M.Phil Arabic, M.Phil in Teaching Arabic for none Arabs Ph.D Program

The Students enrolled in the Ph.D program in the Faculty of Arabic besides Pakistan belong from some other neighboring countries i.e. Afghanistan, China, Indonesia and Somalia. The scholars enrolled in the faculty are proud of its Islamic tradition and its contemporary education. The courses of Arabic taught at this faculty are mostly prepared according to the Saudi Arabia University pattern.

We are thankful to Zia Ur Rehman lecturer AIOU Islamabad for providing the data. [14]

Department of Arabic at Islamia University Bahawalpur

Arabic Department is one of the old departments of the Islamia University Bahawalpur. The department is offering various programs i.e. Master of Arts (MA) in Arabic, M.Phil and Ph.D (Evening) programs, Diploma in Arabic language, 4 years BS program and Distant learning programs are also planned and being initiated. Department of Arabic and Islamia University Bahawalpur is one of the most reputable and well established departments at the University. Students from different corners of the country seek admission here. A sizeable number of students from different countries are getting education here as well. The department has produced a remarkable number of Ph.D and M.Phil scholars. The department is providing education to the student community, not only from Pakistan but also from different foreign countries. The exceptional aspect of this department is to promote the language of Quran and Hadith and also to teach Arabic as a functional language. The courses taught at MA Arabic level are designed with an emphasis on Arabic language, literature, social and economic thoughts along with religious education.

Besides Master level programs research at M.Phil and Ph.D level is also another distinction of this Department. Additionally, M.Phil program has also been started since 2003 to produce scholars and researchers in Arabic literature. Besides M.Phil and Ph.D degree programs the Department of Arabic also offers a three month Arabic Language Certificate course for the Pakistani as well as foreign students.

Institute of Islamic and Arabic Studies at Peshawar University

The Department of Arabic at Peshawar University was established in 1952. At present it is located in the grand building of the Sheikh Zayed Islamic Centre at the campus. The courses of teaching are classical and modern Prose and Poetry, Criticism, Religious Literature and Essay writing in Arabic. The department also offers Ph.D program in the early seventies. In 1980, a number of students were admitted to M.Phil and Ph.D Programs under semester system at the Institute. The department has awarded 14 M.Phil degrees and around 20 Ph.D degrees to the scholars. The department is profoundly proud of having an enlightened faculty and a rich library containing books, reference materials and rare manuscripts.

Department of Arabic at Punjab University Lahore

The Department of Arabic at Punjab University was established in 1870. This department is the oldest department of Pakistan. The teaching of Arabic language at M.A. level classes was started in 1888. Maulana Faiz-ul-Hasan Saharanpuri was the founder Chairman of this department. Arabic Department at Punjab University also has the honor that Dr. Allama Muhammad Iqbal, the national poet of Pakistan and the great Muslim thinker and philosopher was a part of this involved to this department as McLeod Arabic Reader. Besides local and indigenous students, several scholars belonging to Muslim World, mainly Arab countries, have clinched earned their M.A. and Ph.D. degrees in Arabic language and literature under the guidance of the teachers in this Department.

The Department of Arabic offers the following degree, and diploma programs

M.A Arabic, MS/ M.Phil Arabic, Ph.D Arabic and The department also offers the following short term courses Diploma course in Arabic Language, Certificate in Arabic Language. The scholars related to this department have written various books and articles.

Arabic in Some Other Universities

Arabic is also taught at master and certificate levels in the University of Sindh jamshoro and University of Balochistan, Quetta. Arabic Section in the Institute of Languages in Sindh University Jamshoro is one of the oldest departments of In oldest departments in the University established more than 50 years before.

Arabic in Madrasas or Religious Schools in Pakistan Parts Missing

‘Pakistani Madrassas place heavy emphasis on the teachings of Arabic and Persian. The languages in the Pakistani Madrassas are not taught for their intrinsic worth but because they facilitate mastery of the religion and because they are necessary for an Alim. For this purpose Arabic, of course, occupies the centre stage. In the Madrassas Arabic is not taught as a living language’. (Rehman: 1998:197).

‘According to government statistics, there are currently 11,491 madrasas in Pakistan, 1 although unofficial sources have estimated their numbers to range from 12,000 to 15,000 with a total student enrollment of 1.7 million. (PES: 2004:225) ‘The teaching style of a typical teacher in a Pakistani Madrassa, especially, in lower grades is very autocratic and little children are punished for not conforming to the rules and regulations. Severe corporal punishment is the norm, which results in high dropout rates. A Majority of the teachers are males who are the product of the Madrassa system. A few have attended Al Azhar University in Cairo to gain specialized Islamic knowledge. Al Azhar University also seconds sends some of its Islamic scholars to various Madrassas all over the world where they teach religion to students in higher classes' (Rehman: 1998:210-11).

Conclusion

"History of Arabic Language in this area including the land where today's Pakistan exists, dates back to the arrival of Arabs in the sub continent in the era of Hazrat Umar ibn – khatab in 40th Hijra and later on different attacks on the Mekran and Turan regions where Arabs constituted two states namely Daulat-i-Mehdania Mekran and Daulat-i- Mutaghaliba Turan and later on Muhammad Bin Qasim's attack on Sindh in 712 A.D. The Arab arrival in the sub-continent affected the educational, cultural, social, and political thoughts of the people of these areas. It also affected the regional languages of the areas. Soon, Arabic become the language of religion and culture. For example Istakhri writes that the people of Mansoora and Multan also speak Arabic language. Arabic dominance remains till arrival of the westerns in the region and they instead of Arabic encourage the Urdu and Persian languages". (Shafiq: 2012).

Development and historical background of Arabic language started in first century when Islam spread in every corner of sub-continent. As it is known that the establishment of Pakistan in the sub-continent was aimed to govern the laws of Allah and to lead their lives according to the tents of Islam. Since the inception of Pakistan its leaders give secondary importance to Arabic language.

After the establishment of Pakistan, Urdu becomes its national language which is written in Arabic script whereas before partition, English remained national language of this area. Local languages are also spoken in this area like Balochi, Brahui, Hindko, Kashmiri, Punjabi, Pashto, Sindhi, Siraiki, and etc. All of these provincial languages are written in the Arabic orthography.

We can conclude from the above discussion that Arabic language covers most difficult way and after the independence, in Pakistan it progressed well. Arabic language due to Islam had importance. Main cause of this promotion is the establishment of different educational institution, Arabic departments at University level in the major Universities in Pakistan, centers of Arabic in the Universities. In Pakistan nowadays Arabic is more famous than Persian. As far as the Pakistani Universities are concerned, there are permanent departments to teach Arabic Language and literature from certificate and diploma courses up to Master's and Doctorate level.

Invitation may be sent to the Arabic countries, the Universities, institutions and specific centers in Arabic Languages for non-Arabic speakers in order to assist the Pakistani university teachers of Arabic Language in teaching and supervision of educational researches in higher studies and help in training the teachers and specification the study scholarships exchange of delegations and visits among the Pakistani universities and Arabic universities as well. The Courses taught at University levels in the country are mostly based on the course contents in the Arab countries universities.

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FORMATION OF BORROWED WORDS IN BALOCHI

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Aqeel Ahmed Baloch[16]

Abstract

The purpose of this study is to discuss the issues of borrowed words and terms those have now been absorbed, assimilated, balochised, and become part of the Balochi language with the passage of time, using the science of linguistics and scientific methods. In this study, different rules and methods are brought forth to show the literary writers and linguists of Balochi language to follow the proper procedure while making and developing new and substitution terms and vocabularies for Balochi language. In this research paper the emphasis is laid on resolving the issue of loan words in Balochi only through a committee of linguists and experts, while rejecting, wholly, such individual efforts which are contributing great losses to the language. This research paper was prepared by studying different books of literary scholars of Balochi language and literature.

Key Words: Borrowed words, Balochi Language, Linguistics, Linguists, Phonology, Grammar, and Psyche.

Introduction

Language is the biggest source to fulfill the human needs and requirements. As the human being has created and developed the language for the fulfillment of his needs, so therefore, with the passage of time, recurrence of changes and novelty in any language is natural process. There does not exist such a

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language in the world about which we can claim that it is ‘pure and clean’ or it is ‘complete’ in all respects. Neither, can a language be pure nor a language can be perfect.

But yes, of course, if we say that a language can be protected and developed, then this statement could be more legible and correct. Because all those languages in the world that exist today, take effect and exchange words from there neighboring languages, from the languages of their families and from the contemporary languages according to their needs and requirements. We cannot find a language in the world which is unadulterated and undiluted, for instance English, Chinese, Arabic, French, German and Hindi Languages which are among the most developed and most spoken languages in the world; which are widely read and spoken and whose speakers are in millions in the world. But if we say about the languages discussed above that these most powerful languages are free from all sorts of onslaughts and effects of borrowed words of other languages, then this statement would stand as illogical and a fabrication of the facts.

For instance, the Germans think themselves as superior, older, and a better nation then all other nations of Europe, and they deem their language as more ancient and less adulterated from all other languages of Europe. ‘But when we have a look at its lexicon, there we come to know that there are only four hundred and thirty German words out of five thousand one hundred and forty words, and the remaining four thousand seven hundred and ten words are taken from Greek (Roman), Turkish, French and English languages.

In the ancient language of Armenia, there are left only four hundred and thirty eight words of its own, in the remaining words, six hundred and eighty words are from Persian language, one hundred and thirty six words are from Assyrian language, and five hundred and two words are taken and brought into use from other languages. Likewise, Roman language has a strength of nine thousand words, nine hundred and two vocabularies out of which, only six thousand three hundred and thirty seven words are from the Roman language, while three thousand five hundred and six words are taken from other languages.’ (Azad:1997:185-186) Similarly, if we should study the Etymological

Dictionary of an international language like English, then we find that most of its words are Greek, Latin, German, French and words from other languages. From these examples and instances, it is evident that no one can deny the inevitability of borrowed words; and there is not such a language in the world that you can claim is free from borrowed and loan words.

We have many such instances of languages who tried to purify themselves from the words of other languages, such as Turkish and Persian. When in 1922 Mustafa Kemal Ataturk brought a great revolution in Turkey, after this revolution when he had all the power and authority then he felt and noticed that the Turkish language was overshadowed by the Arabic and other powerful languages and all its words and vocabularies came from Arabic and other neighboring languages. He paid his full attention in this regard; all before everything, he changed the script of the Turkish language from Arabic to Roman. Then he established a committee of linguists who were assigned and tasked to develop vocabularies and terms in Turkish substituting the words and terms from Arabic and other languages. The linguists did what was desired by Kemal Ataturk. Mustafa Kemal Ataturk himself developed a great sense of interest and concern for this project that he himself went to study centers and learnt the new script of the Turkish language. But, we can witness that, when this project was completed and when Turkish language was purified from loan words, as a result this turned Turkish language as obscure and unfathomable and difficult that its own speakers had to use dictionaries to read a newspaper, means Turkish language turned as alien for the people of Turkey themselves. In a similar manner, if we have a look at the Persian language, despite that hundreds of new words and terms were developed, till this day sixty percent of Persian words are from the Arabic language. According to the linguists, if the Arabic words should be excluded and removed from the Persian language then Persians will not be able to understand their own language. All is meant to say that filtering and excluding the borrowed words from a language may result that the speakers of that language may, due to its ambiguity and obscurity, shun their own language, which could be a great reason for a language death. Because the world is in a constant progress and development; there are newer discoveries and inventions by every passing day; and at times there may not already exist words or terms of new things created in a particular language, then in such circumstances, 'for a standard language it is very important that, in transition with time, welcome and assimilate new words from other languages. And failing to adopt such an attitude will surely leave the language far behind from its contemporaries; and its speakers and writers may not be in a position to express and emote their feelings, thoughts and ideas in their own language, and therefore they will be dependent on other than their own languages.' (Baloch:1997:310)

Literature Review:

As, the loan words are thought to be a matter of concern in all the languages, in a similar manner, Balochi has not been able to escape from the onslaught of this linguistic matter. Since, Balochi was always an oppressed language, and it was never given the status of an authoritative and official language. It was always treated as an orphan by its own people and others and; hence, the inclusion of borrowed words was a natural process in Balochi language. Balochi language also never had the patronage of the government, and the great worrying matter with Balochi language is, it never had expert linguists and for that reason Balochi language has, in every era and epoch, been in a ditch of hardships and difficulties. But one of the most disturbing issues for the Balochi language is that how to incorporate and use the borrowed words in Balochi language.

As, this matter is completely a problem of linguistics, so, therefore, it is inevitable to follow the linguistic and scientific methods to resolve and show the proper procedure of adopting the borrowed words, because this knowledge and noesis (linguistics) has a complete scientific system and approach to resolve the issue of loan words. The linguists have given three main linguistic rules to adjudicate the issue of borrowed words:

1- To write down the borrowed words according to the feel and mood, and according to the grammar of your own language.

2- To make and develop substitution words in your own language for the loan and borrowed words.

3- To incorporate and use the borrowed words as they are in their source languages.

1- <u>To write down the borrowed words according to the feel and mood, and according to the grammar of your own language:</u> The first rule for the settlement of loan words is to pass the words, that have been included in a language, through a linguistic and a natural process so that they change their originality and would be absorbed and assimilated in the new language; such transition, in fact, take place according to a language's phonology, grammar, and according to the mood and feel of a language, means that language dresses up the words came from other languages with its own color and utilizes them. Such as, if we have a look at the Balochi language then we come across a lot of such words which are not Balochi, but with the due course of time, these words have been balochised and are widely being used e.g. these English words: 'radio' in Balochi is 'redoo', 'motor cycle' in Balochi is 'motor sakal' and 'station' in Balochi is 'eshtation', like the Arabic words such as 'khabar (news)' is 'habar', 'siffat (praise)' is 'sippat' and 'lafz (word)' is 'labz or lavz' and many more words in Balochi language.

2- <u>To make and develop substitution words in your own language for loan and borrowed words:</u> The second rule for the settlement of the loan words is to filter and exclude the borrowed words and develop substitute and new words and terms for the same in your own language which do not already exist. The same is being practiced for the Turkish, Greek and Persian languages under the patronage of the respective governments. For example the Greeks developed the word 'aerodrome'
For 'airport, 'penrodrome' for footpath, 'magestho phono' for 'tape recorder and hundreds of thousand new words they made and developed for their language.' (Baloch:1997:310) Similarly, innumerable such words and terms were developed in Persian language under the patronage of the linguists and the government. 'such as the English word 'post' is developed as 'posth', 'actor' as 'hunar pesha', 'coat' as 'kuth', 'suit' as 'yakdast libass', 'refrigerator' as 'yakh chaal', 'ticket' as 'thamba' and 'railway line' as 'rah e ahan.' (Azad: 1997:187)

Apart from these languages, many writers in Balochi language have adopted the same practice, but because Balochi language was never patronized by the government and due to lack of linguists, this practice is not being executed in proper ways and following linguistics and scientific ways and means. And everybody is making his own words and terms on his own without following the proper procedure. Such as 'wathgosh' for 'radio', 'theen' for 'tape recorder' and 'gwanko' for 'telephone' to mention a few.

3- To incorporate and use the borrowed words as they are in their source languages: The third rule for the settlement of the loan words is to use and write the words in their original forms as they have come into your language. That means irrespective of the word's or term's pronunciation in your language, the originality of the word or term while in writing should be maintained as it is in the source language. Such as, the Arabic words which are Balochised as 'habar (news)' should be written as 'khabar', 'labz/lavz (word), should be written as 'lafz' and rest of the words should be written in the same manner. Although, the developed and powerful nations did not adopt this format, but the oppressed nations have accepted and adopted this wholeheartedly.

If we consider the matter of loan words in Balochi language following the rules and regulations discussed above, then we can come to see that so far there is no such rule and system for the resolution of the matter. There are many literary writers in Balochi who want to see Balochi language as pure and free from all borrowed and loan words, and they never support the usage and inclusion of words from other languages at any cost, in this school of thought the biggest name is Syed Zahoor Shah Hashmi and his followers. Syed Zahoor Shah Hashmi, in his book 'Balochi Siyahag e Rast Nabeesag' speaks like this about the loan words 'such borrowed words should not be used in Balochi language, and all such words should be replaced with Balochi words. And, if in case, there are no substitution words in Balochi then such words should be made and if no such words is made as yet then we should find and use a Persian word for the same as Persian and Balochi come from the same language tree.' (Hashmi: 2010:35).

The first part of Syed Hashimi's statement that in substitution for the loan words Balochi words and terms should be developed, is something very good, that if there are words of same meaning in Balochi, then why to be dependent on loan and borrowed words. But his statement that new words and terms should be developed for the loan words, if there do not already exist, is a very difficult and sensitive matter as Syed in his statement has not defined the rules and regulations that how and following which linguistic system words and terms may be made replacing those loan words. Because if everyone and following his own rules and systems is set to make and develop words replacing the words from other languages, then this will for surely not be good news for the language, in fact such practices can put the language in difficulties and obscurity.

As, the words and terms are being unsystematically created and developed; and everybody is making his own personal terms and vocabularies without following any proper procedure and linguistic rules; and in many instances, for one foreign word or term there are more than one term being used, such instances surely are contributing great distances between the Balochi language and its readers, writers and speakers, and such works are turning to be the reasons why the new readers and writers are disappointed and facing difficulties. Despite lapse of huge time duration, the terms and vocabularies made by Syed Zahoor Shah Hashmi, the Balochi language has not adopted those words and they are not in common use, because they are not according to the mood, psyche, grammar, phonology and they are not in line with the structure of the Balochi language. The third suggestion from Syed Hashmi, that if there do not already exist words or terms to replace the foreign words then the words and terms from Persian should be considered as both the languages (Balochi and Persian) come from the same language family, is not a bad idea; but what is important is that those terms and vocabularies may and should be taken which are in conformity with language's mood and effect. This is one of the uphill tasks to decide that from which language terms and vocabularies should be borrowed or not borrowed. If this is possible then Brahui language is a far better option than Persian. Brahui is the language of Baloch, and terms and vocabularies taken from the Brahui language is better than any other language.

In similar manner, many Balochi writers are the supporters of the theory that, words and terms which have come in use into the Balochi language and now they have been absorbed and balochised, then such words should be used according to your own language. The supporters of this school of thought, in Balochi writers, are Siddik Azad Baloch, Abdullah Jan Jamaldini, and many more literary writers are among this list. Siddik Azad Baloch writes in one of his articles that 'if research studies are conducted on every language then it will be evident that most of the vocabularies are taken from other languages. And if we semantically study the words that have reached from one language to the other, then we come to know that no vocabularies already existed for the words borrowed from the other languages, but later, when they happened to need them, then with a little conversion in them, they brought them into use in their own languages. Such as, 'Shakar' is a Hindi word, but when the Greek needed it, they called it as 'Sakxaronx', in the Latin language it was called as 'Saccharum', in French language it was called as 'Sucre' the English people called it as 'Sugar' while in the Arabic language it was dubbed as 'Sukkar'. Likewise, I think the 'tobacco' tree is from America which was later exported and planted to the other countries of the world. The Arabs call it as 'Tabagh', in French it is called as 'Tabaca' in Persian language it is known as 'Thambako' and in Balochi it is 'Thambak.' (Azad: 1997:186)

If we meticulously look at the Balochi language, then we can find a considerable number of such words from other languages which are being used in Balochi language for hundreds of thousands of years and now Balochi has balochised and changed them like itself. For instance, the Arabic word 'khabar is 'habar (to talk/news), the Persian word 'Khakh' is 'haak (mud), the English 'Radio' is "Radoo', "Cycle' is 'Sakal', the Urdu word 'Likhna' is 'Likagg (to write), 'Khara' is 'Khado (to stand up), and as many as thousands of other words. If thousands of words like these may be removed and excluded from the Balochi language, the Balochi language, for its own people will be a completely new language, since these terms and vocabularies now are deep rooted to the extent that removing them can claim more damages and harms to the language than gains. Similarly, there is a school of thought of writers and literary persons in Balochi who believe the theory that the loan words may and should be written and used as are written and used in their source languages; and no alterations and changes should be made in those terms and vocabularies. Because by alterations and changes in terms and vocabularies, the meaning of the words and terms also change.

In this context, Baigh Mohammad Baigul expresses his opinion like this, ‘if we claim that Balochi is a powerful language and has the potential to develop, then we have to remove the blocks hindering Balochi language from growth; and remove the obstacles in the way of the natural process of growth of languages, and let and bring the Balochi language on the path of growth and development. Here we have to comply with one thing that the words such as ‘religious prays’ are borrowed words, therefore such words and prays may be written in their originality; and writing them as ‘(–) knowledge as (اِ), (——) philosophy as () ,(اب - ——) virtue as (اب),(دُ) pray as (دُھ) and (—) word as (— ز /), is incorrect.’ (Baigul:1997:110-111)

Baigul’s opinion to accept, write and use the loan words in their true sense settles the matter of the loan words; but before accepting them as in their original shapes and forms, we have to study and see that for how long these words are being used in Balochi language and if it has been long since they have come into Balochi language and they have been balochised now then we have to use these words in the same manner as Balochi words and terms.

Conclusion:

1. For the loan words and terms we have to first look for as the substitute words and terms, and if there already exists a word with same meaning then we have to opt for the words in our own language Balochi and leave out the borrowed words.
2. We have to be very careful and cautious while making and developing new words and terms for the loan words. That means we have to follow the scientific rules and methods when making and creating new terms and vocabularies. We should develop and create terms and vocabularies which should be inconformity with the language’s mood, psyche while closely relating to phonology, grammar, and structure of the language.

3. Secondly, this task should be accomplished and performed by a committee of experts who are well versed with science of the linguistics. No individual may be allowed to make his own vocabularies and terms and bring them in use.
4. Those borrowed words which have made their entry into Balochi language and now they have lost their originality and have been balochised, such as ‘habar (news), labz/lavz (word), and ‘radoo (radio) should be read and written like this now. Since, such words have come in thousands of numbers in Balochi language, and their exclusion now can create great hardships and difficulties for the language.
5. Terms and vocabularies that come from other languages which refer to names and religious stuffs, then such words and terms may and should be written as in their original forms. Such, ‘(ﷲ) Abdullah, (ُ) Mohammad, (!" #) Siddik, (ا ﷲ —) Alhamdulillah (all praise is for Allah), and many more others.

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AN ANAYISIS OF DETERMINATS OF STUDENT SATISFACTION IN PRIVATE SECTAR UNIVERSTIES OF PAKISTAN

Waseem Sadiq[17]

Abstract

Most of the people in Pakistan perceive distance learning as of poor quality. Therefore, the researchers conducted this study to find out whether it's only people's perception or is there anything in reality, concerning the poor performance and satisfaction of the students compared to traditional students. Consistent with this rationale, the main purpose of this study was to examine the relationship between student satisfaction and the following variables of the distance learning environment Instructors' performance, course evaluation, and student-instructor interaction. The sample consisted of 75 students of different Universities of Pakistan. Keeping in view the nature of relationships among the variables, correlation matrix and regression analysis in addition to frequency analysis were used to analyze the findings. The results showed that just like in traditional education, in Pakistan , enough interaction takes place between students and instructors; courses are up to date and well-designed; instructors are devoted, motivated, and equipped with the required competencies.

JEL Classification: 123, 129, J24, D83

Key words: Student Satisfaction, Teacher Competency, Skills, Knowledge

Introduction

This study is belonging to the role of Teachers are those who educate the People to appreciate the things they need (Elbert Hubbard). The satisfaction of

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the students in private sector universities in Pakistan is much important that we judge and learn to know about the teacher competency, skills and knowledge of the teacher s that student satisfied in that field that the student is involved in that field. Our media, both print and electronic, is saturated with noise and fury about politics, violence and corruption scandals. Seldom do they focus on social issues, especially education and health. In recent years, the growth of educational programs has been fueled by the advancement of the internet and modern information technology that changed the face of education (Sher, 2008). Especially in higher education, online education is increasingly becoming common and emerging as an opportunity for delivering entire education online (Johnson 2004). In academia, through online classes, universities now have the ability to provide distance learning opportunities for students full-time or part-time, traditional or non-traditional and international or local, who perhaps have had limited access to advanced educational opportunities (Bartley et al. 2004). The rising demand and growing consumer experience with flexible education programs to support career development and lifelong learning has increased people's expectations for quality instruction, effective educational outcome, and finally satisfaction for learning (Debourgh, 1999). In this regard, specifically instructors of e-learning courses can increase their students' satisfaction by considering the primary factors of student satisfaction (Ho et al, 2002). No doubt, new telecommunications hardware and software provide many opportunities of communication and collaboration for students and instructors, separated from each other due to time difference and space (Jordan 2000).

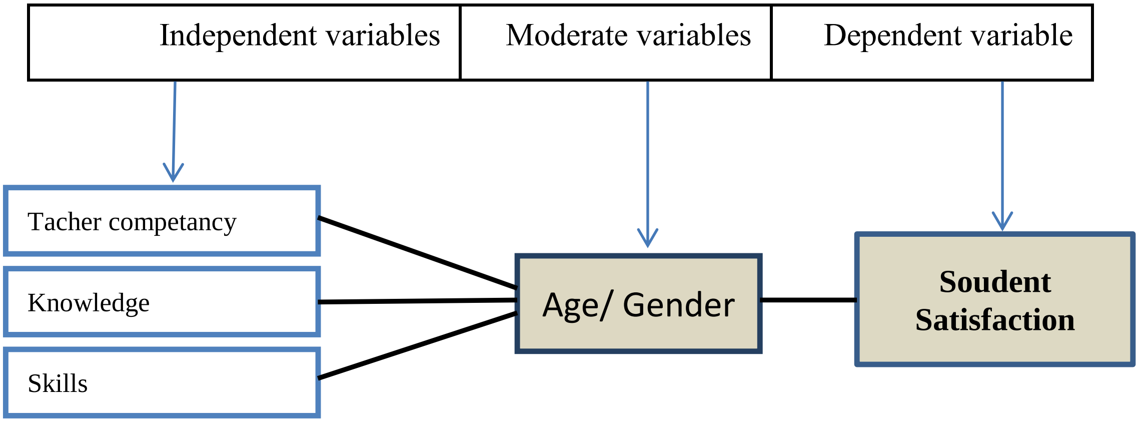
Scope of the Study

The center base of the study was in different universities in Pakistan and the survey was conducted on different universities of Pakistan, which are mainly based in satisfaction. The scope of the study is to cover the main constructs including student satisfaction, teacher competency, skills and knowledge.

Objectives of the Research

The main objective of this study is to investigate the most important factors that influencing the student satisfaction in private sector universities of Pakistan. In this area, the research has been conducted in different private universities of Pakistan which looked at different factors such as teacher competency, knowledge, and skills. But here especially, it seeks to investigate which of these factors is most critical on the student satisfaction in private sector universities of Pakistan.

Therefore Theoretical Framework



Hypothesis

Ho: There is no relationship between teacher competency and student satisfaction.

H_1: There is relationship between teacher competency and student satisfaction.

Ho: There is no relationship between knowledge and student satisfaction.

H_2: There is relationship between knowledge and student satisfaction.

Ho: There is no relationship between skills and student satisfaction.

H_3: There is relationship between skills and student satisfaction.

Research methodology

The researcher examines that this study is Descriptive, Explanatory Statement and quantitative study by nature. The researcher collects primary data of this study through the Questionnaire. Questionnaire shall be distributed through non probabilistic sampling method in a likert scale form and interviews orally to the individuals. The Questionnaire shall be developed and conducted for students who are studying in private sector organization in Pakistan. And the researcher collect the secondary data from different case studies on the same topic and also use secondary data from libraries, journals, thesis and electronic resources to justify the quality of this study. The data from the qualitative phase were used to assist with the development of the quantitative instrument this study also applies statistical analysis to controlled the student satisfactions in private sector organization in Pakistan. The nature of the study is descriptive statistics were derived to describe the various attitudes and practices with respect to the conduct of research.

Research Question

Q1. What are the most important causes that affect the "Student Satisfaction in Private Sector Organization in Pakistan"?

Statement of Problem

The student satisfaction is significantly influenced by the multiple factors that creates barrier for while student satisfaction, the barrier which can create hurdles which are Teacher Competency, Skills, Knowledge.

Limitations

The researcher said that this study has certain limitations because of less time and limited resources .The research study that some of these limitations can be seen as fruitful avenues for future researcher. For instant, researcher focuses the student satisfaction on some private universities in Karachi.

Literature Review

Teacher Competency

Defining the various competencies of a quality instructor, an explanation of what is meant by a competency in the first place should be addressed. One could come up with any number of definitions of the term competency. . In the formulation of a definition for competency in this paper, numerous resources were utilized. Once all of the sources had been compiled and carefully considered, a definition that expressed the intent of competency in an online education setting was generated. Instructors within the MVCR program then commented on the tentative definition before a final version was accepted. Herein, competency will refer to appropriate prior knowledge, skills, attitudes, and abilities in a given context that adjust and develop with time and needs in order to effectively and efficiently accomplish a task and that are measured against a minimum standard. The task under consideration is that of a teacher in an online classroom context. But what does it mean to be competent? It is more than simply an alignment to a competency document. The document is only a guide laying out the knowledge, skills, attitudes, and abilities expected in a competent instructor. To be competent is not the awareness, the attainment, or even the knowledge of the various attributes within the document, although all of these play a part. To be competent is the juxtaposition of this knowledge with the application of that knowledge in a teaching practice. In other words, a competent individual is one who effectively and efficiently accomplishes a task (instructs) in a given context digital distance education using appropriate knowledge, skills, attitudes, and abilities that have adjusted and developed with time and needs.

Knowledge

However classified the teacher knowledge in classroom is knowledge about language and knowledge in teaching situation. Knowledge is the perception of the agreement or disagreement of two ideas (Algazo and Hilawani2010). Also classified the knowledge as three types of knowledge are general knowledge, organizational and business knowledge, and accounting and auditing knowledge (Ayigaet al. 2010). Once perceived and interpreted the observer may evaluate whether the signal is informative and whether action is required." They follow this with, "Cognitive Dimension: This consists of beliefs, perceptions, ideals, values, emotions and mental models so ingrained in us that we take them for granted. Though they cannot be articulated very easily, this dimension of tacit knowledge shapes the way we perceive the world around us. Socialization: from tacit to tacit Sharing experiences to create tacit knowledge, such as shared mental models and technical skills. This also includes observation, imitation, and practice. However, "experience" is the key, which is why the mere "transfer of information" often makes little sense to the receiver. Internalization: from explicit to tacit Embodying explicit knowledge into tacit knowledge. Closely related to "learning by doing." Normally, knowledge is verbalized or diagrammed into documents or oral stories (John Locke 1689).

Skills

Skill is an expertise or accomplishment in any field and it is the critical to access these skills in education and economics (Allen 2000). Furthermore stated that skill is the necessary in variety of tasks as education, business and so on. Many researchers classified many types of skill as communication skill, intellectual skill, interpersonal skill, technical and functional skill, personal skill, organizational and business management skill and IT skill (Lyon 2003). Pointed the types of skill as communication skill, creativity skill, leadership skill and problem solving skill. Finally,(Awayiga et al., 2010).Concluded that skill which necessary for education are problem solving skill, communication skill, interpersonal skill, foundation skill (listening, reading and writing skill) and negotiation skill, Intellectual Skills, Skills, Research, Numeracy & Statistics, Computer Literacy, Foreign Language Skills(Allen 2000).

Student Satisfaction

Many researchers referred that student satisfaction is the attraction or positive feeling between student toward institution or programs (Sum et al., 2010; Qi et al., 2010). Furthermore Lo (2010) explained that the student satisfaction is the perception of students toward learning environmental support and it is also likely to concern the role of the instructors and the role of students. Moreover Qi et al., (2010) concluded that student satisfaction is the perception and evaluation of every service in school based on their expectation while, student satisfaction is the student feedback on a particular program. A more recent study by Appleton-Knapp and Krentler (2006) presented an interesting finding that highlights the difficulties of measuring satisfaction: when students were asked about their expectations prior to or at the outset of their educational experience, the gap between expectations and performance had little predictive power; however, when students were asked to assess whether a course fell short, met or exceeded expectations at the end of the semester, the gap model was adequate in predicting overall satisfaction.

The authors concluded that expectations at the beginning of the course are often different from the recollection of expectations at the end of the experience, and that the valence and intensity of the experience affects the reconstruction of earlier expectations. Given the obvious difficulties in measuring satisfaction, many instruments frame satisfaction items in simple terms, such as “exceeded expectations”, “met expectations”, and “did not meet expectations” or use a Likert scale with other similar descriptors.

Research Methodology

The researcher discovers the factors of concern build up equipped explanation of those variables and following that gather the important data from study subject of the follow a line of investigation. The researcher collects data thorough the Questioner in likert scale which is primary source of data collection method the researcher was used. The study is qualitative in nature. The researcher collected 75 students’ responses in different Universities of Pakistan responses on this study in likert scale farm. The investigation area that the study was examined that was the Private and public sectors institutions in Pakistan the researcher was collect data from these areas. The Investigator usually involved in the association among the self-determining and needy variables of a study. In study which is most important dependent variable is Student Satisfaction in Private Sector Universities of Pakistan. In contrast, independent variable is Teacher competency, Skills and Knowledge.

Results and Findings

The relationship of the proposed model and the properties of the scale were analyzed using the Statistical Package for Social Sciences (SPSS) version 16. Cronbach’s Alpha is used to determine the internal reliability of the multi-item variables. Most commonly used reliability test is Cronbach’s Alpha index. This is due to the interpretation as a correlation coefficient and it is ranges from 0 to 1. Apart from that, using the Cronbach’s Alpha Index can determine whether the questionnaire is reliable ant the data can be used for further analysis. Further analysis can only be done if the Cronbach’s Alpha should pass the acceptance level i.e. index should be > 0.60. Following table shows the result of reliability statistics of the analysis, all above the value of 0.60.

Scale	N of Items	Cronbach's Alpha
Teacher competency	3	0.897
Skills	3	0.817
Knowledge	3	0.714
Students satisfaction	3	0.878

Correlation Analysis

As we know the Pearson correlation is used to examine the association between the variables. If the value of correlation ranges from 0 to 0.49, it is considered weak. Meanwhile the value rangers from 0.5 to 0.79 are considered moderate and from 0.8 to 1 are considered as strong. There are moderate relationship between dependent variable (Student Satisfaction) and three independent variables (Teacher Competency, Skills, knowledge) as the respective correlation is above 0.49. The following Figure No. 2 shows the result of the correlation statistics of the analysis.

		GENDER	AGE	TEACHERCOMPITENCY	SKILLS	KNOWLEDGE	STUDENTSATISFACTION
GENDER	Pearson Correlation	1	-.012	.004	.031	-.009	-.003
	Sig. (2-tailed)		.916	.973	.790	.939	.977
	N	75	75	75	75	75	75
AGE	Pearson Correlation	-.012	1	-.096	.003	.003	.068
	Sig. (2-tailed)	.916		.414	.976	.980	.563
	N	75	75	75	75	75	75
TEACHERCOMPITENCY	Pearson Correlation	.004	-.096	1	.523**	.638**	.527**
	Sig. (2-tailed)	.973	.414		.000	.000	.000
	N	75	75	75	75	75	75
SKILLS	Pearson Correlation	.031	.003	.523**	1	.395**	.489**
	Sig. (2-tailed)	.790	.976	.000		.000	.000
	N	75	75	75	75	75	75
KNOWLEDGE	Pearson Correlation	-.009	.003	.638**	.395**	1	.611**
	Sig. (2-tailed)	.939	.980	.000	.000		.000
	N	75	75	75	75	75	75
STUDENTSATISFACTION	Pearson Correlation	-.003	.068	.527**	.489**	.611**	1

Regression Analysis

Regression analysis is a constructive statistical technique that can be used to analyze the association between a set of independent variables and a single dependent variable. The concern of this model is whether the variables have an influenced as hypothesized. For this purpose, multiple regression analyses (MRA) was conducted to analyze the direct relationship between Skills, Teacher Competency, Knowledge and Student Satisfaction with the .Following table shows the results of regression analysis.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.673[a]	.452	.429	18.36833

a. Predictors: (Constant), KNOWLEDGE, SKILLS, TEACHERCOMPITENCY

ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	19784.872	3	6594.957	19.547	.000[a]
	Residual	23955.075	71	337.395		
	Total	43739.947	74			

A. Predictors: (Constant), Knowledge, Skills, Teacher competency

B. Dependent Variable: Student satisfaction

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.317	8.225		.403	.688

Regression analysis is a constructive statistical technique that can be used to analyze the association between a set of independent variables and a single dependent variable. The concern of this model is whether the variables have an influenced as hypothesized. For this purpose, multiple regression analyses (MRA) was conducted to analyze the direct relationship between Skills, Teacher Competency, Knowledge and Student Satisfaction with the .Following table shows the results of regression analysis.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.673[a]	.452	.429	18.36833

	SKILLS	.273	.110	.257	2.480	.016
	TEACHERCOMPITENCY	.134	.146	.113	.917	.362
	KNOWLEDGE	.529	.139	.437	3.815	.000

a. Dependent Variable: Student satisfaction

Model summary shows there is a significant relationship between the three independent variables (Skills, Teacher Competency, Knowledge) and the dependent variable (Student Satisfaction) towards the . The correlation of coefficient R was 0.673and the coefficient of determination R^2 was 45.2%. Thus, the three independent variables can significantly explain for roughly 45% in

Of the three hypotheses proposed, skills and teacher competency were supported (p value < 0.05) and have significant effect on the Student Satisfaction. The other variable (Teacher competency) has insignificant affect (p value >0.05) on Student Satisfaction.

Major Recommendations and Conclusion

On the basis of the research conducted and the findings the author has following recommendations conclusion. Importance of Student satisfaction should be analyzed as it has a significant effect on Teacher competency. Teacher competency should be used by the private universities to stabilize the student satisfaction level. Proper way of skills and strategies should be made to make the student satisfaction. Private universities should monitor the students on daily basis to stabilize their satisfaction. Strategies regarding Teacher competency, skills, knowledge that are affecting student satisfaction should be made so that the teacher competency should be stabilized. Student satisfaction is one of the most important and discussed topic. In examining the behavior of satisfaction this study has used variables which are recognized and explored among researchers and practitioners worldwide but results are still mixed in different private universities in Pakistan. The objective of the study is to identify the impact of student satisfaction in private sector universities has been taken as Case Study. For this purpose well designed questionnaire were distributed and after evaluating the results, it was experienced that student satisfaction has a significant effect on teacher competency and its value. It was also concluded that there isn't any proper planning and strategies for student satisfaction in private sector universities in Pakistan to stabilize the Teacher competency in private sector universities in Pakistan.

The researcher identified student satisfaction depends on the knowledge of the teacher and many of the student agreed to have the command student satisfaction is moderate to any other student satisfaction. From the study we find out that mainly the private sector universities of Pakistan have proper student satisfaction polices to satisfied their students but they are not executing the plans properly, currently they are not having any Strategic Planning or strategies for future policy and their only focus is on knowledge rather than the students skills therefore they have no control over the teacher competency Which results in instability of the universities and because of which the ruler students have also lost their interest in private sector universities of Pakistan. The relationship between the skills, students satisfaction to the knowledge do also have a significant positive impact, more you satisfied the more student satisfaction will be fulfilled. During the research was conducted it was also figured out that the Student satisfaction is also effected by many other factors such as Teacher competency, skills, knowledge which are major factors that full filled students satisfaction in private sector universities in Pakistan.

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NGOS IN PAKISTAN:
A HOLISTIC STUDY FROM DEVELOPMENT TO CRITIQUE

Huma Zafar[18]

Abstract

Every organization, public or private, performs a set of diverse functions which are directly or indirectly related with the welfare of the citizens. Among them, Non Governmental Organizations-NGOs'- are private and independent organizations. They work to make the people aware of their social, economical, political, educational issues and rights. They work to support the destitute and susceptible people of society by various helping methods, and they do extend their cooperation to government for providing due services to the deprived ones.
The chief purpose of this descriptive study is twofold. First, it attempts to highlight the NGOs' work, the areas in which they serve, and the progressive change they bring. Second, the severe critique they have on their structure, ideology and working methodology.

Introduction

In 1947, Pakistan, as a new sovereign state, came in to existence. A nation with zeal of freedom had to face numerous problems. It had two big challenges: first to establish the policies and build infrastructure, and the second to cater the voluminous migration inflow. Government had taken all those steps which could be deemed possible, but governmental efforts alone were not sufficient. The citizenry also worked voluntarily to provide shelter, food and others to the new migrants. Nonetheless those were efforts of valor, but they, however, were

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on very small level. At this time, it was necessitated to have some established supporting organizations to cut the load on Government which was itself through its evolutionary stages and to share the load of inevitable nascent problems.

The breakthrough came with the establishment of All Pakistan Women Association-APW-in 1948 under the chairpersonship of Begam Rana Liaquat Ali Khan. The prime purpose of this organization was to help the children and women by providing them education and basic skills for life.

In 1951, UN had started working in Pakistan. Next came the World Bank-WB-followed by the Asian Development Bank-ADB-, and other international development organizations who began launching their development programs. During 1950s, the United States focused on helping the newly independent state of Pakistan to overcome economic difficulties by providing funds and materials for infrastructure, technical support to ease skill shortages and food. (Khalid: 2006)

The number of NGOs remained static for some 30 years, after the foundation of Pakistan but has mushroomed in 1980's to 1990's. (A study of NGOs in Pakistan, 1999:1)

During 1980s, many new NGOs emerged and then in early 1990s, there was another rapid increase in NGOs. During the same period number of NGOs raised up to 8000, all over the country. In a publication of UNDP in 2001, the total number of NGOs' working in Pakistan was estimated between 8,000 to 16,000. If non-registered NGOs are added to, the number of NGOs could be anywhere between 25,000 to 35,000. According to recent studies by Ministry of Social Welfare and Special Education in Islamabad the number of existing NGOs is more then 44000. (www.chowrangi.com/the-study-of-ngos-in-pakistan.)

The World Bank defines NGOs as "private organizations that pursue activities to relieve suffering, promote the interests of the poor, protect the environment, provide basic social services, or undertake community development. NGOs are typically value-based organizations which depend, in whole or in part, on charitable donations and voluntary service. Voluntary Social Welfare Agencies (Registration and Control) Ordinance, 1961 defines, “It means an organization, association or undertaking established by persons of their own free will for the purpose of rendering welfare services in any one or more of the fields mentioned in the schedule and depending for its resources on public subscriptions, donations”. (Data base Directory of NGO.2000:10)

United Nations maintains it as, “NGOs are private organizations that pursue activities to relieve suffering, promote the interest of poor, protect the environment, provide basic social services or undertake community development” (Sadia Jabeen “Role of NGO in development, 2004-2009).

Non Governmental Organizations are those organizations which work for the well being and development of the community by providing a range of services. They focus on the sectors of development such as education, health, economy, social welfare, water sanitation, environment, natural disasters, skill enhancement, political and social awareness and so on. They are being funded by International Organizations and by other means of charity, fund raising campaigns and Private donations. The scope of these organizations’ activities is at Local, National and International level.

Various alternative terms are used sometimes in replacement of the word NGO, for instance: independent sector, volunteer sector, civil society, grassroots organizations, transnational social movement organizations, private voluntary organizations, self-help organizations and non-state actors (NSA's), (2012).

Voluntary organizations have the following main features

It is spontaneous in nature, though motivated by different factors. It is initiated and governed by its own members on democratic principles without external control. It has a legal status through registration under a state act. It has managing committees/elected nominated by members.

It has definite aims and objectives and has a plan for full filling these objectives. It has considerable autonomy and flexibility in formulating objectives and policies based on their ideological positions and development perspectives. It has a sense of commitment to human development/welfare and it is known and accepted in the community in which it operates. It understands peoples' needs and helps to solve their socio-economic problems. It plans and implements its programs through its own voluntary and paid workers. (M. Razia Parvin, 2005:134).

Three Levels of NGOs

- **Community Based Organizations (CBOs)**: These organizations works in a limited area up to small village or Muhalla. When the CBOs start working at a higher level and are funded by other organizations, they eventually divulge in NGOs.
- **National Nongovernment Organizations**: These organizations are working on national level. They have their branches at different districts of the country.
- **International Non_Government Organizations (INGOs)**: These organizations work on international level. They have their Head Quarters in developed countries and have their branches in various countries of world.

As per survey conducted by the Planning & Development Division Islamabad, most of the NGOs (43.5%) operate at the level of Muhalla followed by those operating at the village level (27.4%) of the total NGOs, 16.0% were functioning at city level and only 4.2% were at district level organization. The lowest number was of the national level NGOs percentage being 1.3. The NGOs whose level of operation was Tehsil and more were 13.1 %. (Tajwar, 2003: 93)

NGO's emergence and fast growth indicates that the Government of Pakistan had also recognized the role of NGOs in promotion of social welfare programs in Pakistan. (Islam, 2000:18)

In Pakistan lack of resources, both human and capital has resulted in weak governance, especially at the local level. This vacuum has opened the way for NGOs to organize people and begin the process of participatory development**.** (Balochistan Conservation strategy, 2000:215). Development does not only call for government efforts but devoted endeavors by the NGOs too. NGOs in

Pakistan are playing very efficient role in the well being and development of Pakistani community. The concept of NGO is very high and broad. It comes in to focus in Pakistan for covering the developmental loop holes. They usually work there, where Government activities are not sufficient to overcome the problem. These are usually autonomous bodies**.**

NGOs are working in different sectors of human development. They have their own goals, objectives, policies and programs. Some NGOs focus and address only one issue while some carry on different projects. In Pakistan 11% NGOs are working for the CBOs development, 10% are working on Gender/women development, 8% mandate is education and employment. Each 7% are working on forestry, health nutrition and rural development. 5% on agriculture, family planning/ population welfare and general social welfare, each 4% NGOs thematic areas are humanitarian relief, rehabilitation of drug addicts, youth affairs and urban environment. 3% NGOs focused areas are human rights. 2% NGOs are working on fisheries and culture/art/heritage. 1% is working on urban planning and development, water & sanitation and industry**.** (Balochistan Conservation strategy.2000:217).

NGO and Development

The increasing need and importance of NGO sector cannot be eschewed and its growing number cannot be restricted because its performance trajectory stands bright and upward. Particularly underdeveloped countries governments are in dire need of having established NGO sector to support their welfare activities and also initiate welfare programs for the people. Without the cooperation and assistance of voluntary agencies the goal of general philanthropy cannot be achieved. As we know that philanthropy is a way to development.

Even now it is also said that efficiency of NGOs is quite better then government agencies. Compared to Government, the NGOs enjoy more freedom and flexibility in actions. NGOs, emerging from society itself have a better knowledge of the needs and problems of the people concerned. They become able to guide and help Government agencies to develop social welfare programmes to make them more realistic and responsive to the needs of the community they intend to help. (Khan, 1982).

The primary focus of NGOs is to create an awareness in the people of their problems; indicate or arrange for the available resources, and thus then mobilize the community to overcome the issues applying those resources. The working approach of NGO sector is participatory. They give the ownership of development activity to the people by involving them in the process. This whole methodology breathes under the thematic reflection of inculcating the concept of 'help thyself'. By doing so the people start owning that project and even after the completion of project by the specific organization, the works are kept continued by the people. Furthermore, it involves the shifting of ownership and the responsibility for resources and their benefits to local groups.

The NGOs' have introduced the culture of research and need assessment before initiating any project. They assess the felt and real needs of the people. By this, NGOs form a concrete idea about public needs, their approaches and their priorities. This culture brings NGOs closer to people in two ways: Firstly, they introduce and initiate those projects which can fulfill the real or felt public needs; secondly, they get the moral support and physical participation of the people.

Many NGOs encourage and strengthen the community organizations by building their capacities through trainings, joint ventures, symposiums and workshops. They work with the collaboration of civil society organizations and also act as supporting organizations for them. These organizations work as channels of communication because these networks contain representation of masses from all walks of life. They support Government activities; which concern with the delivery of services and research activities.

NGOs try to have full and close logistics cooperation with each other to avoid duplication/overlapping/repetition of services. They also coordinate and provide technical assistance in the form of cross expert consultation. NGOs also have a close cooperation with Governmental organizations as well because through this they can provide better services to the needy ones. Government organizations are more powerful than NGOs and by having their consent; the NGOs can work more feasibly.

The discipline of time frame is visible in NGOs. It would also help as an agent of keeping awareness level high through the cadre of volunteers and help foster greater motivation. The Programme in NGO hand would be more effectively implemented, taking some of the burden off governmental shoulders. (Ameera Saeed, 1990)

Logically NGO works for the positive change and upward mobility in the society. For this, NGOs run several awareness campaigns about illiteracy, environmental pollution, poverty alleviation, human rights, drugs, women empowerment, relief & rehabilitation, minority rights, health & hygiene, child welfare, developmental issues, legal issues and many more. The purpose of working for such campaigns is to make people prepared mentally for the change which they have to bring for their upcoming generations. They also advocate these issues on all levels to grab the attention of international and national organizations to work on it.

The NGOs' have the aptitude to carry out programs on local and national levels which with the passage of time influence Government's policies. They also work for the fatalities of natural calamities and the rehabilitation of poor masses

Beside delivery of services, NGOs also involve in social activism. The purpose of activism is to influence public opinion, official policies and practices for socially desirable goals. NGOs bring social activism through education, propaganda, persuasions and social pressure. NGOs become the model for demonstrating the need and utility of new services for meeting the emergent needs of the society. (Data base Directory of NGO.2000:19)

NGOs are also known as Change Catalyst as they are introducing new concepts and theories in development world like gender, gender empowerment, equity and equality, gender mainstreaming, reproductive health, sustainable development, conservation of resources, participatory approaches, poverty reduction strategies, advocacy, adult literacy, non-formal education .

NGOs are also involved in supporting community based organizations. It provides funds, constructs houses, provides infrastructure, operates and maintains infrastructure such as wells, public bathrooms, community centers, vocational training centers. They also develop building materials, supply centers and other community based economic enterprises. **(**Gupta, R.K: 2006). NGOs work with the government in two ways. Sometimes, it becomes partner with government in implementation of project launched by the government, provide technical assistance, conduct research, and sometimes, NGO initiates some project and ask for government assistance in terms of approval of their project, fund, land, security and data about research/ survey studies.

NGO works as viaduct between people and government. As we said, NGOs work more closely with the people, consequently they have more knowledge and acquaintance about the people patterns of life, cultural approaches and societal setup. At one hand, they inform the people about government welfare policies and the way to get benefits from them, and on other hand they inform government about people existing needs, issues and fears. Therefore, we can say that they have good rapport with the government and common people.
In some cases NGOs become spokespersons for the poor and attempt to influence government policies and programmes on their behalf. This may be done through a variety of means ranging from demonstration and pilot projects to participation in public forums and the formulation of government policies and plans, to publicizing research results case studies of the poor, vulnerable and victims of any disaster. Thus NGOs plays role from advocates for the poor to implementers of government programme; from agitators and critics to partners and advisors; from sponsor to pilot projects to mediators. (Gupta, 2006:5)

NGOs identify and focus on different susceptible and vulnerable people of society. They help women affecting from any form of violence. They are implementing women empowerment projects, establishing vocational training centers, adult literacy centers, women political participation, emphasizing women’s role in decision making, arranging women reproductive health workshops at local areas and arranging dialogues on women rights. Some NGOs arrange training programs for law enforcement agencies; like; police. The purpose of these programs is to train the police about the attitude and method with which they suppose to behave with the victim or any female who come to police station for any complain. The training contents also include women’s rights which are assured by Islam, Pakistan constitution and worldwide conventions. NGOs have shown great potential of integrating women into the development process in Pakistan. (Islam, 2000:45). Their goal is to mainstream women in all sectors of life.

NGOs are also focusing Environment. They realize that environmental issues are not the problems of only government but also of the common people. They have also introduced Gender in environment. They tell that women can also play a vital role in conservation of nature. They have persuaded the education department to include the environmental issues in the course so that the new generation might be aware about this raising issue.

NGOs cover the area of severe diseases like AIDS, Polio, thelesimia and TB. They also work for the drug addicts. They initiate awareness campaigns, arrange functions at Muhala and community level about these diseases: their prevention, and treatment. They have also established rehabilitation homes for the addicts where a congenial environment is provided for the addicts where they get enough treatment and learn skills which are necessary for them to restart healthy and active life. Furthermore, they are also working on family planning. In this, their work is not limited on awareness raising campaigns but they send their health teams to communities and also provide free medical consultations to the needy ones.

The working scope of NGOs covers almost all aspects of human welfare. They are working for child welfare, youth welfare, senior citizens welfare, refugee’s welfare and also playing a proficient role in helping the affectees of natural disasters. Thus, over all the significance of NGOs in developing country is inevitable.

NGO and Critique

The first critique made on NGOs is that their roots are not in our culture. People believe that NGOs are prevailing international culture in society. They brought international agenda which tempted the innocent people and in the result they stand up against the cultural norms. Particularly NGO faced this critique in tribal setup where everything is governed by the specific terms and conditions of strong culture.

Another critique is that now NGOs have become family business to make big profit. The good pretender can generate huge funds. NGOs receive funds from abroad but nobody knows where and how these funds are utilized. Thus people do not trust NGOs for help as they consider them as fraud. (Sadia Jabeen. (2009). NGOs get funds and projects from international organization and try to impose on the community, although they are not completely aware about the deeply rooted customs of that particular community. Eventually it creates the atmosphere of confrontation between the community and NGO. (Daily Jung, 5th March, 2009)

Another big critique which NGOs face is that NGOs are the phenomenon of modern ladies. They instigate the women against the men authorities and they become rebellious towards men. They are provoking women to challenge the monopoly of their counterparts' male. They talk about women's rights, women empowerment and women issues which are completely against the persisting cultural norms and societal values.

NGOs are just established to grind money. They spend less money on developmental projects. They keep on writing the papers with fake developmental reports but in truth there is no work at ground level, these organizations are being called as "paper organization". Likewise if some government officials who have good relationship with high authorities, they arrange funds for their welfare purpose but in reality they do not spend a single penny on welfare. On account of this there is not any proper monitoring and evaluation system and hence no accountability at all. Corruption ad-infinitum!

Another objection raised against the NGO is this that they have no sustainability in their work .As every NGO has some project which is approved by the donor agency with the specific fund and time period so with the expiration of time period, funds ended; organization winds up that project---- and, starts a new one. The beneficiaries of old project find no way to go and eventually they move to their old vulnerable position. This offends them.

A new critique is that NGOs are slowly and gradually losing their dignity, integrity and uniqueness. Now some specific leadership, specific workers, staff members are shuffling form one NGO to another NGO. A sort of monopoly is spreading in all NGOs.

As NGOs are independent organizations, they are not accountable to any government agency. They have their own recruiting system. No one can ask that whom they appoint and whom they expel. Some people also have a view that NGOs mostly favor females for job as compared to males for the 'cup board piece'. In a nut shell, we can say that Nepotism culture is flourishing rapidly. On account of this approach the talented people are ignored and thus it affects the overall efficiency of the organization.

People also criticize that if NGOs are that much progressive, why not still we have a prosperous society? Why still we have poverty, illiteracy, gender discrimination, weak health, and environmental and human rights issues? They consider NGOs are the show makers only. Their prime intention is to have the attention of international organizations to get funds for their personal interests. Another view is that human rights violations are also the propaganda of NGOs which has nothing to do with the real and on ground circumstances and by making noise on such things NGOs are presenting an ugly look of Pakistan in the world. This ultimately affects the worldwide reputation of country.

Another critique which NGOs do face is that sometimes NGOs core purpose is to implement the project and use the allocated fund within the given time span. In this haste, they do not give importance to the real change which ought to have been brought by the implementation of that project. It shows that NGOs work only on the material change and eschew the social change which must be brought as the result of that project. It also depicts that they spend funds and show donors that they have utilized the funds efficiently so that they might get new funds in future. Therefore, time, money and energy resource get wasted.

These were some common critiques on NGOs we usually hear and observe from our surroundings.

Critique is the indication of healthy societies because in Healthy societies people have many opinions about old and existing things, approaches and organizations. This congenial environment gets disrupted when people avoid discussions and work with the particular full glass approach.

Conclusion

Change is inevitable and it is the only constant thing we have. Every society faces change in their infrastructure, ideologies and living patterns. NGOs are no exception either. If people criticize its existence and its working methodology, there are equal people who appreciate its work and admire its efficiency.

After facing mammoth resistance and doing consistent efforts they get acceptability among the common people and the government. Gradually people are realizing that NGOs are working for their interests. They realize that every organization works, it needs only sufficient time and space to prove its importance.

Every organization has some good and bad aspects but it is in our hands that how we make any organization work better to get its maximum benefits. Generally NGOs are working to achieve the better standard of life which leads to social development and its final destination is prosperous society.

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