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FACTORS INFLUENCED ARCHITECTURAL INTERVENTIONS ON SHOPHOUSE FAÇADE IN KOTA BHARU, KELANTAN

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Abstract: *This article concerns the emergence of architectural interventions on heritage shophouse facades in the study zone of Kota Bharu, Kelantan. The intense urban development in Malaysia brought on by the needs and demands from society has had a significant impact on heritage shophouses. The objective of this paper is to classify factors that influenced the architecture interventions on shophouse facades in the study area. The emergence of architectural interventions on shophouse facades was influenced by modernisation of the urban area as well as a lack of awareness from the shophouse owners. Moreover, lack of legislation and poor enforcement of existing legislation by the local authority has triggered demolition of shophouse facades. A face to face interview and observation method was applied to obtain the data. Several interview session with shophoses owners and local authority was done to answer research objectives. Observations were carried out on four selected units of shophouse facades along Jalan Temenggung in the study area. The findings exposed that besides natural causes, architectural interventions were caused by poor awareness by the building owners and the local authority; urban growth; and financial constraints. The finding may be useful to many stakeholders such as the shophouse owners themselves, local authority as well as the heritage practitioner in order to sustain and conserve the heritage shophouse as part of the national treasure*

Keywords: *Factors of architectural interventions, shophouse façade, heritage shophouse, heritage façade, building conservation, urban heritage, urban conservation, heritage conservation, urban growth, historical city*

Introduction

Remarkable of past architectural style has been formed by significant architectural heritage property that stands as a prominent relic. These heritage properties owned its physical and spiritual strength. Without a right control of urban growth and architecture interventions to uphold those qualities, heritage elements and property will deteriorate due to natural causes and other factors. Architecture heritage property has an intrinsic form and visual value of heritage urban pattern which should be wisely sustained and conserved. As appointed by Mohga (2014), in order to implement heritage conservation by considering cultural context and qualified planning and design, local traditional and cultural values of communities for future generations shall be a great challenge for construction and design team to take responsibilities on that issues. The challenges of an abandonment of the inner city, urban growth pressure, scarce lawmaking as well as poor implementation affect the urban conservation nowadays (Ahmad, 2008). In addition, inappropriate design of new township, changes of urban lifestyle and poor awareness of society are also among the significant issues in sustaining the heritage value currently (Ahmad, 2008).

Architectural interventions on building façade have created a series of modified or different images and form on the urban setting and place ambiance. Building façade symbolize the value of building structure as well as a connection and transition between interior and exterior environment. The formation of new architectural interventions towards existing urban fabric shall be significant in creating and sustaining the originality and essence of heritage ambiance.

The isolation state of heritage shophouses in the fast-growing development in the study area has caused less appreciation of heritage value by locals and society. Rapid expansion and modernization has put the heritage shophouses in isolation state because of the emergence of new modern buildings in the surrounding study area. Also, poor characters of shophouse façade image has not been maintained and well emphasized by the local authority and owners. Deficiency of maintenance and preservation by the shop house owners has caused poor and inappropriate image of the heritage shop houses. The change of function also has distracted the environment as well as the ambiance of the heritage site. In addition, the aesthetic value of shophouse façade also has been ignored by changing the strait eclectic style façade to modern façade which undermined the continuity of heritage façade. The shophouse façade has been renovated to modern architecture style irrespective the existing strait eclectic architecture style. In addition, the demolition of historical asset of shophouse façade nowadays becomes a crucial issue in Kota Bharu, to allow new buildings development.

Observation of 74 units of shophouses along Jalan Temenggung (Figure 1.1) was conducted and analysed by capturing the image of the shophouse's façade by blocks.

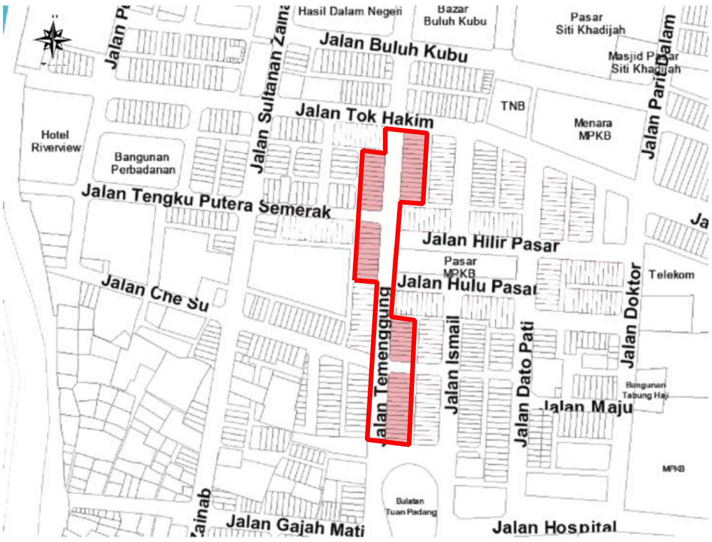

Figure 1.1 Study area of Jalan Temenggung

The current image of each unit will be compared to the image captured by Majlis Perbandaran Kota Bharu, AJM – PUDG in 2005. The change of façade elements between 2005 to 2014 were recorded. All unit of shophouse of Jalan Temenggung with Straits Eclectic architecture style will be observed and captured to justify degree of architectural interventions on façade elements by means of any changes or modification, alteration, renovation, repainted, and refurbishment from 2005 to 2014 as shown in Figure 1.2 and 1.3 below.

Figure 1.2 Shophouses along Jalan Temenggung in 2005 (MPKB, AJM – PUDG (2005)

Figure 1.3: Shophouses along Jalan Temenggung in 2014

Interviews with local authority and shophouses' owner/tenants as respondents has been conducted to gain data and information regarding factors that influenced architectural intervention on shophouse facade in the study area. The Interview has been set up by an appointment through telephone to get data and information regarding the conservation guideline and development in the study area. The respondents for interview have been selected based on scope of research, regarding to development control in Kota Bharu, Kelantan. Majlis Perbandaran Kota Bharu, as the local authority of Kota Bharu is responsible in any development and construction approval in Kota Bharu, Kelantan. Shophouse owner/tenants or owners have been selected as one of the respondents as they are the significant parties who are responsible to the issues and factors of architectural interventions on shophouse façade.

Literature Review

Architectural Interventions on Shophouse Facade

Hülya. Y (2005) mentioned, the intervention within the built environment may occur at many levels (from preservation to redevelopment), at many scales (from individual building elements to entire sites), and will be characterized by one or more activities; ranging from maintenance to addition. With respect to interventions at an individual building scale, the scope of interventions are classified under few classification such as protection and maintenance, repair, replacement of existing features, replacement of missing features, alteration, completion of the missing part, new constructions behind the exterior retained façades, new additions to historic buildings, and destruction of ruined historic buildings which according to small scale interventions to large scale interventions (Hülya. Y, 2005)

Guan (2011) mentioned that shophouses comprise of a line of similar units construct alongside with existence of party walls making up one side of a street or city block, which eternally envisage as being merge to form a terrace. Demolition and alterations of heritage shophouses facade towards urban demand become one of the threats in conserving the existing historical building in Penang. As mentioned by Herzog, et.al (1982), historical building facades are preferred more over new ones. Hence, historical building facade plays an imperative role as they resemblance the identity and image of the district and placemaking.

Destruction and insensitive alteration on original building façade are still happening, even though there were some conservation support struggling to conserve the heritage buildings (Wan Ismail et.al, 2005).

Rapid growth and urbanization in Malaysia particularly has put the heritage buildings in endangered situation, which might cause the demolition of historical value of the area. Mohamed,et. al (2008) pointed out that, rapid population growth, economic development and urbanization in developing countries with heritage significance being threatened. According to The Getty Conservation Institute (2009), due to fast urbanization and growth consequences of cities worldwide during last decade, urban heritage has confirmed to deteriorate. As added by Chun et.al (2005), there were conflict between urban change and heritage and this situation is physically obvious in all the towns and cities in Malaysia today.

Variations in way of life and contemporary urban setting due to urban needs and demand nowadays could not fulfilled their requirements, which conflicted with preservation issues (Hicran, 1994). Besides, Wan Ismail & Shamsuddin (2005) asserted, uncontrolled growth of a city can influence the emergence of new modern buildings or facade in between the existing old buildings, which resulted the changing of urban fabric. Askari & Dola (2009) pointed out that building façade, imposes significant influence on the identity of historical district, as it acts as a boundary between inner and outer space, where most of the matter of evaluation is by visitors of historical districts.

Factors Influencing Architectural Interventions on Shophouse Façade in Kota Bharu Kelantan

As far as globalization and urbanization taking place worldwide, the architectural evolution in Kelantan is not exempted and the preservation of any unique historical value should be done (Wan Ismail, 2005). Therefore, the construction of new buildings within historic districts or areas contains a significant number of historic buildings is often a difficult design problem. The demands of new construction and building programs often make it difficult for new building to fit in a sympathetic manner with the existing urban fabric (Sotoudeh & Wan Abdullah, 2012).The quality of views and vistas of existing heritage buildings have been took for granted by their poor safeguarding and maintenance

Poor awareness

Lack of awareness and conservation effort by buildings users has led to the failure of sustaining the intrinsic heritage value of old buildings is one of the main factors that trigger the occurrence of architectural interventions on the heritage shophouses building in the study area. Indeed, poor maintenance and safeguarding by the buildings' owner has caused the unwanted view of deteriorate façade and dilapidated state of the building has trigger the demolition and major alteration works.

According to Samadi, et.al (2007), most of the owners or users of the shophouse failed to cooperate in conserving the façade, due to their problems as those who prefer the excess of their income in their daily dealings without realize the significance of heritage façade of the shophouse. For them, it is nothing more than a long legacy that need high repair costs which particularly as a burden for them in safeguarding the old shophouses (Samadi, et.al, 2007)

Poor of conservation awareness among the shophouse users has caused the new generation not to appreciate the city's remarkable history and past which should be preserved and remembered. Further, Raja Shahminan (2007) explained design continuity between the old and new units have been ignored which make the new building seems to stand alone and alienated in their own environment. The lack of integration of development, particularly in design between the modern and the old building is defacing the historic identity of the area. Other factors that generate the emergence of architectural intervention is heritage buildings are being harmed because of demolition by the owner and destroyed the insistence of development and lack of concern for the community in an effort to preserve the heritage building, (Hamilton & Zuraini 2002). The statement is agreed by Karya (2007) where shophouse owners and tenants also pay an important role in conserving these elements, but they do not keep and maintain the buildings occupied by either assuming the building has no interest to further restored and maintained. As a result, the identity of a city is lost.

Sustainable tourism as defined by The World Tourism Organization (UNWTO) is tourism that takes full account of current and future economic, social and environmental impacts.

Poor Enforcement and Restriction from Local Authority

Enforcement by the local authority is also an important factor to overcome the unnecessary architectural intervention by means of major modification and renovation of heritage building form and facades. The delayed of enforcement implementation around 2006 have resulted in huge impacts to the old shophouses which have been totally renovated to modern building design which eventually demolish the significant original façade without considering the future consequences

Lack of effort by the government side to alert and educate the public on the value of the heritage buildings to the new generations is one of the factors contribute to the poor awareness of the society (Mohamed, et.al 2008). Moreover, the conservation enforcement by the authority only just started aggressively after 2006. A few years before 2006, alteration and renovation of the building façade and structure has been done illegally which demolish the original façade of the buildings. As a result, the shophouse façade has been modified and changed illegally by the owners before 2006 which has produced amount of modified shophouse façade because of there are no proper conservation guideline and enforcement by local authority.

Furthermore, implementation of Control of |Rent (1966) previously which classified for pre-war rented properties was intended to avoid the removal of tenant without tearing down the buildings and also to guarantee the tenants of controlling the rent amount. However, after the act was amended to Control Act (repeal) Act 1997 (act 572), the increasing of rent by the building owner has forced the tenant to move out as they could not afford to pay the higher rent. Consequently, numerous shophouses were left vacant and abandoned with dilapidated state which affects the urban context of heritage buildings.

Modification of Building Function

Changes in lifestyle toward modernization has influence the design of the buildings according to urban needs and construction, which is inappropriate to their current users. Hence, a variety of interventions have been recognized in order to adapt the buildings into current situations and needs. Yaakob et.al (2012) appointed that, urban evolution and town distribution in Malaya was primarily a consequence of the British intervention in mainland Malaya around the 1850s.

The existence of unnecessary construction and renovation on the shophouse buildings create an issue to the society. The conversion of shophouse unit into bird’s nest has affected the main function of the shophouse for living and commercial purposes, which creates poor view and unhygienic neighborhood environment that distracts the visual and air quality. The enforcement and action taken by the local authority is questionable, as a lot of report and complaints have been made but there is no strict action taken. In fact, they are willing to pay high amount of fees and summons for the sake of continuing the activity as it is worth their income. Thus, the activities remain and still continue regardless of the neighborhood complaints.

Urbanization

High demand of urban lifestyle and needs nowadays has encouraged the owners to convert the old façade of the shophouse to a modern and practical building feature. Besides, conservation works require high skill workers and cost to sustain the originality of the façade and ambiance. Further, natural causes and weather condition are inevitable which cause the building to deteriorate with fungus and time factors. Buildings with poor and dilapidated condition tend to be demolished rather than preserved in order to save construction cost.

Besides that, architectural interventions which involve control modifications and alteration with responsive and modest way applying the specific technique by using suitable material to sustain the originality elements of the façade. Further, architectural interventions by means of revitalization of physical façade are essential in improving the old façade from deterioration as well as preserving the ambiance of heritage realm. Thus, architectural interventions which comprised of restoration and repair with control and guideline implementation shall develop and preserve the originality of the building façade and sustain the existing heritage environment.

Mother Nature

As said by Burke (2011), building form and image will be changed physically due to deterioration by means of weather and time factor which could affects the occupants' way of living and habitat. Thus, the deteriorated and damaged buildings can be improvise through restoration and continuous maintenance by the owner in order to sustain and preserve their properties (Burke, 2011). Deteriorated and decayed building regarding to natural causes and time factor has created poor visual and physical view of the heritage area. Those old shophouses were left in dilapidated state without any refurbishment and restoration work which form unhealthy and inappropriate surrounding for commercial activities, which eventually 'kill' the public realm. Also, the used of oversized and massive billboard in front of the shophouse façade which totally blocked the façade elements has created inharmonious façade by hiding the original feature of the heritage buildings.

Conclusion

As time passed, the expansion and alteration has become a necessity due to urban demand and needs of the community. According to site observation in November 2014, it can be concluded that the selected shophouses units have been through architectural interventions by means of repainted, renovation, demolition, modification as well as refurbishment.Lack of awareness by building's owner and poor development control guideline implementation by local authority in constructing and renovating the existing heritage buildings has created a massive impact to the building heritage façade and streetscape itself. Hence, the transformation of urban setting of a township due to urban development has been a crucial issue which should be overcome. Proper proposition and guideline in developing and altering the existing heritage building shall improve the effort to sustain and preserve the originality of historical elements of the urban setting including existing intrinsic heritage building massing of the study area.

To conclude, role and enforcement by local authority to implement the proper development guidelines as well as awareness of shophouse owner are crucial in order to sustain the intrinsic of shophouse façade in Kota Bharu, Kelantan.

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THE INFLUENCE OF CORPORATE GOVERNANCE ON ENTERPRISE RISK MANAGEMENT IMPLEMENTATION AMONG NON-FINANCIAL PUBLIC LISTED COMPANIES IN MALAYSIA

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Abstract: *This study presents a conceptual framework on the relationship between corporate governance components to level of Enterprise Risk Management (ERM) implementation. Corporate governance mechanism is proxy by board of director characteristics (board size, board independence), audit committee characteristics (audit committee independence, audit committee financial expertise) and risk management committee characteristics (risk management committee size and risk committee independence). Level of ERM implementation is a proxy by ERM Scores. This study argues that corporate governance influences level of ERM implementations. This study discusses in detail components of corporate governance and their influence to level of ERM implementation. This study contributes to enhance understanding of ERM implementation among Malaysian companies.*

Keywords: *Enterprise Risk Management (ERM) implementation, corporate governance, Board of Directors, Audit Committee, Risk Management Committee*

Introduction

The aim of this study is to discuss the influence of corporate governance on level of ERM implementation. Existing academic research about ERM is still at infancy (Bromiley et al., 2015). The lack of empirical evidence on the value of ERM continues to limit the effectiveness of ERM implementation (Hoyt and Liebenberg, 2011). Furthermore, it is costly and takes considerable effort from top senior executives to achieve a successful ERM implementation within an organization (Beasley et al., 2008). ERM still is a new concept in many parts of Asia (Manab, Kassim, & Hussin, 2010). In Malaysia, even though ERM practices is growing, not all organizations are adopting it (Wan Daud and Yazid, 2009). The development and application of ERM, as a new concept of managing risks holistically, is rather limited in practice (Mohd Sanusi et al., 2017). According to Wan Daud and Yazid (2010), ERM is still not widely practiced in Malaysia, despite having received much attention over the past years. ERM implementation is still at low level particular among the public listed firms (Mohd Sanusi et al., 2017). A study conducted in 2008, on Bursa Malaysia main board listed companies showed that ERM practices are still at an early stage. Only 30% of the companies have some form of an ERM program (Mohd Sanusi et al., 2017). Majority of the studies examining ERM implementation in multiple industries are conducted in Europe (Paape & Speklé, 2012). Moreover, the majority of ERM studies focus on North American companies and especially the insurance sector (Beasley et al., 2005). Thus, it is important to conduct similar research in Malaysia to enhance the generalizability of earlier findings.

This study is motivated by Mohd Sanusi et al. (2017) and Maruhun, Atan, Abdullah & Yusuf (2018). Mohd Sanusi et al. (2017) examines the influence of corporate governance structures such as establishment of Risk Management Committee (RMC), board independence, auditor quality and institutional ownerships to the extent of enterprise risk management (ERM) practices. The study uses ERM Scores as proxy for ERM practices. The scores are derive from an aggregate ERM scores developed from prior work by Desender (2009). Mohd Sanusi et al. (2017) uses information about firms' specific types of control and risk, and scores of ERM practices from publicly available annual reports. Maruhun, Atan, Abdullah & Yusuf (2018) investigate current development of ERM practices and analyse corporate governance characteristics influencing ERM implementation among Malaysian Shariah-compliant firms. The level of ERM implementation is measures using ERM Dimension index (ERMDi). Four corporate governance characteristics are examine: risk management committee (RMC), board size, proportion of non-executive directors and, board expertise and its influence to ERM implementation. A survey methodology is used to collect data. This study stands with Mohd Sanusi et al. (2017) and Maruhun, Atan, Abdullah & Yusuf (2018). This study argues that corporate governance has significant influence to level of ERM implementations. Hence, this study aims to investigate the relationship between corporate governance and level of ERM implementation, and presents a conceptual framework for the study.

Enterprise Risk Management (ERM)

A holistic view of managing risk is known as ERM. ERM is defined as an overarching framework and a structured analytical process that concentrated on identifying and eliminating financial impact and volatility of a portfolio of risks (COSO, 2004). A detail definition of ERM is as follows (COSO, 2004 p.2) "Enterprise risk management is a process, effected by an entity's board of directors, management and other personnel, applied in strategy setting and across the enterprise, designed to identify potential events that may affect the entity, and manage risk to be within its risk appetite, to provide reasonable assurance regarding the achievement of entity objectives".

ERM proposes a paradigm shift in risk management forcing companies to evaluate their risk attitude, identify and prioritise risks, and determine which risks should be accepted, mitigated or avoided in an integrative and holistic review process. ERM includes an assessment of the total exposure to all corporate risks that directly or indirectly may affect a business's strategy execution, including the ultimate impact on the company's values. ERM manages risks and opportunities affecting value creation or conservation.

ERM is a top-down approached which constitutes identifying, assessing, and responding to strategic, operational, and financial risks in order to achieve four objectives (Harner, 2010):

i. Strategy - high level goals that align with company mission
ii. Operations - effective and efficient use of resources
iii. Reporting - reliability of reporting
iv. Compliance - compliance with applicable laws and regulations

The concept of ERM was developed during mid-1990s to 2000, focusing on managerial and corporate governance. In tandem with the attention to ERM, the need for good corporate governance was also heightened. Good corporate governance requires that board of directors maintain a sound system of internal control to safeguard shareholders' investment and the company's assets. ERM is an effective operational business tool for good corporate governance because it improves corporate sustainability and lowers firm's overall risk of failure. ERM is an important element of effective corporate governance system and a strong competitive advantage that determines the survival and success of a company in an uncertain global environment (Muelbroek, 2002). ERM is also primarily aimed to increase the likelihood that strategic objectives are realized and shareholder's value is preserved and enhanced (Nocco and Stulz, 2006).

Corporate Governance

The use of the term "corporate governance" has started during the economic and political changed initiated by the Organization for Economic Co-operation and Development (OECD) countries in the mid- 1980s. Corporate Governance in Malaysia as well as other East Asian countries started during the East Asian economies collapsed in the second half of 1997.The financial crisis in the first decade of the 21st century had altered the perception towards corporate governance principles. The crisis such as "tech bubble" of the early 2000s, large corporate scandals such as Enron and the financial crisis of 2008 had initiated improvement on corporate governance principles. The New York Stock Exchange (NYSE) created the Commission on Corporate Governance to address issues impacting corporate governance. The global financial crisis, which enveloped the world since 2007 and reaching its height in 2009, had re-organized corporate governance and critically repositioned the Board of Directors' responsibility in ERM. In the United Kingdom and Canada, existing corporate governance requirements regarding specific internal control reporting appeared to be more prescriptive than in the United States. In the United Kingdom, the "Combined Code" adopted by the London Stock Exchange consolidated previous reports on corporate governance and made directors responsible for internal control systems including risk management (Miccolis and Shah, 2000). In Canada, the Dey report and the Canadian Institute of Chartered Accountants' "Guidance on Control" reports specified the requirement to report risk assessment and risk management. In the United States, the Committee of Sponsoring Organizations of the Treadway Commission (COSO) report "Internal Control—An Integrated Framework" (1994) sets out a framework for ERM within an organization. While these reports did not mandate ERM, they created pressure for more systematic risk management systems and disclosure (Miccolis and Shah, 2000). Under the law of Sarbanes-Oxley (SOX) in the United States, however, all public listed company officials such as CEOs, financial controllers, and external auditors are required to sign-off under oath confirming the accuracy and validity of information provided in the financial statements issued to the public. The law also requests for confirmation on the effectiveness of internal control system and risk management processes that are being implemented by the companies. Due to this penalty severity of breaching the SOX law that corporate risk management has become a crucial and integral part of the day-to-day managerial function among Corporate America's top executives.

In Malaysia, the closest reference in Malaysian regulatory framework demanding Malaysian PLCs to manage risk resided within the Malaysian Code on Corporate Governance (MCCG). The MCCG was first issued in March 2000, was revised in 2007, 2012 and 2017, to enhance its significance. The primary aim of the first version of the Code was to form governance structures and processes for effective running of companies. Such structures and processes included board composition, recruitment and remuneration of directors and the establishment of board subcommittees. The MCCG codifies the principles and best practices of good governance and described optimal corporate governance structures and internal processes. The Code also incorporated risk management as part of good corporate governance practices and stated as principle that the board of directors should maintain a sound system of internal control. The requirement on best practices of the Code was voluntary at first but later was made mandatory by the revised listing requirements of Bursa Malaysia in 2001 that mandated all listed firms to disclose their compliance with the MCCG in the annual report in enhancing corporate governance regime. This initiative has led to the issuance by the exchange of ‘‘A Guidance on Statement of Internal Control’’ in 2000 and later “The Statement of Risk Management and Internal Control- Directors Guide to Public Listed Issuers” in 2012.

Literature Review

The following section discusses previous studies on the effect of corporate governance components namely board of directors’ characteristic, audit committee characteristic and risk management committee characteristic to ERM implementation. According to Abdul Manab and Kassim (2012), effective risk management practices involves the management of a portfolio of risks across the entire organization and a decision making process started from Board of Directors and top management towards risk management culture. Mat Rabi, Zulkafli, and Che Haat (2010) emphasize that there is an increasing attention given on monitoring and assessing the chief executive officers (CEO), managers by the board of directors (BODs) and shareholders by means of corporate governance mechanisms. According to Mohd Sanusi et al. (2017), corporate governance risk management mechanisms namely the board independence, institutional ownership, audit quality and risk management committee promoted transparency and openness through corporate risk management practices. Shenkir and Walker (2006) argue that an effective ERM implementation required an organization context that included commitment from the top management, risk management philosophy and risk appetite, integrity and ethical values, and the scope and infrastructure for ERM. ERM functions where it stays directed by a senior executive, Chief Risk Officer (CRO) and the role of the board in monitoring risk measures and setting limits for these measures has increased at many corporations (Beasley et al., 2005; Kleffner et al., 2003; Liebenberg and Hoyt, 2003).

Enterprise Risk Management Implementation

In terms of implementation, Beasley et al. (2005) divide companies into five groups based on the level of ERM implementation: full implementation, partial implementation, in the planning process of implementation, thinking/assessing the possibility of implementation, and do not intend to implement ERM. According to Kleffner, Lee and McGannon (2003), ERM implementation differ among industries. Colquitt, Hoyt and Lee (1999) discover that ERM is more common in certain industries such as financial and insurance industries (Kleffner, Lee and McGannon, 2003; Colquitt, Hoyt and Lee, 1999). Beasley et al. (2006) and Francis and Paladino (2008), state that ERM implementation is considered complete or full when ERM is embedded into corporate strategic planning and decision making processes.

Based on study by Sithipolvanichgul (2016), ERM implementation can be measured using ERM Proxy Search, ERM Rating from Standard & Poor’s and ERM Index. ERM Proxy Search which is the most popular methodologies used by researchers where ERM keywords are used as a proxy for ERM implementation (e.g. Hoyt and Liebenberg, 2011, Liebenberg and Hoyt, 2003, Eckles et al., 2014, Mohd Tahir and Razali, 2011, Beasley et al., 2008, Pagach and Warr, 2010)). Some researchers used the measurement of ERM on Standard and Poor's ERM ratings (e.g. Pooser, 2012, McShane et al., 2011, Lin et al., 2012). S&P introduced S&P index established on criterion for assessing ERM in insurers and later expanded the ERM characteristics into the S&P index for insurance, banking and non-financial firms. Some researchers developed ERM index by gathering each type of risk or risk component and used secondary data to find the components (e.g. Gordon et al., 2009, Grace et al., 2015, Quon et al., 2012, Desender 2009, Desender and Lafuente 2010)). Gordon et al. (2009) develop a COSO ERM effectiveness index based on a company's capability to accomplish its strategy, operations, reporting and compliance objectives. Grace et al. (2015) find a significant increase in the cost and revenue efficiency of insurance by using an ERM survey by Tilinghast Towers Perrin of their worldwide insurance clients between 2004 and 2006. This study has created 6 variables to evaluate ERM measurements for insurance industry. Quon et al. (2012) develop their own specific ERM index, which examines 14 different types of risks under financial, business and operation risk. Desender (2009) develops a questionnaire consists of 70 items which could be scored either zero (absence) or one (presence) under the eight dimensions of the COSO ERM components namely: (1) internal environment, (2) objective setting, (3) event identification, (4) risk assessment, (5) risk response, (6) control activities, (7) information and communication, and (8) monitoring. Desender and Lafuente (2010) also develop similar list of questions about ERM and referred it to COSO ERM Framework. The questions were later modified in 2011 to list of 108 questions that aimed to study the relationship between ERM and the audit fee.

Board of Directors (BOD) Characteristics

The BOD is considered as one of the most important mechanisms under corporate governance. BOD is responsible for oversight and advise the managements of the firm. Kleffner et al. (2003) cited that ERM requires an enterprise-wide top down approach of managing risk holistically across the organization. Kleffner et al. (2013) added that the role of BOD was considered as a crucial factor that influenced the extent of ERM. A study by Branson (2010) supports that BOD plays a key oversight role in the risk management processes of a firm. In Malaysian context, Abdul Manab and Kassim (2012) reported that adequate leadership factor strengthened the relationship between ERM adoption and the success of ERM practices. Mohd Sanusi et al. (2017) cite that companies with higher quality of board, measured through board independence are more likely to provide top support and encouragement to ERM effectiveness. Maruhun et al. (2017) conclude in their study that the corporate governance characteristics in particular board size and board expertise are significant determinants of ERM implementation among Malaysian PLCs. The board oversight on risk management are the cornerstone of the overall assurance process for risk management and internal controls.

Audit Committee Characteristics

The audit committee is a crucial component in good corporate governance mechanism. The audit committee plays the significant role and strategic in terms of sustaining the credibility of the financial statements and ensuring the company's formation of an adequate supervisory system and the employment of good corporate governance (Rachmawati and Triatmoko, 2007). The audit committee should have certain attributes such as independence, financial and accounting expertise and size so that attentive monitoring functions can be implemented effectively. Krishnan (2005) finds that independent audit committees and audit committees with financial expertise are significantly less likely to be associated with the incidence of internal control problems. The Audit Committee is critical for organizational success in an uncertain global environment, (Lloyd and Fanning, 2007), and it plays a significant role in risk management (Livingston, 2005). Paape and Speklé (2012) indicate that audit committees are essential in the oversight of risk management practices.

Risk Management Committee Characteristics

The board can delegate ERM functions to a board-level committee. However, ERM cannot succeed if it lacks accountability and encouragement from the management level. A stand-alone risk committee increases the value of a firm, as it is regarded as an indicator of good corporate governance and efficient risk management of the firm's risk-related activities. COSO (2004) outlined the common responsibilities of the risk committee. In general, a risk committee is responsible for overseeing the ERM system of an organization including policies, programs, measures, and competencies for identifying, assessing and managing risks. Risk management committee size can be used as a proxy for a company's willingness to invest board resources in order to increase enterprise stature and influence of the committee. Bédard, Chtourou and Courteau (2004) state that a large committee not only provides strength, but the corresponding diversity of opinion within a committee makes it more effective in resolving potential issues. Protiviti (2011) highlights that the addition of independent non-executive directors is a requirement for building objective communication with a company's managers and officers in charge of ERM activities. Hence, consistent with past studies, ERM program has increased with an establishment of a Risk Management Committee (RMC) (Yatim, 2010). Companies that established a RMC, who acted like a representative on the board of directors, provided better oversight on ERM (Mohd Sanusi et al., 2017).

Proposed Conceptual Framework

This study aims to extend empirical studies in examining the significance of corporate governance mechanisms to the extent of ERM implementation among non-financial Public Listed Companies (PLCs) in Malaysia. The sampling data are obtained from Energy, Utilities and Telecommunication & Media PLCs listed in Main Market of Bursa Malaysia. The sampling scope is based on previous studies, that determine utilities, telecommunications, and oil & gas are the industries with highest risk (Frantz, 2011).

This study hypothesizes that corporate governance and ERM implementation have significant positive relationships. ERM implementation is proxy by ERM Scores, adopting prior work of Desender (2009). Corporate governance mechanisms is proxy by BOD characteristics (board size, board independence), audit committee characteristics (audit committee independence, audit committee financial expertise) and risk management committee characteristics (risk management committee size and risk committee independence). Based on previous literature review, the proposed conceptual framework is developed to model this relationship, as depicted in Figure 1.

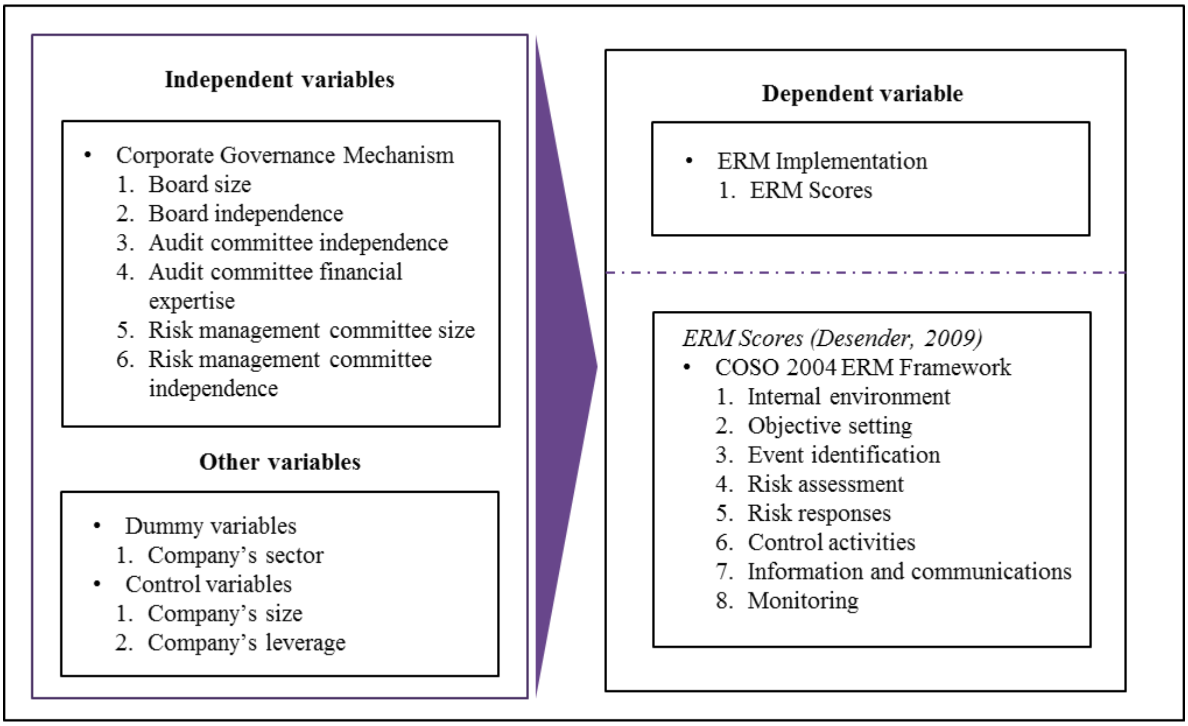

Figure 1: Conceptual framework

Conclusion

Risk management is an effective tool for managing uncertainties in business. ERM plays the vital role in ensuring business risks across various levels of organization are effectively managed. ERM emphasizes on managing threats and opportunities. Based on previous studies, corporate governance plays an important role in ERM implementation. Corporate governance mechanisms such as board size, board independence, audit committee independence, audit committee financial expertise, risk management committee size and risk committee independence have significance influence on the level of ERM implementation. Hence, a study on Malaysian context can enhance understanding on the influence of corporate governance mechanisms towards level of ERM implementations among Malaysian companies.

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IMPACT AND INFLUENCE OF SKILL DEVELOPMENT ON WOMEN IN INDIA

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Abstract: *The present study is initiated on empowering women for socio economic development. Additionally, this paper also tries to contribute to the literature by suggesting the ways of empowering women through skill development in the society. Empowerment leads to self-fulfillment and women become aware of where they are going or coming from, what their position in the society, their status, subsistence and rights; and women are becoming more empowered, through personally and economically business ownership. The main goal of this study would be to set pathway to build up opportunities, space and scope for the development of the talents of the Indian women and to develop more of those sectors which have already been put under skill development for the last so many years and also to identify new sectors for skill development. My study is based on linkage between skills development and empowerment which is a kind of input to success which improves productivity, employability and earning opportunities. It is the bridge between job and workforce. Indian women face the majority of barriers to accessing skills and productive employment. A large effort is needed to create a skilled workforce for creating a socio-economic affluence. The study aim to bring out a clear vision on skill development, as in case of women, it should not just simply prepare them for jobs; but also to enhance their performance by improving the quality of work in which they are involved: The aim of skill development, particularly in case of women, is not merely to prepare them for jobs, but also to improve the performance of women workers by enhancing the quality of work in which they are engaged.*

Keywords: *Women Empowerment, Gender Sensitization, Leadership Skill, Discriminatory Practices.*

Objectives

To evaluate the situation of women in the society
To observe the barriers in development Scenario
To depict what are the consequences of being working in marginal level
To find out what stops women to participate in the development process
To find out the major drawback of male dominating society

Methodology

The present study entitled "**Impact and Influence of Skill Development on Women in India**" is a topic that requires both the exploratory (based on secondary data) as well as descriptive (based on primary data) studies. The study is primarily based on secondary data and partially on primary data.

Introduction

In India, though women are playing very vital role in the society, but still their entrepreneurial capability and competence has not been properly knocked down due to the inferior status of women in the society.[1]Today, India is one of the youngest nations in the world with more than 62% of its population in the working age group (15-59 years), and more than 54% of its total population below 25 years of age. It is further estimated that the average age of the population in India by 2020 will be 29 years as against 40 years in USA, 46 years in Europe and 47 years in Japan. In fact, during the next 20 years the labour force in the industrialized world is expected to decline by 4%, while in India it will increase by 32%. This poses a formidable challenge and a huge opportunity. To reap this demographic dividend which is expected to last for next 25 years, India needs to equip its workforce with employable skills and knowledge so that they can contribute substantively to the economic growth of the country.[1]

The Indian capacity for harnessing entrepreneurship has not been fully realized. Given the realities of rapidly changing economic landscape in the country, entrepreneurship opportunities have emerged as an important source of meeting the aspirations of the youth.[6]An all inclusive approach to strengthen the entrepreneurship development scenario in the country which is competent, quality conscious, market savvy, innovative and has globally competitive entrepreneurs, needs to be carefully mentored and encouraged. Recognizing the imperative need for skill development, National Skill Development Policy was formulated in 2009. [7]Given the vast paradigm shift in the skilling and entrepreneurship ecosystem in the country and the experience gained through implementation of various skill development programmes, there is an imminent need to revisit the existing policy.[2]

In India, the contribution of women as entrepreneurs originated from 1970s onwards. In urban India, women, entrepreneurs are mostly seen in 4 E"s factor i.e. Electricity, Electronics, Energy and Engineering. However, women in rural India have cramped themselves to irrelevant business and small cottage industries majorly. The majority of rural women entrepreneurs are concentrated in underpaid, low-skilled, low-technology and low-productivity jobs.[3]

In regard to the women’s participation in the entrepreneurship it is not up to mark as just reservation will not solve the difficulty until women would be provided with commensurate powers to function effectively. A large section of female workforce is largely engaged in low paying unorganized works due to which women workers fails to get skilled job. A large section of women in India are not only unskilled but they lack in attainment of both basic primary education and vocational training. Around 30% of females in urban areas fail to attain primary education against 65% of rural women who lacks primary education.[4]

Economic growth and progress of the country is dogged by human, physical and financial resources. An economy can go on to elevated levels of growth either by acquiring a larger quantum of the factors of production or through technical advancement. The economic development of a country is sparked mainly by its innovative guts. The attribute of enterprising emerges from the interplay of behavior and commotion of a particular section of the people known as entrepreneurs. India’s economy is at the moment is on the edge for a prosperous entrepreneurial activity we are facing a range of socio-economic problems. But to some extent now the situation is changing rapidly with modernization, urbanization and development of education and entrepreneurial activity. [5]

In developing country like India women work for longer hours , carrying out family household tasks such as cleaning, cooking, taking care of children beside with intent on their income generating activities. Such kind of family responsibilities prevents them from becoming successful entrepreneurs. The topmost blockade for women entrepreneurs in India are selection between family and career, Illiteracy or low level of Education and Gender discrimination where in majority people still believes women are made to carry household only. The shortage of funding Socio-cultural barriers women in developing country like India still has.[6]

Nowadays, women entrepreneurs are playing imperative roles and they have turned out to be significant part of the worldwide business milieu. Growth of women in businesses is essential for sustained economic development and social progress of the country. Entrepreneurship and Skill development, however, cannot be viewed in isolation. Skills are of interest to, but not always sufficient for securing adequate economic dividends. For a skills strategy to be successful it should be complemented by commensurate creation of jobs in the primary, secondary and tertiary sectors which will be a key outcome of overall economic growth including entrepreneurship cutting across all sectors especially to women who are always behind the curtains and unprivileged. The central idea of this proposal is to find out the status of women entrepreneurs in India.[7]

Women entrepreneurship is gaining importance in India in the wake of economic liberalization and globalization. The policy and institutional framework for developing entrepreneurial skills, providing vocation education and training has widened the horizon for economic empowerment of women. However, women constitute only one third of the economic enterprises. There exist a plethora of successful business women entrepreneurs both in social and economic fields in India. They are performing well. Government of India has also introduced National Skill Development Policy and National Skill Development Mission in 2009 in order to provide skill training, vocational education and entrepreneurship development to the emerging work force.

However, entrepreneurship development and skill training is not the only responsibility of Government and therefore other stakeholders need to shoulder the responsibility. In Hindu scriptures, woman has been described as the embodiment of shakti. But in real life she is treated as Abla. Women are leaving the workforce in droves in favor of being at home. Not to be a homemaker, but as job-making entrepreneurs. [9]

The increasing presence of women in the business field as entrepreneurs has changed the demographic characteristics of business and economic growth of the country. Women-owned businesses enterprises are playing a more active role in society and the economy, inspiring academics to focus on this interesting phenomenon.[10] This paper focuses on the problems, issues, challenges faced by women entrepreneurs, how to overcome them and to analyze policies of Indian Generally in India as per 2011 census, women constitute 48% of the total population. Women as an important human resource were recognized by the Constitution of India which not only accorded equality to women but also empowered the State to adopt measures of positive discrimination in their favour. The Constitution, the Government of India has been engaged in committed and continuous endeavours towards ensuring all-round well being, development and empowerment of women. One of the six basic principles of governance laid down in the National Common Minimum Programme is to empower women politically, educationally, economically and legally also. [11]

There is a need for multi-dimensional approach from different sector from government, financial institutions, individual women entrepreneurs for a flexible integrated and coordinated specific approach for development and promotion of women.[12]

Problems of Women Entrepreneurs in India

Women in India face numerous problems to get ahead their life in business. Women entrepreneurs face many problems in their efforts to widen their enterprise. There are so many problems faced by women at various stages beginning from their initial commencement of enterprise, in running their enterprise. Even though female entrepreneurship and the formation of women business are steadily rising, there are a number of challenges and obstacles that female entrepreneurs faces.[13] One major challenge that many women entrepreneurs may face is the traditional gender-roles society may still have on women. Other than dealing with the dominant stereotype, women, Women have dual role to play at workplace and at home place which is very difficult. Women contribute significantly to the national income of the economy and help in maintaining the sustainability of the world community.[14]

They face many barriers majorly being socio-cultural attitude, legal barriers, financial barriers and family support. Women can benefit from microfinance as many micro finance institution targets women. Thus, a special support for women in both financial and non-financial services is necessary. These days women entrepreneurship becomes an important tool for women empowerment.[15]

Marketing problems: Women entrepreneurs continuously face the problems in marketing their products. It is one of the core problems as this area is mainly dominated by males and even women with adequate experience fail to make a dent. They are not able to afford external finance due to absence of tangible security and credit in the market.

Unbendable competition: Women entrepreneurs have to face severe competition from organized industries and male entrepreneurs having vast experience. Many of the women enterprises have imperfect organizational set up. But they have to face severe competition from organized industries.

Restricted managerial capability: Women entrepreneurs may not be expert in each and every function of the enterprise. She will not be able to devote sufficient time for all types of activities.

Absence of Entrepreneurial Aptitude: One of the biggest problems of women in Uttar Pradesh is the lack of entrepreneurial aptitude. They have no entrepreneurial bent of mind. The basic characteristics of an entrepreneur are innovation and risk bearing absent in a women entrepreneur.

Lack of entrepreneurial training: Large number of women is no proper and sufficient technical and professional training to set-up a new venture.

Travelling: Women entrepreneurs cannot travel frequently from one place to another as freely as men do. Women have some peculiar problems like staying out in the nights at distant places etc.

The foremost intention of this paper is to stumble on the position of women entrepreneurs of India vis-à-vis the skills provided by the National Skill Development Mission. This proposal includes the underlying standard grounds behind the women entrepreneurship for economic development by studying the women who have been the beneficiaries of the various skill development schemes by Ministry of Skill Development and Entrepreneurship.[17] Another core purpose of this proposal is to analyze the policies of Indian government for entrepreneurship such as National Policy on Skill Development and Entrepreneurship 2015 and National Skill Development Policy 2009. The significant reasons for women to become an entrepreneur, the institutions that are serves the women to set their views into actions will also be incorporated under this study. On the basis of this study, some suggestions will be set out to encourage spirit of women entrepreneurship to become a successful entrepreneur for socio-economic development of a country as well.[18]

Conclusion and Recommendations:

The country's economic policy surroundings must be complimentary for organizations to attain efficiencies in today's global world. It should facilitate the entrepreneurs to offer a miraculous touch to the organization, whether in public or private or joint sector, in achieving speed, innovativeness, flexibility and a strong sense of independence. They would bring a new vision to the forefront of the economic growth of a country. The study of entrepreneurship has its significance today not only because it helps entrepreneurs better to accomplish their personal needs but because of the economic contribution of the new ventures. More than increasing national income by creating new jobs, entrepreneurship acts as a positive force in economic growth by allocating as the bridge between innovation and market place

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FUTURE OF RETAILING IN MALAYSIA: OMNI-CHANNEL RETAILING

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Abstract: *Blurring lines between online and physical channels for retailing is mainly due to the development of technology and increasing demand from consumers for a seamless shopping experience. Variety of channel formats, and the progression from single, to multi-channel, then to omni-channel marketing has made shopping and buying more convenient for consumers. Omni-channel retail refers to the integration of retail channels like stores, online, and mobile into a single, seamless customer experience. The emergence of new online channels has had a major impact on the retail industry over the past decade, and it is expected that the need to integrate different channels will transform the retail industry over the next decade. The future trend of omni- retailing in Malaysia is still at infancy level. This paper is aimed to create awareness among Malaysian retailers to be abreast with the way forward of omni-channel retailing.*

Keywords: *Retailing, Omni-channel, Malaysian consumers, technology, multi-channel*

Introduction

Retailing industry is not spared with the advancement of the technology, which has both positively and negatively impacted the operation of the industry. Technology has enabled further digitalization in retailing and more specifically the evolution of interactive media, which has made selling to consumers truly complex (Crittenden et al., 2016). Paired off with the ever-shifting consumer behavior, retailers are also increasingly facing new challenges related to attracting, retention and ensuring loyalty of consumers. With the innovation of the mobile channel, tablets, social media, and the integration of these new channels and devices in online and offline retailing, the landscape has continued to develop, leading to profound changes in client behavior (Verhoef et al., 2015).

In order to meet consumer's need, retailers are strategically always looking for means and methods to provide the best products and services to consumers; ranging from enhancing product quality, features and including shopping experience (Dabija et al., 2014). In addition to injecting the flavor of innovation, an equal importance is also given to the customization or individualization of the shopper's experience (Mochon et al., 2012; Siobhan-Hatton and Min, 2015).

Multi-channel strategy are among some of the methods initiated to meet the demands of consumers. This strategy at first mainly involved the decision as to whether new channels should be appended to the existing channel mix (Geyskens et al, 2002; Deleersnyder et al. 2002), in order for consumers to have more choices to access the needed product or service.

This decision relates to traditional brick-mortar players, as considerably as to new online player, who face the question of whether they should be present offline as well (Avery et al., 2012).

As consumers increasingly tend to use both the offline and online channel to seek information, purchase and even sought-after sales service; retailers note that there is a need to offer a seamless experience integrating both offline and online platforms has become increasingly pervasive (Verhoef et al., 2015). It is not unusual for consumers to acquire product information in one channel (e.g., Browsing in a local store) and purchase the product in another (e.g., An e-commerce site). For this reason, omni-channel retailing businesses represent an unprecedented chance for retailers to leverage synergies between channels in synchronizing their interactions with consumers across multiple touchpoints (Brynjolfsson et al., 2013).

Omni-channel retailing is a retailing strategy to offer a seamless shopping experience to the consumer. The name reflects the fact that retailers will be able to interact with customers through countless channels—websites, physical stores, kiosks, direct mail and catalogs, call centers, social media, mobile devices, gaming consoles, televisions, networked appliances, home services, and more (Rigby, 2011) and this can happen simultaneously. The consumers who users the omni-channel retailing platform are called omni-shoppers.

The primary aim of this report is to understand the concept of omni-channel retailing, which possesses a fine line differentiation with multi-channel retailing and the importance of omni-channel retailing among Malaysian retailers.

Global Industry Report

A report from Deloitte (2014) shows that current customers are actively using multi-channels in their process of a single purchase of products or service. Statistics from the report shows 30% follow brands on social media, 75% browse and research online before visiting a physical store and 56% use a mobile device for shopping related searches, most of the times while in stores. The same report discloses that omni-shoppers spend more than average, accounting for up to 70% of retail spending. This indicates that “consumers that connect with retailers via multiple selling channels are more profitable than the ones who does not receive multiple channels (Rosenblum and Kilcourse, 2013). In fact, purchases made by consumers who shop via multi channels are usually of 50% higher value in comparative with those induced through a single channel (Deloitte, 2014).

Report by Forrester Consulting (2014), explained that there is a higher demand from customer for omni-channel shopping: 71% of customers anticipated view in-store inventory online, while 50% expect to buy online and pick up in-store. However, just a third of retailers are implementing the omni-channel strategy by (e.g. Store pick-up, cross-channel inventory visibility and store-based fulfillment) integrating online and offline channels to engage customers.

According to the United States Commerce Department Report 2018 (Business Wire, 2018), that 87% of all consumer spending in the Unites states still occurs offline, but digital plays an important role in a consumers’ offline purchase decision. The report reveals that shopping behavior of American’s prior to making a purchase in a physical retail store, 39% of digital consumers visited a brand’s website, 36% read customer reviews, 33% attempted to price match the product online with 32% finding the brand on Amazon.

A global survey by BigCommerce’s survey in 2017 (Business Wire, 2018), reports that 78% of global respondents made a purchase on Amazon, 65% in a physical store, 45% on a branded online store, 34% on eBay and another 11% Facebook. Compared to a decade ago, consumers are shopping in a number of different places simultaneously and brands need to adjust their digital and physical store strategy in tandem with the consumer demand.

The empowered consumers today are more well-versed and savvier as compared to a decade ago. Eight out of ten consumers globally use a computer, smartphone, tablet and in store technology in their shopping journey (Omnishopper Project, 2015). A report from MasterCard (2018) on Global Omni-shoppers, found that understanding Chinese omni-shopper is very critical. The research showed that Chinese consumers are more willing to try new retailers, and their use of technology in shopping is almost ubiquitous. Way back in 2014, Kantar Research found that the Chinese e-commerce market generated USD45 billion in revenue, dwarfing United States (USD297 billion and the United Kingdom (USD82 billion). By 2020 China is projected to have 891 million online shoppers followed by the United States with 215 million online shoppers. The correlation of online shoppers and omni-shoppers are coherent; for example, Chinese consumers consist of 95% of consumers who use technology in their shopping journey as compared to the 80% of the global consumer's average.

The e-commerce industry in South-East Asia is booming and according to Bain Insights (2017) the regional industry has a market value of USD50billion. A joint report by Google and Temasek notes that Google search interest in e-commerce brands grew more than throw-fold in two years. This has been driven in part by the surge of marketplaces where SMEs sell to consumers on mobile-platforms (e-Conomy SEA Spotlight, 2017). According to the report, South-East Asia's internet economy has been growing at an average annual rate of 27% and is on track to exceed US$200bil by 2025. The region's internet economy accounted for 2% of GDP in 2017, up from 1.3% in 2015 and is projected to reach 6% by 2025.

Malaysian Retail Landscape

Malaysia is serious in developing its digital economy, as Malaysians are rapidly embracing the digital culture, triggering the need for the retail sector to adapt to this change to capture the modern Malaysian consumers. Malaysia's digital economy has been reinforced further and is now one the main contributors to the country's economy and projected to account for 18.2 percent of gross domestic product (GDP) this year. The Malaysian government is committed to encouraging Malaysian entrepreneurs to penetrate the online market. The Malaysian Digital Economy Corporation (MDEC) is training Malaysian entrepreneurs to do online business in the aspects of online marketing. The National e-Commerce Strategic Roadmap 2020 goals, which involves plans to develop Malaysia's e-Commerce industry, including the establishment of the world's first Digital Free Trade Zone (DFTZ), in partnership with Alibaba, which aims to increase the participation of local business in the digital trade and retailing world (The Borneopost, 2017).

The DFTZ is anticipated to increase Malaysia's eCommerce roadmap which targets to double the nation's eCommerce growth and increase the GDP contribution to RM211 billion (approximately USD47.68) billion by the year 2020. The changing landscape of retailing in Malaysia is already happening as reported by the; Retail consulting firm Retail Group Malaysia (RGM), reports that many traditional brick and mortar retailers have embraced technology by having online presence and at the same time, many online retailers; especially online retailers have opened physical stores in Malaysia; including Christy Ng (five stores), Fashion Valet (four stores), Bawal Aidijuma (22 stores), Poplook (three stores), Imaan Boutique (six stores), Reebonz (one store) and Finelycup (one store) (The Star, 2018). The same report points out that, retailers need to embrace these changes or else the retailers will be irrelevant in the industry. The Managing Director, Mr. Tan Hai Hsin points out that e-commerce would not be replacing physical stores anytime in the near future, but both the online and offline formats crossing each other territory trend will continue to rise and inevitable.

The increase number of retailers, especially in the fashion apparel industry like Uniqlo, H&M, Sephora and Ariani is few retailers who have actively moved from offline to online platforms, including social media platforms like Facebook to meet the demand of consumers in Malaysia. AEON in Malaysia has jumped the bandwagon to go capitalize the omni-channel retail strategy (Minimeinsight, 2018) to increase revenue.

With the rapid development of e-commerce there is huge potential for traditional retailers to leverage technology and digital solutions to remain competitive and relevant in this extremely competitive retailing space (TheStar, 2018). Consumers in Malaysia are spending more money shopping online. According to some industry reports, Malaysia has been a leading force and one the most attractive and matured e-commerce markets in the region, valued at USD1.3billion and expected to grow further over the next few years.

Malaysia has a high mobile penetration rate of 65%, with millions of Malaysians increasingly searching and shopping online every month. Malaysian consumers are looking for more personalized and connected experiences when shopping online, a webstore will enable retailers to leverage customers' search and transaction behavior to develop personalized and targeted communication around their interest. If Malaysian retailers adopt the omni-channel retailing, this will drive higher conversion and build stronger customer loyalty and engagement.

Thus, the importance of omni-channel sales strategy regardless where the final purchase is made (online and offline) is crucial. Focusing on the omni-shopper and omni-retailing is the next big wave not only in the developed countries but developing economies like Malaysia, as the growth of online shoppers are growing exponentially.

What is Omni-Channel Retailing?

Single-channel is the traditional retail model. It focuses on one sole channel sale based on the single-distribution system. The retailers own only brick-and-mortar stores (offline) or web-stores (online). Initially, this model achieved a lot of accomplishment because focusing on a single channel might minimize all expenses as well as drive sales growth. Moreover, if a provider dominated a market for their product or service, a single-channel strategy could help them keep that control. However, one channel sale encountered many limitations as the age of digital came and many more sales channels arose.

The introduction of new digital channels has created a dramatic change of the retail landscape over the last two decades (Rigby, 2011). To be in par with the development, increasing number of retailers have initiated multi-channel strategies by introducting multiple channel integration. Initially the primary concern by the retailers was the decision whether new channels should be added to the existing channel mix (Sawhney, 2001). This adoption to multi-channel is now widespread, ranging from retailing to travel, banking, computer hardware and software, and manufacturing (Kumar and Venkatesan, 2005).

Multi-channel customer management defined by Neslin et al. (2006) as the design, deployment, coordination and evaluation of channels to enhance customer value through effective customer acquisition, retention and development. More recently, with the mobile channel and social media revolution, and the subsequent integration of these new touchpoints of online and offline retailing, the retail environment is further growing (Verhoef et al., 2015).

The channel touch-points although is evolving constantly, the main objective from the retailer point of view is to be engaged with consumers. Concurrently, the consumers' standpoint is that shopping in physical stores remains as the most popular channel to purchase high-involvement product classifications which need to be seen, felt, touched and tried on during the purchase process, in order to be convinced (Savastano et al., 2017). Furthermore, purchasing in physical stores enables consumers to have instant satisfaction of the purchases made. Although consumers get instant gratification by the purchasing products in the physical stores, statistics is showing over the year consumers are spending lesser time in stores globally (Savastano et al., 2017), and the e-commerce is indentified by most experts as a major disrupter and reason for this change (Clifford, 2012; Blazquez, 2014).

Brynjolfsson et al. (2013) debated: "In the past, brick and mortar retail stores were unique in allowing consumers to touch and feel merchandise and provide instant gratification; internet retailers, meanwhile, tried to woo shoppers with wide product selection, low prices and content such as product reviews and ratings. As the retailing industry evolves toward a seamless "omni-channel retailing" experience, the distinctions between physical and online will vanish, turning the world into a showroom without walls" (Brynjolfsson et al., 2013).

The evolution of omni-channel retailing from multi-channel retailing is undisputable. This major change is affecting how retailers operate and influence the consumer behavior. Omni-channel retailing as compared to multi-channel retailing involves a huge number of channels. The interactive channels are becoming assimilated with traditional mass advertising channels. The major difference of multi-channel is the management of various retail channels, but omni-channel is putting more focus on the relationship between channels and brands.

Verhoef, et al. (2015) defined omni-channel management as the "synergetic management of the numerous available channels and customer touchpoints, in such a way that the customer experience across channels and the performance over channels is optimized". Furthermore, the different channels interact with each other and are used concurrently (Verhoef et al., 2015). Multi-channel retailing offers several channels as independent entities in order to align them with specific targeted customer segments (Zhang et al., 2010; Frazer and Stiehler, 2014; Picot-Coupey et al., 2016). Meanwhile omni-channel retailing seeks to create a holistic shopping experience by integrating various touch-point, enabling customers to use whichever channel which is most suitable during the purchasing process (Harris, 2012). Table 1, depicts the differentiation of multi-channel and omni-channel to have a clearer and better understanding of the retailing channel operations.

	Multi-channel	Omni-channel
Concept	Division between the channels	Integration of all widespread channels
Degree of integration	None	Total
Channel scope	Retail channels: store, website and mobile	Retail channels: store, website, mobile, social media, customer touch-points
Customer relationship focus: brand vs channel	Customer-retail channel focus	All channels work together to offer a holistic customer experience
Objectives	Channel objectives (sales	All channels work together to

	per channel, experience per channel)	offer a holistic customer experience
Channel management	Per channel: Management of channels and customer touch-points geared toward optimizing the experience with each one. Perceived interaction with the channel	Cross-channel: Synergetic management of the channels and customer touch-points geared toward optimizing the holistic experience. Perceived interaction with the brand
Customers	No possibility of triggering interaction. Use channels in parallel	Can trigger full interaction. Use channels simultaneously
Retailers	No possibility of controlling integration of all channels	Control full integration of all channels
Sales people	Do not adapt selling behavior	Adapt selling behavior using different arguments depending on each customer's needs and knowledge of the product
Data	Data is not shared across channels	Data is shared across channels

Table 1 Differences between multi-channel and omni-channel retailing.
Source: Based on Rigby (2011), Piotrowicz and Cuthberston (2014), Beck and Rygl (2015), Verhoef et al. (2015), Picot-Coupey et al. (2016) Juaneda-Ayensa et al. (2016), and Mosquera et al. (2018)

Understanding Omni-Channel Retailing

The omni-channel retailing strategy is a type of marketing where all channels are integrated without any interruption (Lazaris and Vrechopoulos, 2014) aimed to give consumers a "holistic" experience from shopping (Payne et al, 2017). As a strategy, it is more advanced, hence a multi-channel strategy that aims to provide a complete seamless shopping experience with a marketing approach that focusses on customers (Juaneda-Ayensa et al., 2016). In the omni-channel environment, customers can move freely between channels with a single transaction process (Melero et al., 2016) while retailers try to increase customer purchasing by using various channels (Beck and Rygl, 2015). In this way, they present all distribution points as part of a single design instead of establishing a connection between brand and customer through separate channels. Verhoef et al. (2015) pointed out that the consumer experiences across multiple channels in omni-channel context are significant for retailers

Omni-channel strategy denotes an ideal strategy that offers several channels in accordance with the latest technological developments and current consumer behavior (Zhang et al., 2010; Verhoef et al., 2015). Omni-channel marketing is characterized by the use of customer-centric approach with a view to offering consumers a holistic shopping experience (Gupta, Lehmann and Stuart, 2004; Shah et al., 2006; Hansen and Sia, 2015) by allowing them to use several consumer-store interaction channels simultaneously (e.g., Use of mobile internet access in a physical retail store to research products and/or compare prices) (Lazaris and Vrechopoulos, 2014; Verhoef et al., 2015).

The omni - channel also is related to data integration. It offers new potential data sources, particularly via mobile channels and social media. This provides an unprecedented opportunity to understand not just customer transactions, but also customer interactions, such as store visits, Facebook likes, website searches, or check-ins at nearby establishments (Mosquera et al., 2017).

Way forward of omni-channel retailing

New technologies allow retailers to integrate all information that today's emerging channels and touch-points provide, known as omni-channel (Dimitrova and Rosenbloom, 2010; Schramm-Klein et al., 2011; Seck and Philippe, 2013; Brynjolfsson et al., 2013; Lewis et al., 2014). The omni - channel allows the retailer to warrant intelligible and reliable communication across the various channels and touch-points customers may wish to use to interact with the company at any given time, mainly physical store, the online, mobile channel, and social media.

Given the lack of consensus in the academic literature about omni-channel retailing, especially in the theoretical point of view and implementation in the Malaysian retailing industry, future research should seek to advance the understanding of omni-channel retailing. Various studies have approached omni-channel using a multidisciplinary approach. For example, from the marketing perspective (Cook, 2014; Beck and Rygl, 2015; Cummins, Peltier and Dixon, 2016; Juaneda-Ayensad et al., 2016; Melero et al., 2016), from e-commerce perspective (Bell et al., 2014; Piotrowicz and Cuthbertson, 2014; Weill and Woener, 2015), retailing (Rigby, 2011, Verhoef et al., 2015; Picot-Coupey et al., 2016; Yurova et al., 2016) and information systems and technology (Tetteh and Qi, 2014; Chopra, 2015).

From a theoretical perspective, omni-channel retailing is still in its infancy stage. Although increasingly agile, it requires extensive research.

Future Research

Most of the research on the area of the omni - channel had been focused on the western country perspective. The scarce literature on an omni - channel in Malaysia provides a gap that can be filled in by future researchers. Retailing industry in Malaysia is a huge industry and it is not only dominated by international brands but burgeoning of local brands are gaining momentum. Therefore, retailers in Malaysia should be prepared to embrace the importance of omni-channel retailing.

Specific empirical evidence needs to substantiate the acceptance of omni-channel retailing strategy in Malaysia among Malaysian consumers. Future researchers may look into the fashion apparel industry or fast moving consumer good (FCMG) for empirical evidence.

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MODERATING EFFECT OF FRONTLINE SERVICE EMPLOYEES ON STRONG BRANDING OF SMALL ISLAMIC BANKS

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Abstract: *Islamic finance presently grows at a rate of 13 – 15% per annum. More banks are either opening Islamic windows or converting into Islamic financial institutions in order to tap into the growing market. However, small Islamic banks are facing challenges to remain profitable due to lack of economies of scale and inefficiencies associated with being small. Small banks have to reinvent themselves in order to survive in the challenging environment. This paper describes how small Islamic banks need to adopt a differentiation strategy in order to survive in the highly competitive banking industry. They have to create their own value and brand themselves well. Small Islamic banks, with their lack of resources, need to effectively connect with customers on an emotional level to a degree that is so awe inspiring that customers would want and proud to forge a strong alliance with the banks. The paper illustrates how having a strong and purposeful brand can positively influence customers' decision to patronage a small Islamic bank. It is designed to guide stakeholders to transform the bank through establishing a higher purpose vision and to effectively communicate their purpose, culture and image to consumers. Nevertheless, despite effort to develop a strong brand, failure to hire, train, motivate, communicate and track performance of frontline service employees who have strong influence on customers' perception and purchasing decision, will moderate the impact of banks' branding effort.*

Keywords: *Islamic Bank, Small Bank, Branding, Frontline Employees, Internal Branding.*

Introduction

In 2000, following the effects of the Asian financial crisis in the late 1990s, 54 banks in Malaysia were consolidated into 10 groups vide a merger initiative by the Malaysian Central Bank. The exercise was aimed at achieving a more effective and competitive banking system. Almost two decades later, issues of lethargic loan growth, rising credit costs and compressed profit margins continue to plague the banking industry with many predicted that another round of merger and acquisition of banks as inevitable (*The Star, Yvonne Tan and Gurmeet Kaur, 2018*). However, recent attempts of bank mergers in Malaysia have failed where several efforts were aborted mid-way due to failure in reaching an amicable deal amongst the parties. It has now become an arduous task for many countries to consolidate the banks and acquirer banks are setting tougher conditions if they were to fulfill government's agenda of consolidation (Mehta, 2017).

There is a minimum efficient size of a bank and those which fall below the threshold level would not be able to compete effectively in the industry (Shaffer, 1989). Increasing competition is intensifying the pressure on small banks to either become efficient or leave the market. The US has seen literally thousands of small banks fail in the aftermath of the financial crisis in 2009 which was caused by big banks due to lack or gaps in bank regulations that compromised the stability of the financial system (Coppola, 2013).

There have been countless discussions at numerous financial conferences about the future of small banks. Based on data from The Mercatus Center at George Mason University, the number of small banks in the US, their share of banking assets and their deposits have all declined substantially since 2000. It further states that survival of small banks hinges on how successfully they evolve. Business as usual is not a viable strategy, as margin compression erodes profits and attrition shrinks the customer base.

Nevertheless, even the smallest banks in the smallest communities can find ways to move forward and prevail where they have to grow and reinvent themselves in order to survive *(Bryan Yurcan, Journal of American Banker May 2018).*

While small banks cannot match the size, scale or resources of megabanks, they continue to make the mistake of adopting the strategies of megabanks when they lack the capacity and capabilities to do so (Tynan, 2012). Small banks need to offer a unique proposition that can continue to make them relevant in the financial industry. They must strive to earn customers' trust, demonstrate that the banker understands those extremely well, charging reasonable fees and having flexible policies to accommodate customers' needs— all the characteristics that people don't associate with larger institutions.

It is important to note that the non -l of small banks have been argued and discussed for many decades and yet, many small banks continue to persist due to continued support and demand from consumers. Small banks take pride in a personal approach to service (Tynan, 2012) and they are more flexible (Tobik, 2016). The Move Your Money campaign in the UK by financial journalist Felix Salmon tried to persuade people to move their money from big banks to smaller ones, and many others also prefer the personalized services of small banks (Coppola, 2013).

Islamic Finance

Islamic finance currently accounts for less than 2% of global financial assets despite operating in 60 countries and the world having 1.6 billion Muslims (Mohammed, 2015). Based on research by Pew Centre based in the US, Muslim population globally will grow by 29.7% or 2.76 billion by 2050 (Desilver and Masci, 2017), which strongly suggests that Islamic finance will be highly in demand for years to come.

Due to Islamic finance promising growth potential, more banks are either converting themselves into full fledge Islamic banks or opening a window for Islamic-based transactions (Ambrose, IFSB 2017). Although the growth was affected in recent years due to the decline in oil prices, slow economic growth and the "arab springs", Islamic finance is anticipated to experience steady growth of 13 – 15% per annum due to increased tendency of Russia and the US towards Islamic finance (Mughai, 2017).

The consolidation of banks by many governments aimed at creating stable and stronger banks is not benefiting consumers. When the industry is competitive and has many players, consumers will have more choices. Hence, small banks which are more agile, adaptive and offer highly personalized services should continue to exist to provide services to the market segment which prefers to have a strong and solid relationship with their bankers. Brian Hamilton (2018) asserts that, average consumers prefer the services of small banks as there is a major trust gap with big banks.

Strong Branding

Changing consumer behavior and preferences have challenged banks' abilities to compete effectively (Garvey, 2012). In the current highly competitive environment, building brand is no longer optional but it is essential (Yazdanifard, et al, 2011). Brand has an impact on consumer purchase decision-making process where it creates associations that affect the mind of the consumer in purchase process.

A strong and well-managed corporate brand qualifies as a sustainable valuable resource which enable companies to command a price premium, foster greater customer loyalty, as well as support growth and greater profitability (Malmberg, 2008). Frederikson (2017) contends that strong brands require focus, coordinated effort, and consistent resources over time.

Maintaining strong brands can be achieved through corporate brand promotion, product branding, or a combination of the two (Benge, 2018). Benge further asserts that a company's reward for possessing strong brands include name recognition that builds trust in the product or corporate brand. This sense of trust builds consumer loyalty that affects final choices in purchasing and establishing a repeat customer base. Garnering a niche of a particular market share then permits the business more leeway in increasing pricing on preferred products.

According to Madsen (2012), the cohesion of Vision, Culture and Image (VCI), the concept which was first introduced by Hatch and Shultz (2003), greatly affects brand strength where the greater the coherence of vision, culture, and images, the stronger is the brand.

Brand Strength= Reputation x Visibility (Benge, 2018).
A weak brand, according to Eric Dontigney (2018), can result in forgettable product, inability to capture bigger market share, potentially gives no repeat business and provides minimal brand equity.

Temporal (2015) opines that in order to achieve sustainable high performance, brand strategy must be supported by brand management. It is critical to understand that branding is not marketing or design but the key strategy that supports and directs the whole business. It is fundamental to business's success, longevity and ongoing profitability (Carter, 2018).

Before embarking on a brand strategy, Nick Miller (2015) suggests that small banks must first identify its target market and the customers "problem" that they want to solve. They then have to be creative in providing the solution to the problem and communicate visibly (how and how often) through the right media channel.

Developing A Strong Islamic Brand
The rapid changes and dynamism of the banking industry require Islamic finance to strive and continuously carve its own branding and distinctiveness to provide wholesome value propositions. Despite such abundance of opportunities, the effort in brand creation for Islamic products has been slow. However, with the changing times, a trend has emerged where Islamic companies are actively exploring on having immense brand development potential (Temporal, 2015).

Islam, as with any other well-known religion, has an image. Islamic brands must fulfill many conditions in order to comply with shariah requirement where businesses are transformed into ethical entities whose goals rise beyond sales and revenues (Alserhan, 2010).

There are 3 reasons why there is a need for Islamic branding (Temporal, 2015), namely:-

Western brands are often non-shariah compliant

Islamic countries want to create their own global brands as a strategic business assets and global brand ambassadors

> The growth of educated middle-class in Muslim-minority cultures and countries has created an impetus for developing businesses, products, and services which are compatible with the long established and accepted brands.

The following are key elements in designing strong brand for small Islamic banks :-

Corporate Brand
Firstly, the bank should embark on a corporate branding strategy and works from there. Corporate branding is the practice of promoting a corporate entity's brand name, rather than its services or products where the scope is generally broader compared to service and product branding. It involves marketing of various products or services under the name of the company. It requires an overall message, with elements such as values, beliefs, ideals, goals and behaviour as the focus of corporate brand strategies.

Brand by Purpose
Secondly, the corporate brand should be based on a meaningful purpose in line with the bank's shariah-compliant nature. Based on 10-year research by Jim Stengel, companies with a higher sense of purpose outperform others by as much as 400% in ROI (Douglas Wick, 2012). People are shifting away from prioritizing the pursuit of money, status and personal achievement with more people supporting higher purpose companies. Great leaders want to inspire their customers, rather than manipulating them into buying. Inspirational leaders are building employees' and customers' trust as well as hiring others who share their vision (Sinek, 2009). More companies are connecting with customers through specific defined well-articulated purpose (Couchman, 2017).

Internal Branding
Thirdly, the bank should give the purpose a soul. Internal branding is a cultural shift within an organization, where the employees become more customer and business focused ("*Internal Branding - Inward Strategic Consulting," 2017)*. It is a corporate philosophy that focuses on bringing the company's core culture, identity and premise to its employees as well as its consumers, and usually looks to make employees, at all levels, "ambassadors" or true representatives of the company and its values. Successfully implemented, internal branding lifts brand equity, customer focus and ultimately shareholder value.

Brand Visibility
Lastly, the purpose and ideals of the bank must be made visible to consumers. Brand visibility is about communicating and projecting the intended brand image to customers. Lasting emotional connection must be forged in order to create brand awareness to enhance the ability of consumers to recognize one brand over the others (Grimsley, 2018).

Impact of Frontline Service Employees
In the current digitalized world where experiences and reviews are free-for-all and accessible 24/7, any negative review can bring down a brand overnight. Suffice to note that failure to provide positive customer experience will result in negative review by the customers which will negatively affect the bank's image.

Therefore, providing excellent customer service is imperative for strong branding where provision of excellent customer experience by frontline service employees, the ones who are closest to customers, will contribute to company's long-term continued existence and prosperity. As Becki Hall (2016) aptly states, engaging and aligning employees to the company brand may be the single greatest priority to ensure business success.

Despite a bank massive effort to create strong brand, customers who feel they were poorly treated by the employee of the organization will tell numerous people, friends, relatives, and neighbors about their experience and each of this individual, in turn, will tell others what the dissatisfied customers told them. Consequently, just one unpleasant contact between a dissatisfied member of the business and one of its customers can be reported to over one hundred prospective customers influencing their feelings about your company and the people in it which at the end cause your company loss of customer loyalty. Hence, it is important to place high emphasis on hiring, training and continuously developing frontline service employees in line with the bank's vision under the corporate brand.

This paper is the first of 2 papers with regards to the study on the moderating effect of frontline service employees on strong branding of small Islamic banks. The first part will propose the conceptual framework of the research and the reliability outcome of the pilot survey. The second part will analyse the full data obtained for the study to determine if there are significant correlations amongst the identified variables.

The Conceptual Framework

Based on the variables explained earlier in this paper, the following is the conceptual framework for the study:-

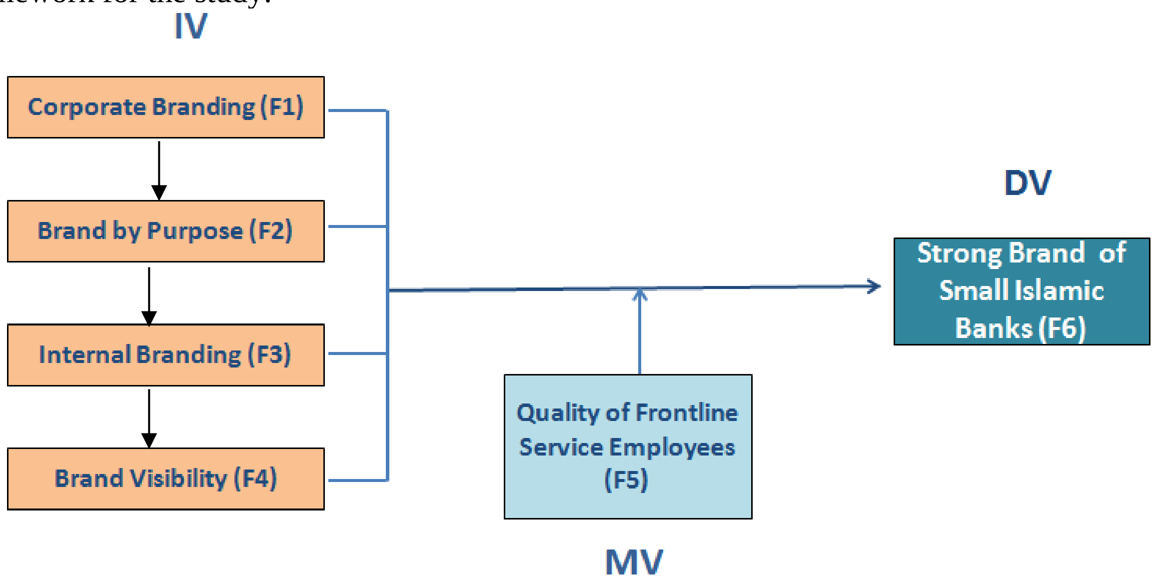

Figure 1 – Conceptual Framework

The Hypotheses

As illustrated in the conceptual framework above, the hypotheses for the research are as follows:-

Hypothesis 1 (H1)

There is a positive correlation between Corporate Branding (F1) and Strong Brand of Small Islamic Banks(F6)

Hypothesis 2 (H2)

There is a positive correlation between Brand by Purpose (F2) and Strong Brand of Small Islamic Banks(F6)

Hypothesis 3 (H3)
There is a positive correlation between Internal Branding (F3) and Strong Brand of Small Islamic Banks(F6)

Hypothesis 4 (H4)
There is a positive correlation between Brand Visibility (F4) and Strong Brand of Small Islamic Banks(F6)

Hypothesis 5 (H5)
Quality of Frontline Service Employees (F5) will strengthen/weaken the impact of Corporate Branding, Brand of Purpose, Internal Branding and Brand Visibility on Strong Brand of Small Islamic Banks.

Research Methodology

The methodology used to test the above hypotheses are as follow:-

- Quantitative methodology, which is a systematic analysis via statistical, mathematical and statistical techniques;
- Positivist philosophy where research is performed vide scientific approach designed to prove the hypotheses based on concepts which have earlier been introduced by other researchers and the researcher act as a neutral recorder;
- Inductive Reasoning ie to derive a logical conclusion from various similarities or patterns of the research outcome;
- Online survey was used as the data collection instrument as it is the most cost effective method with almost no possibility of bias. Respondents can also answer sensitive questions with ease;
- Cross-sectional study ie one-off and analyse different samples at a point in time; and
- Survey performed on small sample of 32 respondents who are banking customers of a small Islamic bank in Malaysia ie Bank Muamalat Malaysia Berhad. These customers must also have performed any banking transactions with the bank within the last 12 months.

Findings

Test results from the survey were analyzed for reliability based on Cronbach test vide SPSS. As evidenced in Table 1 below, the items in each variable are found to be highly consistent and reliable.

No	Variable	No of Items	Cronbach
1	IV1	6	0.829
2	IV2	5	0.890
3	IV3	9	0.902
4	IV4	7	0.887
5	MV	4	0.767
6	DV	6	0.912

Table 1 : Reliability Test

Normality tests were also performed on the variables and the results show that the data is normally distributed. Hence full scale study will be performed, the empirical study of which will be presented in the next paper.

Conclusion

Having a strong brand is important for the prosperity of small Islamic banks. To have a strong brand, the banks should embark on a corporate branding strategy with a visible meaningful purpose, in line with their shariah-compliant nature. The banks should then instill their defined vision and purpose to their employees to make them the "ambassadors" of the banks and their values. At the same time, they have to ensure that customers' liaison with any frontline service employees would consistently give the best customer experience which will result in great referrals for new and recurring business.

The subsequent paper on this study will provide further information on the correlations amongst the identified variables and whether the conceptual framework as described in Figure 1 above, is fully supported.

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DETERMINANT OF AUDIT DELAY (EMPIRICAL STUDY ON MANUFACTURING COMPANIES LISTED ON INDONESIA STOCK EXCHANGE PERIOD 2011-2016)

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Abstract: *This study aims to analyze the effect of firm size, audit committee, company age, operational complexity, and application of International Financial Reporting Standards to audit delay at manufacturing companies in Indonesia. The sample in this study is a manufacturing company listed on the Indonesia Stock Exchange (BEI) in the period 2011-2016. The number of samples used are 41 listed companies taken by purposive sampling. The method of analysis used in this study is multiple linear regression analysis with the help of Eviews Version 9.5 for windows program. The results of this study indicate that firm size and audit committee have significant influence on audit delay. While the variable age of company, complexity of operation, and application of International Financial Reporting Standards have no significant effect to audit delay.*

Keywords: *audit committee, audit delay, firm size, the age of company, Complexity of operations, the application of international financial reporting standards*

Introduction

The financial statements are presented periodically to explain any changes and new information occurring within the company that may affect the users of the information in making predictions and decisions. Therefore, delays in the delivery of information in the financial statements and reports of independent auditors to the public will generate a negative reaction from the behavior of the capital market. The lateness of the auditor's report depends on the length of time the audit completes. The time difference between the date of the financial statements and the date of audit opinion in the financial statements indicating the length of time the audit completed by the auditor is called the audit delay of Imam (Subekti and Novi Wulandari, 2014).

The occurrence of Audit Delay is influenced by many factors. Dyer and McHugh (1975) in Rachmawati (2008) suggest that large enterprise management has the drive to reduce audit delay and delays in financial statements caused by large companies being closely monitored by investors, trade associations and regulatory agencies.

In addition to firm size, audit committees that exist within the company also play a role in the occurrence of audit delay. This is in line with the results of research Haryani and Wiratmaja (2014) that the more members of the audit committee audit audit delay is shorter. The results are not in line with the results of Primary research (2014) which states that the audit committee has no significant effect on audit delay.

Companies that have long standing tend to have more knowledge, skills and experience are adequate compared to the company that is still new so that will provide more information needed by auditors in conducting the audit process, This is in line with the results of research from Laksono and Mu'id (2014) stating that older companies tend to be more skilled and competent in the collection process, to produce information when needed, because the company already has sufficient capacity. This will certainly speed up the audit process which ultimately affects audit delay.

Result of Research of Saemargani and Mustikawati (2015) stated that age of company have an effect on siginfikan to audit delay. The results are not in line with the results of research Witjaksono and Silvia (2012) which states that the age of the company has no effect on audit delay.

Another thing that also plays a role in audit delay is the complexity of operations that is a direct result of the division of work and the formation of departments that focus on the number of different units. Organizations of various types or numbers of jobs and units create more complex managerial and organizational problems because of increasingly complex dependence (Martius, 2012: 12).

The complexity of the company's operations is related to the corporate units that work together and influence each other to achieve the company's goals. The complexity of the company is measured by the number of subsidiaries owned by the parent company. The number of subsidiaries of a company represents the complexity of the audit services provided which a measure of the complexity of transactions is owned by KAP clients to be audited (Widosari, 2012).

Results of research by Widyastuti and Astika (2017) stated that the complexity of operation has a positive and significant effect on audit delay. The results are not in line with Innayati and Susilowati (2015) research results that the company's operating complexity has no significant effect on audit delay.

IFRS convergence in some countries is also a factor that leads to longer audit time. This is because the application of IFRS is a new thing so it needs to be studied and understood first. IFRS implementation also requires more disclosure and uses more fair value that causes auditors to take more time and effort in conducting audits. Auditors are also required to collect more evidence to ensure the correctness of the presentation of the company's financial statements. With such conditions it is possible for the auditor to postpone the publication of audit reports and audited financial statements when it is necessary to extend the audit period.

The result of Haryani and Wiratmaja (2014) study stated that the application of IFRS has no effect on audit delay. The results of this study are not in line with the results of research andini (2016) which states that the application of IFRS significant effect on audit delay.

The purpose of this research is to know whether firm size, audit committee, company age, operational complexity, and implementation of International Financial Reporting Standards have an effect on audit delay either partially or simultaneously at manufacturing company listed in Bursa Efek Indonesia 2011 - 2016 period.

LITERATURE RIVIEW AND THE DEVELOPMENT OF HYPOTHESES

Agency Theory

The agency theory termed the owner as the principal, while the manager as the agent. The agency theory illustrates that the agent has the authority to manage the company and make decisions on behalf of the investor. An agency conflicts can occur if there is a difference of interest between the owner of the company and its managers, which may lead to information asymmetry due to the principal not playing an active role in the management of the company. The Principal delegates the authority and responsibility of managing the company to the professional managers (agent) to do the work on behalf of and for its benefit. This delegation of authority leads managers to have the incetives to make strategic, tactical and operational decisions that can benefit them, resulting in a difficult-to-harmonize agency conflict.

The relationship theory with audit delay is the timeliness of delivery to the public which can be interpreted as a signal from the company about the good condition of the company which will affect the decision-making. Companies that are not on time / experiencing delay in report submission can make stakeholders think that the condition of the company is bad. Stakeholders will assume the "bad news" of the company so the company delayed to publish the financial statements

Effect of Company Size on Audit Delay

Fodio et al. (2015) states that the larger the company the company will report the results of audited financial statements faster because the company has many sources of information and has a good internal control system that can reduce the level of error in the preparation of financial statements that facilitate the auditor in auditing financial statements. This results in firms that have larger firm sizes tend to have shorter audit delay when compared to firms that have smaller company sizes.

The influence of the Audit Committee on Delay Audits

The more the number of audit committees the audit delay will be shorter. From that point, the better the audit committee in performing its role will be the shorter the time of submission of the audit report, because if the audit committee plays well then the findings in the financial statements become less so that it can shorten audit implementation, and vice versa. Haryani and Wiratmaja (2014) research which stated that audit committee had an effect on audit delay, and the result of Primary research (2014) which stated that audit committee had no significant effect on audit delay.

Influence of Age of Company to Audit Delay

Age of the company also affects the audit delay that occurred in the company. Older companies tend to be more skilled and competent in the collection process, to produce information when needed, because the company already has sufficient capacity. This will certainly speed up the audit process which ultimately affects audit delay. The result of the research of Saemargani and Mustikawati (2015) states that the age of the company has a significant effect on audit delay and the result of Witjaksono and Silvia (2012) study which stated that the company's age has no effect on audit delay.

Influence of Operation Complexity to Audit Delay

The complexity of the company's operations, tend to affect the time required for the auditor to complete the audit work, so it also affects the timeliness of corporate financial reporting to the public. Widyastuti and Astika (2017) stated that the complexity of operation has a positive and significant effect on audit delay, and with Innayati and Susilowati (2015) research results that the company's operating complexity has no significant effect on audit delay.

Effect of IFRS Implementation on Audit Delay

Application of IFRS is a new thing so it needs to be studied and understood first. IFRS implementation also requires more disclosure and uses more fair value that causes auditors to take more time and effort in conducting audits. Auditors are also required to collect more evidence to ensure the correctness of the presentation of the company's financial statements. With such conditions it is possible for the auditor to postpone the publication of audit reports and audited financial statements when it is necessary to extend the audit period.

The Influence of Company Size, Audit Committee, Corporate Age, Operational Complexity, and Implementation of International Financial Reporting Standards on Audit Delay

To achieve timeliness in presenting the independent auditor's financial statements today is increasingly difficult. Many factors can extend the delays audit such as firm size, industry type, audit committee role, company age, firm operating complexity, internal control system, implementation of International Financial Reporting Standards, etc. With the existence of such barriers that allow auditors to postpone the publication of audit reports and extend the audit period due to internal and external party pressures. The result of Haryani and Wiratmaja (2014) research stated that the application of IFRS has no effect on audit delay, and the result of research is not in line with the result of this research and 2016 which stated that the application of IFRS has significant effect on audit delay.

Hypothesis

The hypothesis in this study are as follows:

H1 = There is significant influence between company size to audit delay partially

H2 = There is a significant influence between the audit committee on partial audit delay

H3 = There is significant influence between company's age to audit delay partially

H4 = There is significant influence between operating complexity to partial audit delay

H5 = There is significant influence between the application of International Financial Reporting Standards to partial audit delay

H6 = There is significant influence between firm size, audit committee, company age, operational complexity, International Financial Reporting Standards implementation of partial delay audit

RESEARCH METHOD Research variable

Dependent variable in this research are:

Audit Delay shows the length of time audit completion conducted by the auditor. In this study audit delay is measured quantitatively in the number of days by using the formula:

RESEARCH METHODS Audit Delay = Date of Audit Report - Date of

The independent variables in this research are:

1. Company Size (X1)

   Firm size is proxyed by log of total asset, the goal is to reduce the significant difference between big company size and small company size so that total asset data can be normally distributed. Mathematically the company size (size) used is formulated as follows (Sari, 2012):

Company Size = Ln (Total Assets)

2. Audit Committee (X2)

   Audit Committee is a committee established by the Board of Commissioners with the aim of assisting Independent Commissioners in carrying out supervisory duties and responsibilities. Measurement of audit committee in this research is by using proportion of audit committee, that is comparison of number of audit committee with number of board of commissioner like that of Sulistya (2013), the formula as follows:

Proportion of Audit Committee = Total Audit Committee / Total Board

3. Age of Company (X3)
   The age of the company is usually measured by the date of the company's establishment. However, in this study, the age of the company was measured by the date of its first entry into the stock market (Owusu and Ansah, 2000). Company's age is formulated as follows:

Age = Year n research - first year listed on BEI

4. Complexity of Operations (X4)
   The complexity of operations is measured by comparing the presence of subsidiaries. Dummy variables in this measurement, if a subsidiary will use codes 1 and 0 for companies that do not have children.
5. IFRS Penetration (X5)
   The implementation of IFRS in this study is determined by the presence or absence of significant impacts arising from the application of IFRS in an entity (Margaretta and Soepriyanto, 2011). Measurement of IFRS implementation using dummy variables. If the company implements IFRS codes 1, whereas if not then it is coded 0.

Population and sample

The population used in this study is a publicly listed manufacturing company listed on the BEI 2011-2016. The sample used is chosen by purposive sampling method, with the criteria used in the research are as follows:

1. Manufacturing companies listed on BEI 2011-2016.
2. Manufacturing companies that publish and publish annual reports consecutively in 2011-2016 on the BEI website.
3. Companies that have consolidated financial statements of rupiah currency in 2011-2016.

   Based on the specified criteria, there are 50 manufacturing listed on BEI 2011-2016 which will be sampled in this research

RESULT AND DISCUSSION

Descriptive Statistics Testing Analysis

Tabel 1 Statistik Diskriptive

	Y	X1	X2	X3	X4	X5
Mean	73.88571	28.45347	2.653061	36.01633	0.987755	0.832653
Median	78.00000	28.06000	3.000000	38.00000	1.000000	1.000000
Maximum	412.0000	33.44000	5.000000	85.00000	1.000000	1.000000
Minimum	-47.00000	24.00000	0.000000	2.000000	0.000000	0.000000
Std. Dev.	28.90210	1.843855	1.381242	14.05288	0.110202	0.374049
Skewness	5.902595	0.584536	-0.876244	0.268133	-8.870122	-1.782299
Kurtosis	79.48526	2.688993	3.200699	5.040286	79.67906	4.176590
Jarque-Bera	61141.36	14.93942	31.76317	45.43065	63234.45	143.8428
Probability	0.000000	0.000570	0.000000	0.000000	0.000000	0.000000
Sum	18102.00	6971.100	650.0000	8824.000	242.0000	204.0000
Sum Sq. Dev.	203820.8	829.5520	465.5102	48185.93	2.963265	34.13878
Observations	245	245	245	245	245	245

1) Audit Delay (Y)
   The sample studied amounted to 245 mean values (average) of 73.88571, median value of 78, the standard deviation of 28.90210 and the range of 365. Average delay audit over 3 months.
2) Company Size (X1)
   The sample studied amounted to 245 mean (average) value of 28.45347, the median value of 28.06, the standard deviation value of 1.843855 and the range value of 9.44. Average total assets of 28.45347.
3) Audit Committee (X2)
   The samples studied amounted to 245 mean (average) value of 2.653061, median value of 3, the standard deviation value of 1.381242 and the range value of 5. The average two-person audit committee.
4) Age Company (X3)
   The sample studied amounted to 245 mean (average) value of 36.01633, median value of 38, the standard deviation value of 14.05288 and the range value of 83. Average age of firms over 36 years.
5) Company Complexity (X4)
   The sample studied amounted to 245 mean values (average) of 0.987755, median value of 1, the standard deviation value of 0.110202 and the range value of 1. The average of operating complexity has subsidiaries that have activities.
6) Application of IFRS (X5)
   The sample studied amounted to 245 mean (average) value of 0.832653, median value of 1, the standard deviation value of 0.374049 and the range value of 1. Average applied IFRS.

Panel Data Regression Analysis

1. Chow Test (Common Effect vs Fixed Effect)

Tabel 2
Chow Test

Redundant Fixed Effects Tests
Equation: FIX
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	1.804501	(40,199)	0.0045
Cross-section Chi-square	75.822126	40	0.0005

Based on Table 2 Chow Test, the two probability values of Cross section F are 0,0045 and Chi square of 0.0005 which is smaller than Alpha 0,05 thus rejecting the null hypothesis. So showing the fixed effect, the best model used is the model using fixed effect method.

2. Hausman test

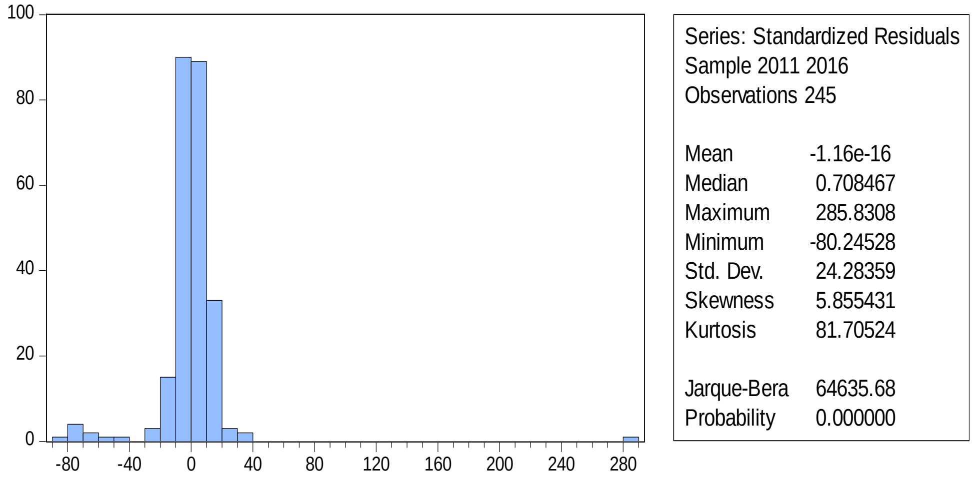

Table 2 Hausman Test

Correlated Random Effects - Hausman Test

Equation: RANDOM
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	12.257331	5	0.0314

Based on Table 3 the level of significance of Cross-Setion random is 0.0314. The significance level is less than 0.05 which means H1 is accepted and H0 is rejected. This shows the fixed effect model that is received.

Classical Assumption Testing Analysis

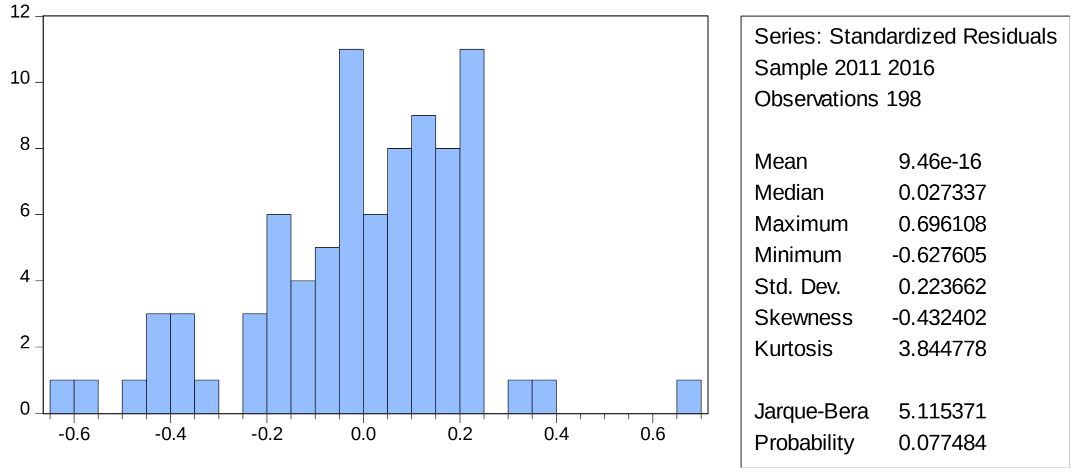

Figure 1- Regression Normality Test (Before Data Transformation)

Based on Figure 1 Jarque-Bera value of 64,635.68 smaller values $\chi 2$ tables of 282,5115 and a significance value of 0.000000 <0.05. This shows that the residual is not normally distributed. Due to the data is not normally distributed then it can be statistically transformed data in the form of log.

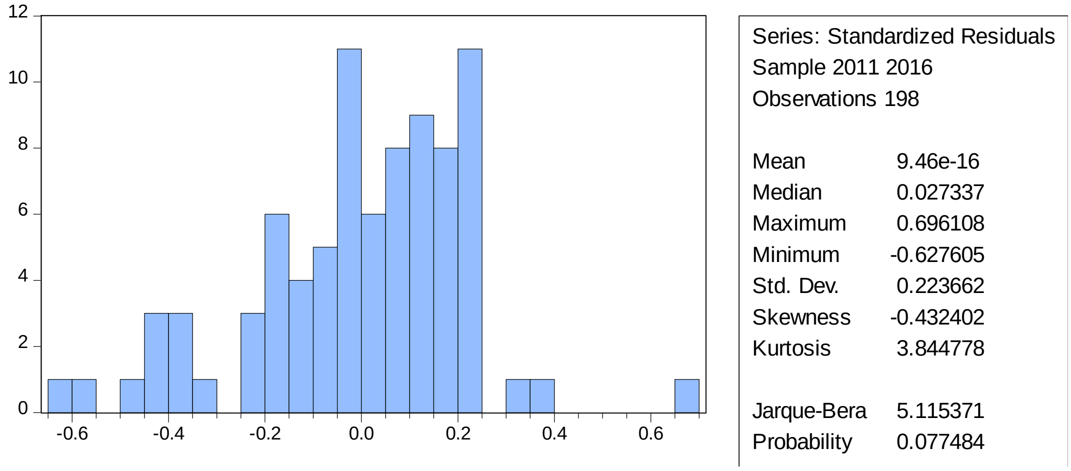

Figure 2- Regression Normality Test (After Data Transformation)

Based on Figure 2 Jarque-Bera value of 9.307403 smaller value χ 2 tables of 231,8292 and significance value of 0.109526> 0.05. This shows that the residual is normally distributed.

Test Multicolonierity

	LNX1	LNX2	LNX3	X4	X5
LNX1	1.000000	0.262827	0.000183	0.029904	0.077407
LNX2	0.262827	1.000000	0.124014	-0.047793	-0.029965
LNX3	0.000183	0.124014	1.000000	0.057050	0.065449
X4	0.029904	-0.047793	0.057050	1.000000	0.301511
X5	0.077407	-0.029965	0.065449	0.301511	1.000000

Table 3 Test Multicolonierity

Based on table 4 the value of R2 for the dependent variable is smaller than 0.8. This shows that there is no multicollinarity.

Autocorrelation Test

N	k = 5	
	dL	dU
198	1,7159	1,8193

Table 4 Autocorrelation Test (Durbin Watson Table)

Based on table 5 the data obtained by Watbin durbin 1.906113, dl value of 1.7159 and the value of du amounted to 1.8193. Based on the data obtained dl value of 1.7159 <dw value of 1.906113 and dw value of 1.906113 <4 - 1.8193 means indicated there is no autocorrelation.

Heteroscedasticity Test

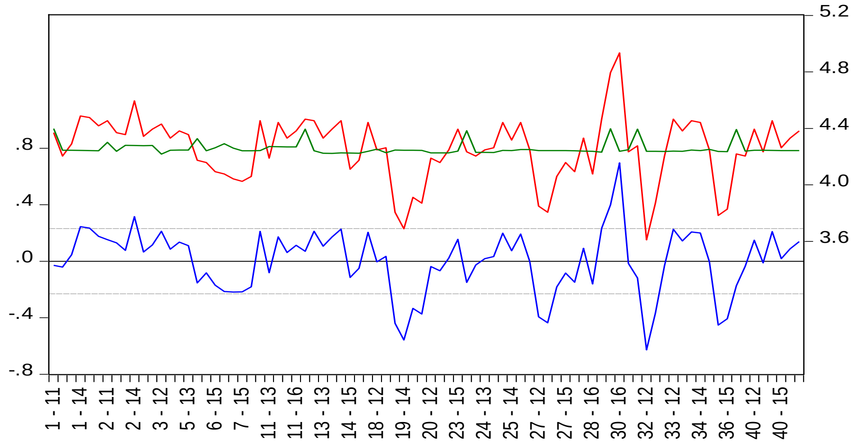

Figure 3 Heteroscedasticity Test Based on Figure 2

It is suspected that heteroscedasticity does not occur because the residuals do not form a certain pattern, in other words the residual tends to be constant.

Hypothesis testing

Multiple Linear Regression Analysis

Dependent Variable: LNY
Method: Panel Least Squares
Date: 08/12/17 Time: 00:37
Sample: 2011 2016
Periods included: 6
Cross-sections included: 39
Total panel (unbalanced) observations: 198

Variable	Coefficient	Std. Error	t-Statistic	Prob.
LNX1	-0.503148	0.139295	-3.612104	0.0008
LNX2	-0.166674	0.052366	-3.182842	0.0018
LNX3	-0.305832	0.189132	-1.617031	0.1079
X4	0.026923	0.153680	0.175189	0.8612
X5	0.075634	0.171775	0.440309	0.6603
C	1.585678	1.579810	1.003714	0.3171

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.572521	Mean dependent var	4.299406
Adjusted R-squared	0.453160	S.D. dependent var	0.249704
S.E. of regression	0.184653	Akaike info criterion	-0.347551
Sum squared resid	5.250872	Schwarz criterion	0.383175
Log likelihood	78.40758	Hannan-Quinn criter.	-0.051778
F-statistic	4.796547	Durbin-Watson stat	1.906113
Prob(F-statistic)	0.000000		

Table 5 - Multiple Linear Regression

Based on table 5 can be obtained model of regression equation as follows:

$LNY = 1{,}585678 – 0{,}503148*LNX_1 – 0{,}166674*LNX_2 – 0{,}305832*LNX_3 + 0{,}026923*X_4 + 0{,}075634*X_5 + e$

Further testing of multiple linear regression analysis. The results of statistical tests obtained results as follows:

1) Constanta is 1.585678, meaning constant value is positive and if firm size, audit committee, company age, company complexity, and implementation of international financial reporting standards are absent or its value is 0, then audit delay value increases by 1.585678.
2) The regression coefficient of firm size variable (LNX1) is -0,503148, it means the value of company size coefficient (LNX1) is negative. This influence is indicated by the bigger the company's asset value the shorter the audit delay and vice versa.
3) The regression coefficient of the audit committee variable (LNX2) is -0.166674, meaning that the audit committee coefficient value (LNX2) is negative. This means that the time required by the auditor to perform the audit becomes shorter.
4) Regression coefficient variable age of company (LNX3) equal to -0,305832, meaning value of company age coefficient (LNX3) is negative value. As a result the company has an older listing age will report its finances faster so that the audit delay is experienced shorter.
5) The regression coefficient of company complexity (X4) is 0,026923, it means the coefficient value of company complexity (X4) is positive. So that the increasing complexity of company operation will increase also the length of audit delay.
6) The regression coefficient of IFRS (X5) regression variable is 0.075634, it means that the coefficient value of IFRS (X5) is positive. This shows that if a company is implementing IFRS then audit delay will be longer.

Test

From table 5 can be concluded that is:

First Hypothesis

T test is used to test the significance of constants and each independent variable. From the table we can see that the firm size variable (LNX1) significance value of 0.0008 <0,05 individually indicates that firm size (LNX1) has a significant influence on audit delay (LNY).

Second Hypothesis

Test t to test the significance of constants and each independent variable. From the table we can see that managerial ownership (LNX2) The significance value of 0.0004 <0.05 indicates that individual ownership means managerial ownership (LNX2) has a significant influence on earnings management (LNY).

Third Hypothesis

Test t to test the significance of constants and each independent variable. From the table we can see that the size of KAP (X3) The significance value of 0.0010 <0.05 individually shows that the size of KAP (X3) has a significant influence on earnings management (LNY).

Fourth Hypothesis

Test t to test the significance of constants and each independent variable. From the table we can see that the auditor independence (X4) The significance value of 0.3456> 0.05 individually shows that auditor independence (X4) has a not significant effect on earnings management (LNY).

The Fifth Hypothesis

Test t to test the significance of constants and each independent variable. From the table we can see that the industry specialization auditor (X5) The significance value of 0.7710> 0.05 individually shows that the industry specialization auditor (X5) has a non-significant effect on earnings management (LNY).

Determination Coefficient Test

From the above random effect model states that the value of adjusted R2 simultaneously of 0.560952, meaning the coefficient of determination of 0.560952 it is stated that the contribution of independent variables to the dependent variable of 56.0952%. The remaining 43.9048% comes from other variables outside the regression model in this study.

CONCLUSIONS, LIMITATIONS OF RESEARCH AND RECOMMENDATIONS

Conclusion

1. The value of the coefficient of firm size of -0,503148 which indicates that the size of the company has a negative effect on audit delay. The significance value of 0.0008 <0.05 with the t_{count} of 3.612104> t_{table} of 1.972396 which means firm size has a significant influence on audit delay.
   The value of the audit committee coefficient of -0.166674 indicating that the audit committee has a negative effect on audit delay. The significance value of 0.0018 <0.05 with the t_{count} of 3.182842> t_{table} of 1.972396 which means the audit committee has a significant influence on audit delay.
2. The coefficient value of the company's age of -0.305832 indicating that the company's age has a negative effect on audit delay. Significant value of 0.1079> 0.05 with a t_{count} of 1.617031 <t_{tabel} of 1.972396 which means the age of the company has a significant influence not on audit delay.
3. The value of the company complexity coefficient of 0.026923 indicating that the complexity of the company has a positive influence on audit delay. Significant value of 0.8612> 0.05 with a t_{count} of 0.175189 <t_{tabel} of 1.972396 which means the company's complexity has a significant influence on audit delay.
4. The value of the coefficient of IFRS implementation is 0.075634 indicating that the application of IFRS has a positive effect on audit delay. Significant value of 0.6603> 0.05 with a t_{count} of 0.440309 <t_{tabel} of 1.972396 which means the application of IFRS has a significant influence on audit delay.
5. Value F_{count}= 4.796547> F_{table} = 2.261138 with significance value of 0.0000000 <0.05 which means firm size, audit committee, company age, company complexity and implementation of international financial reporting standards together have influence which is significant to audit delay.

Limitations of Research

Researchers realize that the results of this study is still far from perfect. This is because there are still some limitations as follows:

1. This research mostly use independent variable internal factor of company that influence Audit Delay while external factor of company that influence Audit Delay only five that is company size, audit committee, company age, company complexity and application of international financial reporting standards.
2. Research object is only manufacturing companies listed on Indonesia Stock Exchange Year 2011-2016.

Suggestion

Based on the above conclusions, the suggestions are:

1. For the Auditor
   The results of this study can provide information on the average of the mining company's audit audit and the factors that influence it so that auditors can control the dominant factors that affect the duration of audit delay. From the results of this study, the most influential factors on audit delay are firm size, audit committee, company age, company complexity and implementation of international financial reporting standards. Therefore, the auditor is advised to plan the field work well so that the audit process can be done effectively and efficiently so that the audit delay can be minimized and the financial statements can be published on time.
2. For the Company
   Companies should continue to work professionally and conduct periodic evaluations of their respective performance in order to control the dominant factors that affect the duration of audit delay. From the results of this study, the most influential factors on audit delay are firm size, audit committee, company age, company complexity and implementation of international financial reporting standards. In addition, the company should be able to provide the required data auditors with complete so that auditors are not difficult in the examination, the company does not complicate the auditor during the examination of financial statements, and the company provides freedom for the auditor during the examination so as not to cause delay in reporting by auditors that can lead to audit delay for the company.
3. For the Government
   The regulation on Audit Committee is not enough to be a parameter of effectiveness of corporate governance implementation. The establishment of the Audit Committee is still only comply with the regulations set without regard to its actual function. Supervisors of the capital market should improve the rules regarding the establishment of an audit committee.
4. For Further Researchers
   a. Subsequent research should add independent variables of external factors that are not used in this study, such as auditor quality and Company Ownership.
   b. Future research should increase the number of research samples and also involve other industry sectors in order to reflect the reaction of the overall capital market.

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IMPACT OF IDEALIZED THIN MODELS IN ADVERTISING ON YOUNG FEMALES IN CHINA: SYSTEMATIC REVIEW

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Abstract

Globally, the influx of Western mass media in China has coexisted with beauty standard of the thin ideal. In Chinese advertising, ideal thinness has been considered as the beauty standard. However, to achieve this idealized thinness, the young females may take unhealthy weight-control methods like excessive dieting, excessive exercising, or liposuction. Eating disorder is also the result of pursing the ideal thinness. Even with these methods, it is still impossible to realize this ideal thinness. In this process, young females in China are suffering from the psychological impact, like body dissatisfaction, depression, low self-esteem, etc. Therefore, body-image disturbance becomes an emerging issue in Chinese culture as well. This paper conducted a systematic review to analyze the psychological mechanism of these negative impact of idealized thin models on young females. These underlying mechanisms will be possible to deconstruct the negative impact of idealized thin models in advertising.

Keywords*:* Thin models, Advertising, China, Young females

Background

Researchers, marketers, and social scientists have reached a consensus that advertisements not only exert influence on product evaluation but also on audiences' beliefs, values, attitudes, and behaviors (Read, van Driel, & Potter, 2018). When they are exposed to the media content which uses the same type of portrayal repeatedly, they will believe that is the normal standard of reality in society. Thus, advertisements have been widely criticized for promoting standards of beauty which are dangerously thin by repeated exposure of ideally thin models (Sandhu, 2018).

In the commercials, thinness is continually emphasized as the beauty standard through progressively thinner female models in the past few decades (Sandhu, 2018). Of particular concern, contemporary female models are already much thinner than most average women but advertisers still apply digital alteration technologies to reduce body size (Paraskeva, Lewis-Smith, & Diedrichs, 2017). However, the promoted level of thinness like the models in ads is not something most women possess, nor something they can achieve even with maximum effort (Paraskeva et al., 2017).

The foremost aim of advertisement is to persuade audiences to like and consume their products and Internationally, the advertisement is now considered as one of the key factors for the success of any business (Dutt, Zaheer, & Salim, 2017). Unintentionally instilling a sense of inadequacy upon women's self-concepts is the most often used way to achieve this on female consumers (Hsu, 2018). For example, studies have shown that advertising plays an important part in creating and promoting ideal thinness which most average women lack (Barcaccia, Balestrini, Saliani, Baiocco et al., 2018; Perloff, 2014; Tiggemann, Slater, & Smyth, 2014).

From another aspect, consumers also positively evaluate a product if the advertisements present young and thin female models (Kim & Sohn, 2016). It means that consumers are more likely to purchase if the ads adhere to the social standard of beauty interacted with the model's body size. Marketers also assume that idealized thin models are perceived as more credible because they reach the standard of beauty in society (Sandhu, 2017). Due to the perception that thin models help to sell products, it is reasonable that advertisers will prefer using thin models and even transform models to perfectionism by digital enhancement.

Failure to achieve this ideal thinness may result in body dissatisfaction and, even eating disorders and unhealthy weight control behaviours (Mayer-Brown, Lawless, Fedele, Dumont-Driscoll et al., 2016). Researchers asserted that advertisements which has been entrenched with ideal thin female models should be blamed for the negative consequences of deducted self-esteem, increased depression, body dissatisfaction, disordered eating, and other unhealthy weight control behaviours (Boyce & Kuijer, 2014; Bruns & Carter, 2015; Pounders, Rice, & Mabry-Flynn, 2017). The impacts of thin models on women have been validated across a number of western countries (Frederick, Sandhu, Morse, & Swami, 2016; Tiggemann, Slater, & Smyth, 2014). Some scholars have also explained the mechanism of the negative consequence of ideally thin models from third-person effect theory where the individuals would perceive greater impact on others than on themselves, and this perceptual gap would exert influence on body dissatisfaction and the consequent weight control behavior (Chia, 2007; Chia, 2009).

Globally, the influx of Western mass media in non-Western societies has coexisted with beauty standard of the thin ideal (Noh, Kwon, Yang, Cheon et al., 2018; Shagar, Donovan, Loxton, Boddy et al., 2019). For example, Malaysian Chinese, Australian women have shown body dissatisfaction and desires for ideal thinness (Shagar et al., 2019). The body-image disturbance is not limited or bound in Western cultures any more, but becomes an emerging issue in “Eastern” cultures as well (Bernardo & Liu, 2018). Similarly, in Asian cultures, eating disorders and body dissatisfaction become pervasive and common. In East Asian countries, nearly all females reported a high level of fear toward fatness (Noh et al., 2018).

More recently, China is increasingly opulent with rapid economic development. Meanwhile, the influence of Western culture is also rising (Qi & Cui, 2018). Westernization penetrates Chinese society from all aspects. The promotion of beauty standard of ideal thinness is perceived as the main cause of eating disorders and desire for thinness in China (Yan, Wu, Oniffrey, Brinkley et al., 2018). This can be evidenced by the study which showed that the college females in mainland China were also pre-occupied with weight, dissatisfied with their body, and engaged with disordered eating (Tong, Miao, Wang, Yang et al., 2014). The level of these consequences was almost the same with their counterpart in Western countries.

Body Image Definition

“A person’s perceptions, feelings, and thoughts” related to their body and appearance are the key conceptions of body image (Holland & Tigemann, 2016). It focuses on how the individuals feel and think about their body rather than what the body is actually like. Their own evaluation and estimation toward the body shape and size are the crucial determinant of their body image. They explained this concept mainly from the aspect of emotions connected with the body. Other researchers also defined body image from this perspective (Tylka & Wood-Barcalow, 2015). But they also included the element of appearance investment, which refers to the degree of how much they have done to improve their body.

Bakhshi (2011) proposed that these self-perceptions related to body image are worthwhile to investigate because they can unintentionally have implications for both physical and mental health. They can also influence which kind of body image a person may hold, whether positive or negative.

From previous researches, some features are regarded as associated with owning a positive body image, such as happiness (Grogan, 2018), health (Tylka, 2015), success (Andrew, Tiggemann, & Clark, 2016), attractiveness (Ogden, 2010), psychological and physical self-control (Ogden, 2010), high self-esteem (Tylka & Wood-Barcalow, 2015), and generally being satisfied with one's body (Ng, Barron, & Swami, 2015).

While the negative body image will bring the psychological consequence like the body dissatisfaction (Bakhshi, 2011), which was evaluated in three ways (Ogden, 2010). First, the individuals misperceived their body size where they estimated that their body was larger than the actual body size. Second, the individuals perceived a discrepancy between their perceptual body size and their ideal body size. Third, the individuals feel dissatisfied and bad toward their body.

Body dissatisfaction may also be raised by other people' perceptions toward the body (Tylka & Wood-Barcalow, 2015). In their description, body size refers to "the way people perceive themselves and, equally important, the way they think others see them". In other words, personal perception and perceived other people' perception toward the individual's body size are two significant factors on body dissatisfaction.

Body dissatisfaction will then result in the behavioral outcome, like a need or desire to alter body size through dieting, excessive exercise, liposuction, and other weight loss methods (Mayer-Brown et al., 2016). In this process, people's actual size does not matter; it is their perceived body size that motivates them to lose weight (Yan et al., 2018). In other word, people may attempt to lose weight not because they are actually overweight but because they feel fat.

Body Ideals in Western Cultures

Although thinness is now regarded as the idealized beauty standard in the West, the ideal female figure has been full-bodied, round and plump until the 19th century (Swami, Gray, & Furnham, 2017). In Western countries, "a full stomach, rounded hips and breasts" were pervasively presented in media previously (Grogan, 2018). Larger body size was the ideal of beauty for females. Furthermore, larger body size ideals were associated "with wealth, prosperity and health" (Grogan, 2018), and acted as "a symbol of fertility" (Swami et al., 2017).

While the contemporary Western females are represented with thin ideal in almost every platform of media, including both traditional and digital media (Swami, 2015). Thin and slender women are regarded as the ideal beauty now. Ideal thinness becomes the symbol of "sexual attractiveness, health, success, and self-control" (Andrew et al., 2016; Cheney, 2017). People are expected to have control over their body size and realize this thinness "with minimal effort" (Vartanian & Herman, 2016). However, this ideal thinness has been criticized by researchers for persuading females that weight is flexible and that ideal thinness is realistic, "whereas this may not be the case in reality" (Wood-Barcalow, Tylka, & Augustus-Horvath, 2018).

Body Ideals in China

In view of the analysis of traditional Chinese arts, researchers found that traditionally, Chinese culture tended to appreciate fuller figures more which show a close association with "beauty, wealth, and higher social hierarchy" (Wang, Liang, Ma, Chen et al., 2018). While "mainland China has gone through striking changes in the past 40 years" (Wang et al., 2018). In tandem with the modernization process, the Western culture involving the ideal thinness permeates through Chinese society step by step. Ideal thinness has become dominant in modern culture as the symbol of femininity, and it is "heavily promoted in China's beauty industry and media" (Wen, 2013, p. 82). Under this backdrop, females' body has been objectified under scrutiny and the discrepancy from the ideal thinness leads to behavioral changes (Luo, 2012).

Indeed, Chines females who internalize the beauty standard of thinness are likely to attempt "disordered eating and body dissatisfaction" (Jackson & Chen, 2015; Jackson, Zheng, & Chen, 2016). This can be evidenced by that body size misperception becomes a prevalent problem in mainland China. For example, a study by Ro and Hyun (2012) revealed that the majority of Chinese middle-school students perceived themselves as too fat, even though only a few of them were objectively overweight. Madanat, Lindsay, Hawks, and Ding (2011) also contended that in the Chinese context, the "purposeful restriction of food intake and denial of hunger" should be blamed to the influx of Western culture (p. 102). Luo, Parish, and Lauman (2015) implied that "the nation's opening to the West also embraced mass media and commercials that diffused new sexual attractiveness ideals including ideal thinness and increased body dissatisfaction levels".

Psychological Impact of Idealized Thin Models

Psychological Effect

The research of media effects on body image has been associated with any field in psychology in many ways (Tiggemann, 2014). "Media images that pervasively show idealized thin female models in advertising have been viewed as being accountable for lower self-esteem, and body image dissatisfaction among females" (Tiggemann, 2014).

Experiment research has found that exposure to thin models leads to increases in depression, self-consciousness and overall body dissatisfaction (Fardouly, Diedrichs, Vartanian, & Halliwell, 2015; Sandhu, 2018). Other correlational research has also demonstrated that those who are often exposed to idealized thin models have increased the level of body dissatisfaction (Fardouly & Vartanian, 2016). Negative body image, in particular, body dissatisfaction, has been found to be associated with an increased risk of depression, low self-esteem (Tylka & Wood-Barcalow, 2015).

Dittmar, Halliwell, and Stirling (2019) proposed that "the gap between the thin media ideal and actual body size is likely to be reflected in many women's self-concept, in the form of discrepancies between how their body is and how they would ideally like it to be". Furthermore, as argued by Tiggemann (2013), "thin body ideals are not offered in a void but rather as part of complex cultural scripts that link thinness and attractiveness to happiness, desirability, and status" (p. 92). Whereas "being overweight or out of shape is linked to laziness, lack of self-discipline and loss of control" (Riva, 2014).

Social Comparison as the Psychological Mechanism

Many studies used social comparison theory to explain the negative effect of thin models in advertising (Boyd, 2014; Chua & Chang, 2016; Meier & Gray, 2014). Social comparison theory suggests that a person has the drive to evaluate and define the improvement and current status by comparing himself/herself with others to know where he/she stands, which is initially proposed by Festinger (1954). Social comparison theory implies that people have a tendency to compare with others because of the goals of self-evaluation, self-enhancement, and self-improvement (Chua & Chang, 2016).

Applied in the context of the effect of thin models, women consciously or unconsciously compare their body size with the models in the advertising especially of weight-related body parts, such as hips or thighs, as well as the whole body (Boyd, 2014; Meier & Gray, 2014). As a result of comparisons with idealized thin models, females will perceive that they are more overweight than they actually are (Mascheroni, Vincent, & Jimenez, 2015).

Repeatedly comparing their own body to those models in advertising will result in body dissatisfaction in women (Vartanian & Dey, 2016). Indeed, research found that females tend to estimate their body by comparing with other people regularly (Mascheroni et al., 2015). It also has been found that those who have a higher tendency to compare their appearance with others reported a higher level of body dissatisfaction (Vartanian & Dey, 2016).

Thinness Internalization as the Psychological Mechanism

Thinness internalization is defined as the extent to which an individual accepts socially defined ideals of beauty (like the ideal thinness) in order to achieve success and happiness in life (Morgan, 2015). In other words, thinness internalization means the females believe that the thin models in advertising are the ideal and attractive body size which they should pursue as the goal to live a better life.

An abundance of correlational and experimental research has validated the role of thinness internalization in the effect of female models. Halliwell and Dittmar (2016) demonstrated that thin-ideal internalization serves as a significant mediator of media effect. It was discovered that those exposed to idealized thin models have "greater body-focused anxiety" than those exposed to "average-size models or no models", but only among females who have internalized the thin ideal. This indicates that thinness internalization is the condition of whether women will be influenced by ideal thin models or not.

According to previous research, women with the high exposure to thin-and-beautiful media images have a higher level of body dissatisfaction versus those exposed to average-size, oversize, or non-body images (Swami, 2015; Ramme, Donovan, & Bell, 2016). Furthermore, the negative effects exist especially on more vulnerable women, that is, those who have internalized the thin ideal to a greater extent (Kamaria, Vikram, & Ayiesah, 2016). This psychological internalization of ideal thinness would result in "body surveillance", which conversely will "produce body image disturbances/ body discontent" (Erchull, Liss, & Lichiello, 2015; Omori, Yamazaki, Aizawa, & Zoysa, 2017).

Self-objectification as the Psychological Mechanism

Objectification theory has been integral in illustrating the negative effect of idealized thin models among college women in previous studies (Fardouly, Diedrichs, Vartanian, & Halliwell, 2015; Prichard, McLachlan, Lavis, & Tiggemann, 2018). The objectification theory asserts that females are "treated, evaluated and viewed by others as a sexual object" for the use as well as pleasure of others rather than as human beings, with thinness and beauty highly valued (Schaefer, Burke, Calogero, Menzel et al., 2018). The key argument of objectification theory is that people could be assimilated to "internalize a viewer's perspective as a primary view of their physical selves, a tendency called self-objectification" – resulting in constantly criticizing their own bodies (Slater & Tiggemann, 2015).

Many studies have demonstrated the strong correlation between "self-objectification and a number of negative cognitive, emotional, and behavioral outcomes" (Karsay & Matthes, 2016). Previous research has validated that "self-objectification reduces cognitive performance and leads to fewer flow experiences" (Aubrey & Gerding, 2015). Furthermore, self-objectification may also deduce the level of self-esteem, increase the extent of body shame, strengthen appearance anxiety, and result in body dissatisfaction (Prichard et al., 2018). Several health risks such as "eating disorders, depression, and sexual dysfunction" are associated with self-objectification as well (Erchull, Liss, & Lichiello, 2015). Empirical evidence also shows that "the use of sexually objectifying media content influences women's state of self-objectification and body dissatisfaction" (Jongenelis, Byrne, & Pettigrew, 2014).

Third-person Effect as the Psychological Machenism

Most studies exploring sociocultural influence on body image have focused on internalization, social comparison, and self-objection process related to the media (Fardouly et al., 2015; Kamaria et al., 2016). As Tantleff-Dunn and Thompson (1998, p. 322) pointed out, researchers should also explore factors related to one's intimate social/personal situations. They asserted that the influence of cultural messages about thinness is "mediated through interpersonal groups, such as the family". Thus, "in order to track the processes of how idealized images influence individuals' attitudes and behaviors", the third-person effect had been brought into the picture in the later researches to test the interpersonal factors (Tantleff-Dunn & Thompson, 1998, p. 323).

Based on this framework, thin models exert influence not through the direct exposure and interaction but through the anticipation of how others may be affected by these images. People consistently demonstrate a greater impact on others than on themselves (Wan, 2002). Individuals may take some actions according to the projection of how others may be influenced by the thin models and may use this standard to view their body. It assumes that the effect of ideally thin models is complex and indirect.

The third-person effect theory has a robust base in both Western and non-Western context (Antonopoulos, Veglis, Gardikiotis, Kotsakis et al., 2015; Eisend, 2017; Hong, 2015; Leung & Lo, 2015; Tsay-Vogel, 2016; Webster, Li, Zhu, Luchsinger et al., 2016), where the individuals believe that the thin models have influenced others a lot, therefore they have to change their own attitude and take some methods to conform to that projection. Chia (2007) did research among University females in Singapore. It revealed that ideal thin models had a stronger effect on their friends than on themselves. Cross-cultural research also found that the third-person effect appears "robust across cultures" when applied in the field of body image (Wan, Faber, & Fung, 2003). Young females in both Hong Kong and the America states that they believe the media messages impact others more than themselves.

Behavioral Impact of Idealized Thin Models

The research has found that women who were exposed to the ideal thin models more often had a higher possibility to undertake disordered eating behaviors (McLean, Paxton, & Wertheim, 2016). Repeatedly exposing to idealized thin models will increase the likeability of individuals to engage in methods that alter their body size (Mayer-Brown et al., 2016). These methods consist of unhealthy control behaviors like liposuction, extreme dieting, and excessive exercising (Mayer- Brown et al., 2016).

Neumark-Sztainer, Story, Hanman, Perry et al. (2017) categorize the healthy weight control behavior into "limiting fat intake, increasing fruit and vegetable consumption, and engaging in moderate amounts of exercise". Unhealthy weight control behaviors include extreme dieting, and excessive exercise, and liposuction (Field, Cheung, Wolf, Herzog et al., 2019). While in a previous survey, approximately 57% of girls "have been estimated to engage in these unhealthy weight management strategies" (Neumark-Sztainer et al., 2017).

"Unhealthy weight control behaviors" are associated with the development of eating disorders (Eaton, Kann, Kinchen, Shanklin et al., 2016). Complete ineptness to control oneself when it comes to food and eating results in eating disorders (Abel, Buff, & O'Neill, 2015). Disordered eating attitudes and behaviors have been documented across women of all major racial backgrounds in America (Holland & Tiggemann, 2017) as well as in other non-Western countries (Omori et al., 2017).

Conclusion

Body ideals in China has been influenced by the influx of Western mass media. Therefore, in Chinese advertisements, the female models tend to be ideally thin, which is nearly impossible for the majority of females to realize with the healthy weight-control methods. The exposure to idealized thin models in advertisement makes females to adopt related weight loss behaviors. In the process of pursuing this ideal thinness, young females in China also suffer from the negative psychological impact. The previous research has explained these negative impacts from social comparison, thinness-internalization, self-objectification, and third-person effect. These theories can offer possible solutions to prevent the harm of idealized thin models in advertisements on young females.

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DECENTRALIZATION, STABILITY AND THE STRENGTH OF RURAL INDIA: ISSUES AND CHALLENGES

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Abstract: *Decentralization is everywhere around us around both the developing and developed world, both the architecture of the state and the deeper relationship between citizens and governments are being re-shaped by decentralization, devolution, and outright secession. However if we talk about Indian context then is decentralization good for development is a question of hour for many perspectives of academicians and policy makers? Regardless of the influence that decentralization constructs successful rural development, where several countries discover that the embracing of decentralization does not all the time make rural development successful. While decentralization hypothetically offers considerable opportunities for triumphant rural development as well repeatedly, still the implementation hampered by a range of challenges depending on the detailed attribute of a country and its states. This paper deals with the challenges and issues of Decentralization in rural India; it identifies the potentialities and challenges brought by decentralization for rural development. It also spotlight over the fact that countries applying decentralization and expecting the benefits in rural development pay attention to several factors like formulation of the local budget , social capital , local capacity and community participation.*

Keywords: *Decentralization, Strength, Stability, Rural India, Issues and Challenges.*

Objective

To evaluate the challenges of decentralization in India
To study the decentralization scenario of the states for their rural areas in India
To check the positive and negative impact of decentralization on development of the country

Questions

What are the emerging challenges of decentralization in India?
What is the decentralization scenario of rural areas in India?
What are the positive and negative impacts of decentralization in India?

Methodology:

The paper is based on secondary data. Data collected through books, journals, newspaper, magazine etc.

Introduction:

India is vast country with various states having a population of more than 50 million, dwarfing among the most sovereign countries in the world In India state Uttar Pradesh alone has more than 150 million people, a population equivalent to Brazil. To be democratically governing a country with this size requires numerous tiers of government. Even though decentralization has been the concern of apprehension in India for over a century, until recently there were generally only two federated tiers of government i.e. center and state.[1]

India is a very outsized and complex country with states that are larger than most of the countries in the world. The rural decentralization is essentially a state affair, and each state is following its own model. Five, at times six levels of government are involved with over 1.5 million locally elected politicians making decisions that affect over 700 million people, 400 million of which are poor.[2]

The preceding analysis of paper demonstrates that decentralization in the states in India is largely incomplete in terms of establishing procedures and decision making powers which will support the vision of political, administrative and fiscal decentralization endorsed by the 73rd Amendment Act. Notwithstanding the need for further and more essential changes, major efforts towards additional decentralization have been made and these are to a definite extent, created legitimate official space for rural people to slot in equally in the processes of civil society. However, in a traditionally hierarchical society, legislation and changing the formal rules of operation does not essentially connote that citizens are able to take full advantage of this enabling background. [3]

Policy makers around the world flaunt decentralization as a valuable tool in the governance of natural resources. Regardless of the popularity of these reforms, there is inadequate scientific substantiation on the environmental effects of decentralization, particularly in tropical biomes. [4]

Decentralization is a growing worldwide trend over the last three decades and is a multi-dimensional approach to developmental governance. A renewed interest in decentralized governance has emerged due to drawbacks of state-centered governance in both developed and developing nations. The factors that have led to the introduction of decentralized governance differ from one country to another. From the perspective of advanced countries, decentralization has served as a control mechanism of the growth of the public sector, and a strategy for the improvement of public service provision. With regard to developing and transitional countries, decentralization has been recognized as a mechanism to release and disperse state-centered planning that had been a hindrance to development. Like many other developing countries that adopted this new development strategy, Sri Lanka also embarked on a course of decentralization reform, by establishing Provincial Councils as a second tier of government structure in order to deal with the adverse consequences of state-centered governance. This reform had multiple objectives, including the resolution of ethnic conflict as well as balanced regional development aspects.[5]

Conceptual framework of Decentralization:

Decentralization refers to the transfer of state or national responsibilities or functions from central government to sub-national levels of government, or from central agencies offices to regional bodies or branch offices, or to non-governmental organizations or private concerns. It can be described as “the redefinition of structures, procedures and practices of governance to be closer to the citizenry”.[6]

Decentralization can take numerous forms like Deconcentration, Delegation and Devolution are generally recognized as the main forms of decentralization. Deconcentration, which sometimes called administrative or bureaucratic decentralization, is the term used when decentralization takes the form of a transfer of functions from the centre to regional or branch offices, since real decision-making is retained at the centre. Delegation is the term used when the transfer of function is to a non-governmental or private sector entity (privatization) or it could even be to a government agency, over which government exercises limited control.[7]

Devolution happens where the transfer of any role or responsibility that involves both administrative as well as political decision-making authority. This is frequently to a sub-national level of government, which can then be said to take pleasure in autonomy in respect to the devolved subjects and functions, provided that nothing else inhibits the exercise of such autonomy e.g. extreme financial dependence or lack of local administrative and technical capacity.[8]

The meaningful decentralization of state power, manifested in the type of strong systems of local governance, is now recognized as the key fundamentals for facilitating sustainable development and promoting good governance. It is consequently critical that policy-makers, scholars, practitioners and related stakeholder groups in the region seek out to advance their understanding or appreciation of issues associated to local government and decentralization.[9]

Decentralization can safeguard the individual against threats from outsized, remote and impersonal bureaucracies, as well as endow with a groundwork and foundation for a healthy democratic society. Decentralization is said to counter -bureaucracy by restoring autonomy and initiative to decision making procedures.[10]

There is no one introverted definition of decentralization but the World Bank, for instance, uses the expression decentralization to portray a broad range of public sector reorganizations as decentralization is the transfer of authority and responsibility for public functions from the central government to intermediate and local governments or quasi-independent government organizations and the private sector. This is a multifaceted, complex, concept. The diverse types of decentralization should be well-known because they have unusual policy implications characteristics, and conditions for success[11] there are essentially a few forms of decentralization within the public sector:

Political decentralization: It is the transfer of political power decision-making and authority to sub- national levels such as elected village councils, district councils and state level bodies. Where such transfer is made to a local level of public authority that is self-governing and fully independent from the devolving authority, devolution takes place.[12]

Fiscal decentralization: involves a level of resource reallocation to local government which would allow it to function properly and fund allocated service delivery responsibility, with arrangements for resource allocation usually negotiated between local and central authorities. The fiscal decentralization policy would normally also address such issues as assignment of local taxes and revenue-sharing through local taxation and user and market fees.[13]

Administrative decentralization: It involves the transfer of decision-making authority, resources and responsibilities for the liberation of selected public services from the central government to other lower levels of government agencies, and field offices of central government line agencies. The most fundamental type of administrative decentralization is devolution, with local government having full responsibility for hiring and firing of staff and assigning authority and responsibility for carrying out tasks. De-concentration is the transfer of authority and responsibility from one level of the central government to another, with the local unit liable to the central government ministry or agency which has been decentralized.[14]

Democratic decentralization: Democratic decentralization is a political conception: Through democratic decentralization process power is speeded from the top to bottom. The endeavor of such decentralization is to enlarge the field of authority and specialization and to facilitate the people to make additional and more participation in politics and administrative affairs.[15]

The main purpose of democratic decentralization, however, is to bring fundamental changes in the conventional outlook about the power structure of the government. Thus, democratic decentralization means decentralization of power. The source from which this power is decentralized is based on the democratic structure and hence, such decentralization is called the democratic decentralization. Additionally, the authority on which the power is to be delegated is also organized democratically. Through this democratic decentralization a relation of closeness and co-operation is created between the governmental administrative system and the non-governmental leadership and controlled.[16]

Decentralization in India:

Decentralization in India is, as a matter of fact, that the history of evolution of *Panchayati Raj* System in the country. Decentralization is a widely used concept and it is closely linked with democracy, development and good governance. Many research findings clearly demonstrate that decentralization provides an institutional mechanism through which citizens at various levels can organize themselves and participate in the decision making process. The present study examines the dimension of the decentralization process in the rural India.[17]

India has three tiers of rural administration: lower, middle and upper. However, rural administration in India has been empowered by decentralization. The decentralization process in India especially in West Bengal has been found to be a more effective way of meeting local needs. The 73rd Constitutional Amendment Act empowers the rural local governance (Panchayats Raj) Institutions and facilitates three tiers rural self-governance in India. The relation in three tiers is cooperative; their roles and functions are clearly specified.[18]

The country experienced significant political transformations during mid-1970s, with which the process of restoration and strengthening of Panchayati Raj System regained momentum. Many State Governments delegated authorities and schematic funds to the Panchayats for implementing a range of development programmes. But in the absence of suitable statutes defining the role, functions, duties, authorities and powers, the Panchayats were not successful enough to guarantee *de facto* involvement of people in development programmes. In most cases, Panchayats came about to be nothing more than the State Government's agency for implementation of a few programmes, and delivery of a few services.[19]

Under-performance with reference to poverty alleviation, development and even social backing programmes to reach and benefit target groups specifically the rural poor disconcerted decision makers both within and outside Government. The demands for suitable empowerment of Panchayats in order to shape them into successful self governments started to achieve momentum. It was argued that provisions of Article 40 were not enough to ensure development of village Panchayats the way it was desired. Rather than leaving the concern entirely at their prudence, the states had to be bound by a number of constitutional mandate.[20] This led to the 73rd amendment of the Constitution in 1992, from April 24, 1993. This land-mark amendment of the Constitution declared the Panchayats as units of self government, directed the states to devolve functions of 29 subjects unswervingly related to social and economic development of an area, made provisions for resource sharing between the

Panchayati Raj Institutions (PRIs) and Governments, regular elections to local bodies, reservation of socially disadvantaged classes and women etc.[21]

The records of decentralization in India is somewhat chequered. Though the village Panchayats as institutions of governance and justice existed for a long time, the founding fathers of the Constitution were not eager to empower them. Dr. Ambedkar was apprehensive that in the hierarchical society with highly skewed nature of asset and power distribution, vesting more powers at the village level would only perpetuate exploitation of the dispossessed. Not unexpectedly, the Constitution placed local governance in the State List. Consequently, administrative, political and fiscal decentralization was exclusively gone to the caution of the State governments. Rajiv Gandhi wanted to energies the local bodies in rural and urban areas to make them the institutions of self-government by effecting 73rd and 74th Constitutional amendments. Part IX was inserted into the Constitution with Article 243 (A to O) specifying matters such as the constitution, elections and the functions to be devolved for Panchayats under Article 243 and for urban local bodies under Article 243 P to ZG. Schedules 11 and 12 were inserted into the Constitution featuring the analytical list of functions to be devolved to Panchayats and municipalities by the State government.[22]

Under the article 243 I and Y mandated the appointment of the State Finance Commission by the Governor every five years to balance their functions with funds. Article 280 was seeded with an additional term of reference to the Union Finance Commission to take cognizance of the reserve requirements of local bodies. Nevertheless, the role envisaged in this seeding is only tangential supplementary. However accomplishment of numerous of the provisions of the constitutional amendment was left to the states, either by delegation or omission. The first task of the states was to approve the Conformity Legislation dealing with powers and functions, and procedures for local government. The Conformity Legislation (Principal Legislation) recognizes that there will be new contingencies which will have to be addressed in the future and hence it contains clauses that allow State governments to prescribe new rules without going through the legislative process. This contingency provision gives rise to a substantial body of rules i.e. delegated legislation which emerges through the government orders and which in actual fact are the source of state control over Panchayats. This opening for the State governments to get involved in PRIs comes about through the language of some of the key clauses in the Conformity Acts.[23]

India puts high hopes on rural decentralization. It creates an opportunity for restoring confidence in government and for empowering poor jurisdictions in dissimilarity to the difficulties faced in the past by an ineffectual and centralized administration. De Souza (1999), summarizes well the expectations put on decentralization as expressed by a large number of thinkers and organizations in India: (a) more accessible government; (b) speedier resolution of local disputes; (c) more genuine government; (d) more responsible and apparent government; (e) a training ground for political leadership; (f) more competition in political leadership; (g) empowerment of the most susceptible and underprivileged groups; (h) better service delivery; and (i) a more balanced and sustainable development of the village.[24]

While the state decentralization models are comparable, there are differences in the past in design and velocity of accomplishment. Because of a centralized form of government, all states are at the similar level of political maturity. More fundamentally, the constitutional amendment has brought about consistency on the political structure of local governments. The amendment has mandated a three tier local government structure, accountability mechanisms such as the gram sabhas and mechanisms to uphold inclusion, specifically the reservations for women and SC/STs. All states have put these mechanisms in place.[25]

There are some differentiation in design among states primarily on the relative sizes, roles and magnitude of gram, block and Zila Panchayati's. For example, Andhra Pradesh has prioritized the district level, while Rajasthan has given utmost significance to the block level. Other states have focused on gram panchayats. Within the fundamental model there are also differences reflecting the speed of accomplishment. For example Kerala has transferred more fiscal resources to PRIs as untied grants than any other states. Where Maharashtra has moved faster in bringing sectoral staff under the control of PRIs.[26]

Rural decentralization in India is at a point not to a great extent different from other developing countries. The Indicators developed to make available an overall assess of the status of decentralization in India, and allow comparisons with other countries. These indicators were functional to an illustration of 20 countries in Asia, Africa, Latin America and Europe. According to the overall indicator of decentralization, Indian states, with a number of variations, ranked analogous to countries or states such as Bahia in Brazil, Nicaragua, Poland, and Hidalgo in Mexico or Bangladesh. There are differentiations however in terms of the different proportions of decentralization. Broadly speaking Indian states are among the most politically decentralized countries, are at the level of other countries or states of the world on fiscal decentralizat ion, and are covering on administrative decentralization.[27]

Indian rural decentralization is unbalanced however India is still among the best performers on political decentralization, it ranks close to last on administrative decentralization. International experience suggests that in order for decentralization to be efficient, it needs to be balanced along the three key dimensions that are political, administrative and fiscal. Decentralization in India is unbalanced. The imbalances between dimensions undermine the functioning of the intergovernmental system. Political decentralization tends to go before the other two types because in many ways it is easier to do. The world over, electing local governments seems to be much easier than vesting them with administrative control over noteworthy functions or fiscal self-sufficiency. But if not the disproportion is corrected through greater fiscal and administrative decentralization, Indian states are unlikely to develop flourishing PRIs.[28]

Today, PRIs (Panchayati Raj Institutions) do not have the capability to execute to expectations. The Indian Constitution defines PRIs as institutions of Self Government. This means that there must be unmistakable administrative, fiscal, and political decentralization such that local governments are empowered to embark upon local development needs. The study finds there are no rural self-governments in India at the moment. Political decentralization has been mainly flourishing with elections held frequently and with abundant contribution. However there is only bare minimum administrative and fiscal decentralization. Consequently PRIs do not have the capability to execute assigned functions, which stay behind de facto under the control of the state administration and because PRIs control not many resources, do not make relevant decisions, and are dysfunctional, the rural constituency ultimately shows the little interest in them however PRIs are here to stay in the country. In the course of the 73rd amendment to the Constitution and consequent developments, local government took on a qualitatively diverse shade in India and consequently the local elections have wound up the system through new political institutions—politicians with a local base are emerging with a compact hold in specific places.[29]

The structure now in place is widely assorted from earlier significantly failed experiments in Panchayat Raj. In the viewpoint of association of politic at the national level, where States have become significant actors and consequently have to be secured by political parties so that they can fake the winning national coalitions, parties are trying hard to join their group foundation. State governments, ruled by different political parties, have begun to compete with each other to design better and more effective mechanisms for reaching to the grassroots. The depiction on the argument is a multifaceted one with much discrepancy across regions, even within a state. All this makes the continuing decentralization process in India very significant, and very genuine. Under the 73rd constitutional amendment act PRIs experiments that has been underway for nearly 7 years now has already exposed one generation to the system. It has, in these years, gained momentum and legitimacy as a result of which it has changed the schedule of politics in India. By now PRI elections are being fought more intensively than one would expect given the current decentralization of powers and resources. The new group of leaders who will be contesting the second round of elections due to start will have a baseline on which to build. The PRI system has taken root.[30]

Relationship between Local Governance and Decentralization:

Local Government and Decentralization are concepts which are closely inter-related, but they are not synonymous, and they do not always put up with the same relationship to each other. In other words, while local government can be said to always represent some form of decentralization, where the decentralization does not always have to take the form of some type of local government. Moreover, diverse models of local government may represent different forms of decentralization.[31]

Local Government is often portrayed as representing the uppermost form of decentralization, i.e. the devolution model, but this is not always so. Where local governments work essentially as agents of central government rather than as instruments of local self-expression, this in reality constitutes deconcentration rather than the devolution. This distinction is becoming very relevant, as the majority of local governments in the region operate as agents of central government, in that they have limited scope for locally influenced decision-making and are very strappingly controlled from the centre in respect of financing, staffing and exercise of their legal powers.[32]

Over the past three decades the developing world seen increasing devolution of political and economic power to local governments and decentralization is considered an important element of participatory democracy and, along with privatization and deregulation it represents a considerable diminution in the authority of national governments over economic policy. The contributors to *Decentralization and Local Governance in Developing Countries* examine this institutional transformation from comparative and interdisciplinary perspectives, offering detailed case studies of decentralization in eight countries: Bolivia, Brazil, China, India, Indonesia, Pakistan, South Africa, and Uganda.[33]

Some of these countries witnessed an unprecedented "big bang" shift toward comprehensive political and economic decentralization: Bolivia in 1995 and Indonesia after the fall of Suharto in 1998. Brazil and India decentralized in an uneven and more gradual manner. In some other countries (such as Pakistan), devolution represented an instrument for consolidation of power of a nondemocratic national government. In China, local governments were granted much economic but little political power. South Africa made the transition from the undemocratic decentralization of apartheid to decentralization under a democratic constitution. The studies provide a comparative perspective on the political and economic context within which decentralization took place, and how this shaped its design and possible impact.[34]

The local self-government and democratic decentralization become meaningful by the participation and control of the local people. The local self-government possesses political autonomy. The political ideal that exists in democratic decentralization is reflected in the local self-government while the democratic decentralization is a political ideal of the local self-government in its institutional form. Or in other words, the theoretical basis of local self-government is democratic decentralization.[35]

Issues and challenge of Decentralization in India:
The scope for efficient and responsible decentralized governance varies greatly between countries, depending on historical, economic and political conditions. Typically, though in India performance and accountability of sub-national or local governments are constrained by a number of factors like limited resources, weak institutional capacity and inadequate mechanisms of accounting, accountability and limited availability of information.

Resources: In India local government has limited local taxing powers to finance the services assigned to them. As a result, service levels fall far short of what is required. Local revenues are often limited to a few visible (and hence unpopular) taxes that are difficult and expensive to collect, inequitable in impact and economically distorting. Whilst major urban centres may be able to generate significant revenues from property taxes and levies on businesses, in rural areas there may be little to tax. Increased local revenue mobilization often involves coercive extraction from the poor. As a result, many local governments depend heavily on transfers from the centre, which are often allocated in inequitable and non-transparent ways. This dependence on the centre (and in some cases on donors) undermines the accountability of local government to local voters and tax-payers.[36]

Institutional capacity: Local governments often suffer from weak institutional capacity. Decision-making processes are unsystematic, mechanisms of accountability between officials and elected representatives are inadequate, and there is a shortage of officials with the necessary technical, managerial and financial skills. This is often due to the lack of financial resources to attract and retain high caliber staff. Salary levels for local government staff in Africa are often a fraction of what people could earn in the private sector. Very low wages also mean that staff is preoccupied with searching for other income opportunities, whether corrupt or simply dysfunctional. [37]

Accounting, auditing and accountability: Accountability, both of officials to elected representatives and of elected local governments to citizens, requires effective systems of accounting and auditing that create trust in the information about how resources have been used. Elected representatives, never mind ordinary citizens are rarely in a position to check the details of the use of resources. However accounting systems are often extremely weak in local government and are open to all manner of disputes. Annual accounts are often finalized long after the end of the financial year (if at all in some cases). Meanwhile, the central government rarely has the capacity to perform comprehensive external audits on all local governments.[38]

Challenges for Central-Local Government Relations: Considering the weaknesses of local democratic practices in many countries, the central government should continue to play a key role in ensuring that resources which are appropriately used and prevented corruption at the local level. This should not be a distress just for the money transferred from the centre probably. Central government has an intervening concern to ensure suitable use of all public money, at whatever level that money was collected or used. Indeed the distinction between “central government money” and “local government money” is quite illogical as all the public money is contributed by taxpayers and it is a substance of administrative handiness which level of government collects which revenues. Central government has a raft of instruments that it can use to go on an eye on the use of money by local government: provisions about the use of transfers, conditions attached to transfers, requirements for approval of plans, budgets and major projects, appointment of staff and external audit are all common approaches. Yet these all raises the issues about the nature of decentralization, and about what should be the stability between central direction and local preference in a decentralized system. It clearly makes little sense to decentralize if the centre then seeks to control in detail the use of resources locally.[39] Certainly such detailed control would be politically deplorable in mainly decentralized systems. However, given the risks to public resources, a well-defined and properly executed system of central omission is required.

Refocusing International Cooperation Towards Decentralization Imperatives: In the light of the prominence placed upon decentralization in India's national plans, international cooperation must seek to identify areas of intervention that help lend more substance and credibility to Panchayat Raj and Urban Local Bodies. There is a need for interventions that facilitate offset skepticism and uphold local democracy, which is reliable with the objectives of sustainable human development.[40]

Adequate Devolution of Resources, Authority and Responsibility Fiscal: Decentralization of an essential prerequisite for passable decentralization of authority, powers, and responsibilities has not made much development. There is a large outline to be addressed for strengthening the revenue base of the third tier of governance. Similarly, more attention is needed to create conditions for more synergy in the operations of the central and State governments, while strengthening the capacity of local governance institutions to progressively overcome the challenges posed by poverty and social inequalities.[41]

Inadequacies of 73rd Amendment Act: The powers and functions of Gram Sabhas are not defined. Concrete delegation of powers to panchayats is left to the prudence of the State governments. The expression 'institution of self-government' is not elaborated. Re-election is not reliant on the good work done by the office bearers. There is no provision for Nyaya Panchayat. Inadequacies of PRIs observed everywhere and meetings of the Gram Sabhas are held rarely.[42]

Inadequacies of State Acts: Most of the States view PRIs as agents. No self-sufficiency to PRIs to function as institutions of self-government. Political reluctance for giving up the control over implementation and funds and finances of PRIs remain weak. The proper approach to the question "Should the panchayats get a share in taxes or have the right to levy and collect taxes?" would be to provide PRIs with revenue raising powers. PRIs also vacillate to levy and collect taxes. There is need for a large multi-sectoral project on rural livelihoods based on community management with consent to implement the Scheduled Areas Act. Effective panchayats or user groups would require an effective district and block level administration, consequently need for greater synchronization and better governance.[43]

Impact of Democratic decentralization on India: As of recent studies of decentralization, it is doable to assume that decentralization has both positive and negative associations. No Third World country has achieved absolute success in decentralization. The experience of decentralization has been assorted, bringing successes as well as failures. Complete delegation of power to lower levels of the administrative structure has never been feasible in

Third World countries. For a numerous reasons including the desire to retain administrative and political control over the whole geographical area of the nation, central governments, in their policies of decentralization, have always kept a large degree of power. Policymakers and leaders strongly backed by the central bureaucrats who tend to favour partial decentralization of development administration. At state level, it is difficult for decentralization policies to break through the traditional political and social structures which have historically benefitted the rich, the powerful and the influential.[44]

Issues that impose limitations on the contribution of democratic decentralization to development, improved governance and social justice are:

Democratic Decentralization Fails to Work Well generally: Unfortunately, it is repeatedly fails to work well. Failures frequently happen since elected bodies at lower level have not been given passable powers of resources because accountability mechanisms are weak. If any of these three essentials is entirely missing, the system will fail ultimately.[45]

Democratic Decentralization and Poverty Reduction: Decentralized systems can aid to trim down the poverty that arises from inequalities between regions or localities – as it tends to make available all grounds with reasonable representation and resources. But It is more difficult for democratic decentralization to reduce poverty, because it entails the creation of political grounds at lower levels within which existing patterns of social relations (including inequalities) apparent themselves. This sometimes results in elite capture of new decentralized bodies. It also implies that decentralization's brunt on this type of poverty is thus frequently neutral. It may even strengthen local inequalities in cases where it entails the transfer of powers to local grounds where discriminations not in favor of poor, excluded groups are stronger than at higher levels.[46]

The Problem of 'Long-Term Planning from Below': Elected members of councils frequently fill out forms containing fundamentally illusory 'plans' to persuade bureaucrats, without any intention of following them. This 'limitation' is not, though, a solemn problem. It is actually not a bad thing that the technocrats' ideal of an enduring plan is sabotaged. Elected representatives have good democratic reasons for this. They do not desire their hands tied years in advance of who knows what – a drought, a flood, an outbreak of disease, or even a change in popular preferences.[47]

Conclusion:

A substantial literature on rural decentralization in India indicates that the reflective social divisions offered in rural India are the biggest blockage to comprehensive and poverty reducing rural decentralization. At this time, decentralization efforts tackle this issue only through reservations and by targeting programs. Neither measure appears presently to be predominantly helpful in terms of improving opportunities for poor and susceptible people, particularly women and tribals, to meet their own social and economic development objectives. The two-state study reported in this segment took a pragmatic snapshot of the relations between social structure and political contribution and found gender, landlessness and ethnic origin to be factors of exclusion but caste and size of landholdings not to be still. As importantly, the study acknowledged education and admittance to information as two factors which have the most significant attributes determining a person's inclusion in Gram Panchayat business. Additionally to this it was apparent that the returns to point in time invested in the Panchayat are very limited for poorer people – Gram Panchayats have a small number of funds, there is slight opportunity to settle on how those funds are allocated, mechanisms of responsibility are non-functional and, as yet, the GPs have little sway over the administration or line departments' quality of service.

In India decentralization is the connecting factor for sector interventions with convergence approaches for sustainable development especially in the rural areas. The necessary pre-condition for decentralization is to correlate the financial devolution and effective participation to strengthen the PRIs. However, various factors such as disinclination to drum up revenue, lack of role clarity between tiers, staff support, unviable administrative area, creation of parallel channels of flow of funds are the factors for eroding the autonomy of the panchayats.

India represents a contradiction, where, high growth rates have significantly increased wealth while on the other no enhancement in the quality of service delivery, particularly for the poor and in isolated and inaccessible areas. The existing mechanism involved in the accomplishment of the delivery of services is unproductive, in terms of competence. These problems are not well addressed. Consequently they are too centralized, fragmented in concept as in implementation, inadequately responsive to varying local needs or answerable to ensure efficient service delivery. In rural background, decentralization might perk up governance and to some point welfare but it can also be unfavorable to other aspects as well so it should be taken care of.

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ANALYSING SOCIAL NEEDS AND SATISFACTORY LEVEL ON LIBRARY AND INFORMATION MANAGEMENT RECRUITMENT AT A MEKONG DELTA UNIVERSITY

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Abstract: *This study is aimed at presenting social needs and satisfactory level on Library and Information Management admission and enrollment at Can Tho University, Vietnam from 2005 to 2018. The study was conducted by quantitative approach and based on secondary data provided by Department of Academic Affairs through 14 years of university entrance exams and admission. Findings reveal that Can Tho University meets 40% of the society's demands in the entrance examination period (2005-1014) and only 30.2% at the admission stage (2015-2018). In the years 2006-2008, provinces such as Ca Mau, Hau Giang, and Vinh Long had a higher rate of successful candidates than that in other provinces in the Mekong Delta region and the number of female candidates is always at a much higher level than male candidates. Findings are necessary for not only the enrollment of Library and Information Management at Can Tho University in particular but also for other universities worldly in term of input evaluation in general. Implications from this study are presented with regard to making changes of admission quota.*

Keywords: *admission quota, enrollment, library and information management, recruitment, social needs*

Introduction

In the era of innovation and integration, every industry in Vietnam requires abundant human resources of high quality. Library and Information sector is not an exception because it is indispensable to have qualified staff to develop a long-term and sustainable library and information career. In 2005, Can Tho University conducted Library and Information Management training program to educate librarians and information specialists to meet the needs of society timely. It has been 14 years since it was officially put into operation, this training program has received many applications for entrance examination and admission. However, up to now, there has not been any research on the needs and the satisfactory level of this major through annual enrollment. This will inadvertently lose the overall view of the major's "supply" - "demand" level, which will not appropriately adjust, change admission quota, directly affect to the professional development of the major. Therefore, it is necessary to conduct a study to concretize social needs and satisfactory level of the major. The comparison of the number of candidates to register for the entrance exam, to be successful and to study officially every year will be of great significance. Not only does it make it easier to grasp the demands and satisfactory level of the society, this study will also be a firm foundation to formulate new proposal to help the university board have feasible plans and make changes of admission quota in accordance with the needs of high school students.

This study is expected to benefit many parties. Firstly, high school students who are about to enter university will have a reliable source of information about the admission quota of the major, number of enrollments, and ratio of application success each year in order to decide if they should enroll their major. Secondly, the study will help the university and its Library and Information Management sector in particular articulate their goals and objectives to accomplish their missions. Moreover, they will have plans and possible changes to adjust their quota for the enrollments of this major in coming years so as to best meet the aspirations of high school students. Thus, it is possible to become reference source for other universities and colleges worldwide in terms of input admission and evaluation.

Literature Review

Every educational system in the world has its own way to recruit qualified students to school, college or university. In Western countries such as the United States, universities and colleges select their native students based on many criteria such as scores of standardised tests. They include the Scholastic Achievement Test (SAT)– testing English and Mathematics, the American College Test (ACT) – testing English, Mathematics, Reading Comprehensions and Science, academic performance in high schools (GPA and transcripts), essays, recommendations, and any additional evidence about special talents or student experiences. The United States has 3,000 universities and 1,700 community colleges, which can receive over 4 million students annually. The number of high school graduates every year is about 3.3 million (1% of the population). In fact, the US universities accept all native students and receive about 100 thousand non-native students yearly (Tran, 2015) approximately 70 percent of all international students (Choudaha, 2015). To be admitted, the international students have to sit in the standardised admission tests such as GRE, GMAT and SAT as well as English language tests namely TOEFL and IELTS. Majority of successful candidates to universities and colleges are from big cities and suburban areas. Therefore, many counties have privilege policies to attract more candidates from distant and rural regions. For example, top universities in Georgia such as Georgia Institution of Technology, Emory University, and University of Georgia seek more undergraduate students from rural areas. This decision has been made because only 4.8; 8.1 and 12.2 percent of these respective university populations are from rural counties in the 2017 academic year (Stirgus, 2018). In Latin American countries, the gross enrollment ratios decrease from 84 percent in Chile, 80 percent in Argentina to 46 percent in Brazil in 2013 (Gayardon, 2017). Different from other South American countries, Argentina has conducted an easy-to-enter mechanism into university. Rabossi (2013, p. 23) stated “During the presidency of Juan Domingo Perón (1946–1955), Argentina implemented an open-admissions policy for all public universities. All aspirants holding a secondary degree were admitted”. In 2010, this country enrolled 79.5% high school students to higher education and each university is free to determine its own admissions process. In France, students must take the only exam to graduate from high school and enroll in university and college, called the Baccalaureate. Students must achieve a minimum of 10/20 points (averaging the points of subjects). If they score only 8-9/ 20, they will have to retake the exam or an oral exam later. If the students gain below 8/20, they must re-study (Le, 2018). In Turkey, colleges and universities recruit their students based on the scores of the Transition to Higher Education Examination (YGS) in Turkish. This exam paper consists of 40 questions in literature, 40 in social sciences, 40 in mathematics and 40 in science (Celik & Koc, 2015). As an Asian country, Armenia has around 3 million inhabitants. The gross enrollment ratio in tertiary education is 44.31 percent (Gharibyan, 2017). Likewise, Iranian public universities recruit only 10 percent of high school students every year (Kamyab, 2015) and Ethiopian gross enrollment ratio is 10.2 percent (Woldegiyorgis, 2017). Similarly, criteria to select qualified students to enter universities in Iran are known as the cumulative grade-point average (GPA) of the final three years of high school, interviews, essay writing, and aptitude tests. Quite different from these countries, high growth rates have seen tertiary enrollments in Mongolia increase dramatically from 14 percent in 1990s to 68 percent in 2015 (Loo, 2017).

In South-East Asian countries, all qualified students are selected by a uniform national university entrance examination. The ratio of gross enrollment is different from country to country. For example, it is only 10 percent of high school students in Myanmar present in universities and colleges while this ratio reaches 87 percent in Singapore, Thailand (50%), Malaysia (37%), and Indonesia (32%), and Myanmar, Cambodia, and Laos are all under 20 percent (Altbach, 2017). More attentively, Chinese educational system has recently reformed following American style. Equivalent to the SAT or ACT tests, students in China have to sit in the standardized test scores in Mathematics, Chinese Language, and English plus three elective subjects. The learning process in high school is assessed by standardized tests after completing each course. All courses included in the general education program are counted, while in the old way, the new educational system exam covers only a few subjects. The new approach will show a more comprehensive picture of the learning process, just like the GPA average in the US system. However, instead of essays and letters of recommendation as in the US system, China's reforming system takes into account the " assessment of comprehensive capacity" - an important set of records on activities, demonstrating moral qualities (love of the Party, patriotism, ideals, honesty and reliability, kindness and friendliness, responsibility, understanding of law and discipline), learning counselling, mental and physical health, aptitude/ artistic talents, level of engagement with the community and society (Ly Nga & Tran, 2015).

Quite different from these mentioned countries, Vietnam responds to meeting the students' higher education study based on entrance examinations or selection of qualified students from top down to definite admission quota. Currently, Vietnam has 400 public universities receiving about 400,000 students and 20 percent private institutes with 15 percent of high school students' enrollment annually (Nguyen, 2016). The number of high school graduates every year is about one million (1.1% of the population). Consequently, about 600,000 students could not continue to higher education after graduating from their high school (Tran, 2015). Vietnamese government has issued various documents and guidelines on university examinations with different form of admissions through period of time. In particular, before 1970, candidates graduated from high schools did not take university exams. Instead, they were considered for admission based on their background. From 1970 to 1980, candidates participated in the local university entrance exams organised by the Ministry of Education and Training (MoET). Candidates were assigned to universities when they were admitted. From 1980 to 1990, high school graduation exam and university exam were separated. Candidates only register for only one university. With university entrance exam, qualified students for each major were selected based on scores of each block of academic subjects. For example, block A is the combination of Maths - Physics – Chemistry, block B with Maths – Chemistry – Biology, block C with Literature - History – Geography, block D with Literature – Maths – Foreign language, and so on. From 1990 to 2001, Vietnam applied a high school graduation exam, 02 university exams and 01 college exam. Each university makes its own examination based on the guidelines of the MoET. From 2002 to 2014, the MoET organized the national exam for all high school students. This exam was known with 3 common criteria: the same exam questions, the same examination dates and periods, and shared the national exam results. During this time, the MoET organized one high school graduation exam, one university exam consists of two phases for different exam blocks, and one college exam. Each university uses the exam results of the Ministry to recruit students. Also indicated from 2014, the MoET used “floor marks” (minimum entrance exam points) to indicate the required points in the number of admission marks. This means that only students with their exam scores equal or higher than “floor marks” will officially be considered for selection. From 2015 to the present, the MoET has applied the form of admission to universities and colleges based on the results of high school graduation exam according to Circular No. 02/2015/TT-BGDĐT dated 26/5/2015. The MoET conducts exams with 8 subjects such as Maths, Literature, History, Geography, Physics, Chemistry, Biology, Foreign languages. Universities and colleges use scores according to the exam block to select qualified students. Since 2017, Vietnamese universities and colleges have possessed their autonomy and self-responsibility in enrollment (Pham, 2014). Most recently, Circular No. 06/2018/TT-BGDĐT of MoET was issued on February 28, 2018 to regulate the determination of admission quota for intermediate and college levels on teacher training disciplines, bachelor, master and doctoral qualifications. The Circular specifies the number of enrollments calculated according to the number of permanent teachers, physical facilities and equipment; and market demand and socio-economic development needs (MoET, 2018). Currently, the proportion of tertiary enrollments of the private higher education sector is about 10 percent. With this new Circular, it proposes that this ratio be 40 percent by 2020. Furthermore, student enrollments of public universities and colleges will be three to four times larger than those at present (Hayden & Lam, 2006).

Methodology

This study was conducted using quantitative research method based on statistics of registrations and enrollments at Can Tho University from 2005 to 2018. Raw data was provided by Can Tho University's website and the Department of Academic Affairs. Statistical data include names, hometowns, gender and total scores of the candidates. Then, data was aggregated into the number of students sitting in the exam, the admission quota, the number of students enrolled and the number of male-female students admitted each year. In the following step, data was put into Excel to compare the difference by gender, hometown and school year. Because there has been a change in enrollment form (admissions instead of entrance examinations), the comparison method was also different. Quantitative data was analysed by percentage of enrollment, percentage of admission and admitted ratio by gender. The results of the research will be the basis and premise for the assessment of the needs and the satisfactory level in the enrollment of Library and Information Management. Thereby the appropriate changes and supplements will be formed to meet the academic needs of the society.

Research Findings

Data of 14 years of registrations and enrollments on Library and Information Management was analysed by gender, hometown and the satisfactory level. Results were shown into 2 phases (2005-2014 and 2015-2018). It is because there has been a change in the form of university admissions since 2015. In particular, based on Circular No. 02/2015 / TT-BGDĐT of the Ministry of Education and Training on promulgating regulations on national high school examination and criteria to graduate, high school students use the results of the National High School graduation exam to register into universities and colleges instead of sitting in two separate exams.

Entrance Exam Period (2005 - 2014)

Data of Table 1 shows that the number of candidates preferring Library and Information Management as their major varies from year to year. In average, there are 200 candidates a year. However, the first year of entrance examination period (in 2005) was known with the highest number of registration with 462 candidates. The lowest number in 2010 was only 93 candidates. The total number of candidates from 2005 to 2014 was 1,992 contestants.

Data in Table 1 also indicates that within 10 years of applying entrance examination, aspirations of high school students are higher than those of the major. In 2012, the highest satisfactory level (132 students) with 86.8% was due to the relatively low number of registrations (152 candidates). The year that met the lowest demand was 2005 with 13% due to the highest number of registered candidates (462 candidates). On average, the satisfactory level of the major is about 40%, which is at a relative level. The satisfactory level tends to decrease significantly since 2010 (from 83.9% to 36.5% in 2011, from 86.8% in 2012 to 32.8% and 34.3% in 2013 and 2014 respectively) with the consistent quota of 60 throughout the years to come. In 2009, the number of successful candidates (42 students) was lower than the quota (60). This proves that the demand of society and high school students has increased significantly and the major could not meet timely.

In addition, the number of students enrolled in Library and Information Management from 2005 to 2014 has always changed over the years. The year with the highest number of students enrolling was in 2010 with 77 students compared to the successful admission was 78 (with 97.8%). Ranking second in terms of enrollment was in the year 2006 with 60 students out of 66 admissions (with 90.9%). The third place was in the year 2008 with 38 students out of 42 admissions (with 90.5%). The lowest enrollment was in the year 2014 with 53 students out of 105 admitted students (with 50.5%). In general, the number of students enrolling is always lower than the number of candidates admitted. This proves that in terms of enrollment, the major always meet the candidate's needs of higher education.

In terms of gender, 10 years of entrance examination has been always seen that the number of successful female candidates (520 students) was nearly 5 times higher than that of male candidates (115 students). More specifically, the number of successful female candidates reached to 86.7% (52 students per year on average). Meanwhile, the number of male candidates was 13.3% (12 students per year on average). The highest number of male candidates was 20 in the year 2013, the lowest was 5 in the year 2007 and 2008. The highest number of female candidates was in the year 2008 with 57 students, the second highest was 47 in the year 2007, and the lowest was in the year 2009 with 32 ones.

Year	Candidates	Quota		Admission		Enrollment		Male		Female	
		n	%	n	%	n	%	n	%	n	%
2005	462	**40**	**8.7**	**60**	**13.0**	49	81.6	12	24.5	37	75.5
2006	127	60	47.2	66	52.0	**60**	**90.9**	8	13.3	52	86.7
2007	144	70	48.6	72	50.0	52	72.2	**5**	9.6	**47**	90.4

2008	121	70	57.9	79	65.3	62	78.5	**5**	8.1	**57**	91.9
2009	117	60	51.3	**42**	**35.9**	**38**	**90.5**	6	15.8	**32**	84.2
2010	93	**60**	**64.5**	78	83.9	**77**	**98.7**	12	15.6	65	84.4
2011	208	60	34.5	76	36.5	67	88.1	12	17.9	55	82.1
2012	152	60	45.5	**132**	**86.8**	103	78.0	25	24.3	78	75.7
2013	262	60	26.9	86	32.8	73	84.9	**20**	27.4	53	72.6
2014	306	**60**	**22.2**	**105**	**34.3**	**53**	**50.5**	10	17.0	44	83.0
Total	**1.992**	**600**		**796**		**634**		**115**		**520**	
Average	**200**	**60**	**30.0**	**80**	**40.0**	**64**	**80.0**	**12**	**13.3**	**52**	**86.7**

Table 1 Entrance Exam Period (2005-2014)
(Source: Department of Academic Affairs, Can Tho University)

Admission Period (2015 - 2018)

As mentioned above, starting from 2015, the form of enrollment has changed so the candidates will submit their application for admission after obtaining the results of the National High School Exam. According to data from Table 2, the year 2018 had the highest number of successful candidates, 140 candidates and the year with the lowest number of candidates was 2017 with 73 candidates. The total number of successful candidates from 2015 until now is 315 candidates.

Regarding gender, similar to the entrance examination period, the successful female candidates were with a larger number than male candidates. The highest number of female candidates was in the year 2018 with 77 candidates, the lowest was in the year 2017 with 40 candidates. In 2017, the highest number of male candidates was 20 and the lowest was 13 candidates in 2018.

Regarding the quota of the major, admission quota of this period has increased relative to that of the entrance examination period with an average of 78 quota per year. With this quota, the major only meets 24.8% of the society's needs. In terms of matriculation results, the year with the highest percentage of matriculation was in 2016. There were 86 students selected compared to 142 candidates registered for admission, meeting 60.6% of the society's needs. The year 2017 was considered as the year with the lowest satisfactory level of 73 students with 24.4%. In 2018, selection quota of the major was 80 candidates while 140 students were admitted. However, because the number of registrations was too high (509 candidates), although the university has increased the selection quota of 60 more students, the satisfactory level was only with 27.5%. In terms of enrollment results, the year with the highest number of students enrolling was in 2015 with 79 students compared to 80 students matriculated (96.3%). In contrast, the lowest number of students enrolled in this major out of 4 years of university admission was in 2018 with 90 students compared to 140 students, reaching 64.3%. In general, in the stage of admission to university, this major satisfied only 30.2% of the demand of the society. This satisfactory rate decreased by nearly 10% compared to the entrance examination period of 40%.

Year	Registration	Quota		Admission		Enrollment	
		n	%	n	%	n	%
2015	310	80	25.8	82	26.5	**79**	**96.3**
2016	142	**70**	**49.3**	**86**	**60.6**	64	74.4
2017	299	80	26.8	**73**	**24.4**	63	86.3
2018	509	**80**	**15.7**	140	27.5	**90**	**64.3**
Average	**315**	**78**	**24.8**	**95**	**30.2**	**74**	**77.9**

Table 2 Admission Period (2015-2018)
(Source: Department of Academic Affairs, Can Tho University)

In general, through both phases of enrollment (entrance exam and admission), the admission quota of Library and Information Management sector always fluctuates in the range of 60 - 80. Particularly, selection quota of candidates in the year 2005 was only 40. The number of students enrolled in this major is always stable over the years and tends to be increased. That shows the increasing demand of society. Meanwhile, the satisfactory level is decreasing. On average, the annual satisfactory level in the entrance exam period is 40% and the ratio of the admission stage is only 30.2%. The number of male and female students is also relatively large in the entrance exam period. The ratio of male candidates is always 5 times lower than the number of female candidates. This issue needs to be considered. Attracting the attention and interest of male students should be promoted to balance the number of candidates as well as official students.

Candidates by hometown

Data of the candidates' hometowns in 03 years 2006, 2007 and 2008 were also analysed. According to the figures in Table 3, the candidates mainly come from all 13 provinces in the Mekong Delta and a few come from the central provinces of the country. Of the 784 candidates from the Mekong Delta region, contestants from Can Tho City (the biggest city in the Mekong Delta) always accounted for the highest number of 79 candidates. Next is the contestant from Vinh Long with 67 contestants, Hau Giang with 45 candidates and Ca Mau with 34 candidates. The provinces with the lowest number of candidates are Bac Lieu (8 candidates) and Long An (7 candidates). Thus, the neighbouring provinces of Can Tho city always score the highest number of contestants because of the short travel distance. In particular, this major has also attracted candidates from 3 central provinces. That is a male contestant who came from Binh Duong in 2007; Dak Nong and Quang Tri each has 1 female contestant in 2008. In addition, the number of male and female is also different. Specifically, the highest number of female candidates from Can Tho is 62 students. The lowest is Bac Lieu and Long An with the number of female candidates is 7 and 6 respectively. The province has the highest number of male candidates is Can Tho with 17 candidates. In general, regardless of the province, the number of female is always higher than the number of male candidates. This finding re-affirms that high school students from big cities and suburban regions get more opportunities to achieve higher education than those from rural and distant ones.

Table 3 Candidates by hometown

Province	2006			2007			2008			Total
	n	Male	Female	n	Male	Female	n	Male	Female	
An Giang	5	1	4	3	1	2	6	0	6	14
Bac Lieu	**3**	**0**	**3**	**3**	**1**	**2**	**2**	**0**	**2**	**8**
Ben Tre	5	1	4	8	2	6	7	1	6	20
Ca Mau	**14**	**0**	**14**	**14**	**0**	**14**	6	0	6	**34**
Can Tho City	**26**	**10**	**16**	**36**	**6**	**30**	**17**	**1**	**16**	**79**
Dong Thap	8	0	8	8	1	7	10	1	9	26
Hau Giang	**14**	**1**	**13**	**12**	**2**	**10**	**19**	**7**	**12**	**45**
Kien Giang	5	0	5	9	0	9	9	2	7	23
Long An	**3**	**0**	**3**	**4**	**1**	**3**				**7**
Soc Trang	10	1	9	8	0	8	10	1	9	28
Tiền Giang	11	1	10	4	1	3	5	0	5	20
Tra Vinh	6	1	5	8	2	6	4	2	2	18
Vinh Long	**17**	**4**	**13**	**26**	**5**	**21**	**24**	**7**	**17**	**67**
Binh Duong				1	1	0				1
Dak Nong							1	0	1	1
Quang Tri							1	0	1	1
Total	**127**	**20**	**107**	**144**	**23**	**121**	**121**	**22**	**99**	**784**

(Source: Department of Academic Affairs, Can Tho University)

These research findings help the Department of Library and Information Management and Can Tho University to identify and satisfy the actual social needs on higher education. Based on the social needs and satisfactory level of each year, the university may re-consider the admission quota so as to meet the increasing aspirations of the high school students. Universities and colleges should create more opportunities for high school students who want to be well-educated citizens of the nation.

Conclusion and suggestions

Today, choosing the appropriate discipline plays a very important role for career development. To choose the right school, the right career, candidates need appropriate advice as well as complete and reliable source of information to have the most comprehensive view of their interested majors. Effective consultancy for high school students helps to choose the right university and the right major in accordance with their aspirations, interests, learning capacities and the demands for human resources of society. With the demand of social development in the renovation period, competition in enrollment also became more challenges. Can Tho University is no exception. Enrollment is very important and requires very high qualified candidates. Library and Information Management sector of Can Tho University with 19 years of operation has been constantly developing and getting more and more attention from the community. This research is expected to contribute to the major in particular and Can Tho University in general to identify social demands and satisfactory level of enrollment. Thereby, it helps the major to have timely and innovative plans and orientations suitable to students' study demands.

Possible suggestions

Library and Information Management sector and Can Tho University should try to apply suitable policies to attract candidates in order to reduce the disparity in sex imbalance. It is possible to consider the difference in enrollment. In addition, when conducting propaganda, counselling enrollment to high schools, they should strengthen and pay more attention in promoting the image of the major to attract more male students' attention. A number of admission quota and enrollment methods to create conditions for candidates such as applying many privilege policies, scholarship supports for students is another way for the major to be more interested. Another issue that the major should give priority to consider is the adjustment of selection quota. Based on the research data and analytical results, it can be seen that the number of candidates who wish to enter this major is always high, and much higher than the limited selection quota. Therefore, the major and the school should have a plan to increase its quota so as to meet the aspirations of high school students as well as the society, avoiding lack of supply for a long time.

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INVESTIGATING THE SHORT-RUN AND LONG-RUN DYNAMICS OF THE MONEY DEMAND IN THE UK USING VECM WITH THE INCLUSION OF FINANCIAL INNOVATIONS

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Abstract: *This paper investigates the short-run and the long-run behaviour of money demand in the UK between 1990 and 2016 using Vector Error Correction Model (VECM). We chose this model due to endogenous assumption and the co-integrating behaviour of variables in the model. According to the findings of this study, there exists a long run cointegration relationship between the demand for money and the dependent variables, namely real GDP, real interest rate, and the sum of the number of direct credits and direct debit (TD) as proxy for financial innovations. The disparity between the value of money demand in period (t-1) and its long run equilibrium value is corrected by the estimated magnitude of the speed of adjustment. However, it was found to be statistically insignificant and carries a positive sign.*

Keywords: *UK, financial innovation, payment technologies, cointegration, money demand, error correction*

Introduction

The improvement in information and telecommunication technology especially in the last two decades has provided opportunity for alternative payment systems that in turn reduced the emphasis on cash as a major payment channel. Huge effort has been made to empirically investigate how emerging alternative payment systems have affected the currency demand.

The function of the money demand is justifiably considered to be among the central behavioural relationships in macroeconomic theory. However, changes in the structure of the financial sector can dispassionately change the reliability of monetary aggregates measures, and therefore the efficiency of the monetary policy. The reason for this is the presence of financial innovations that introduce an additional element of uncertainty to the economic environment in which central bank operates. Financial innovations are useful element in forecasting the short-run money demand. Examining the relation between demand for money and its determinants in general and the appropriate specification of the relationship between the long run theory and the short-run dynamics has long been perceived as a prerequisite for the use of monetary aggregates in the conduct of monetary policy.

The purpose of this study is investigate the cointegrating property and short-run and long-run dynamics of money demand in the UK using the method of vector error correction model (VECM). In doing so, the conventional money demand function is enriched with an additional variable (TD) to account for the effects of financial innovations on this money demand to avoid misspecification. The M2 monetary aggregate will be used and it is measured in real terms to represent money demand which is the dependent variable. The independent variables include real GDP as the scale variable along with the interest rate (IR), the real GDP and the number of direct credits and direct debits altogether (TD).

The rest of this paper is organized as follows; Section 2 provides a literature review; Section 3 discusses the research model and explains the methodology Section 4 discusses estimation pertaining to the cointegration test and the vector error correction model followed by estimation results and section 5 concludes the paper.

Literature Review

A large body of literature exists regarding empirical investigations of the demand for money. Although the study of the demand for money is substantial on its own right, interest in the demand for money became huge as economists seek to investigate if financial reforms and innovations have adversely affected the stability of the demand for money. Drake and Chrystal (1994) found a stable money demand using weighted monetary aggregates for the UK. Hafer and Jansen (1991) revealed a long-run cointegrated money demand for the USA. Miyao (1996) investigates the case of Japan and come to the conclusion that the data do not support the stability of money demand in Japan. Bahmani-Oskooee (2001) show that M2 in Japan is cointegrated with the demand for money and the relationship is stable as well. Padhan (2011) study Indian data for the period 1996Q2-2009Q2, and find a long run cointegration relationship between money demand and its determinants using a number of monetary aggregates. Achsani (2010) investigate the M2 demand for money for the case of Indonesia and reach the same result. Some other money demand researches were also carried for African countries. A study of the Kenyan case by Adam (1992), for example, reveals the existence of a long run cointegrating relationship between a number of monetary aggregates and the arguments in money demand function. Oluwole and Olugbenga (2007) also confirm the existence of an M2 money demand function for Nigeria that is stable. Using quarterly data for the period 1995-2007, Awad (2010) studied the money demand function for Egypt and it was found to be unstable. The majority of the studies on money demand support the existence of a long run cointegration relationship for money demand that is largely stable. Ahmed Y. Abdulkheir (2013) investigate the cointegrating property of money demand in Saudi Arabia using annual data for the period 1987-2009 and applies the vector error correction model (VECM) technique. They conclude that a long run cointegration relation exists between the demand for money (M2) and its explanatory variables, namely real GDP, the interest rate, the real exchange rate and the inflation rate.

Methodology

Theoretical Approach

There are different money demand theories. Each of these theories is based on different ideas and suggests different theoretical hypotheses that can be put to test. Despite differences, however, there are common elements in these theories. One of the most important of these common elements is that they express a relationship between the quantity of money demanded and some variables that are the main determinants of the level of economic activity. The general form of the theory of money demand can be represented as below:

$$\frac{M_t}{P_t} = \Phi(R_t, Y_t)$$

where M_t is the demand of nominal money balances, P_t is the price index that is used to convert nominal balances to real balances, Y_t is the scale variable relating to activity in the real sector of the economy (here, GDP as the best proxy for such a variable), and R_t is the opportunity cost of holding money (here, the interest rate as the best proxy). We start the empirical estimation of money demand functions with introducing the long-run, log linear function that is of the form

$$\text{Log}\left(\frac{M_t^*}{P_t}\right) = \alpha + \beta_1 \log Y_t + \beta_2 R_t + \varepsilon_t$$

Desired stock of nominal money is denoted by M^*, P is the price index that we use to convert nominal balances to real balances, Y is the scale variable, and R is the opportunity cost variable. The conventional theory of money demand is misspecified due to ignoring the effects of financial innovation. That why, we include the sum of the number of direct credits and direct debits (TD) to proxy the impact of financial innovation on money demand.

The Empirical Model

In estimating the effect of financial innovation (technology payments) proxied by the number of direct credits and direct debits (TD) on the demand for money, we estimate a semi log-linear specification of the form:

$$\text{Log MD} = \beta_0 + \beta_1 \text{Log GDP} + \beta_2 \text{ IR} + \beta_3 \text{Log (TD)} + e_t$$

Conventional Demand for Money Function mentioned above is the basis for this specification. We use a traditional specification of the conventional demand for money, where MD denotes currency in circulation, GDP denotes real gross domestic product, IR is the interest rate, TD is the sum of the number of direct credits and direct debits, and e_t is the error term. We then estimate a demand for money in the UK during 1990 - 2016. Data for MD, GDP and IR was collected from the official website of the World Bank and data for the number of direct credits and direct debits was obtained from “paymentsUK”.

Estimation

Unit root tests show that these series are non-stationary in levels, but become stationary after first differencing.

Table 1: Unit Root Tests (Augmented Dickey-Fuller Test Statistic)

Variables (Level/First Differenced)	Prob.
LMD	0.9028 / 0.0281
LGDP	0.7918 / 0.0229
IR	0.1927 / 0.0000
LTD	0.8899 / 0.0004

Then, we need to find out if these series are cointegrated. The analysis of long-run cointegrating relationships has received considerable attention in modern analysis. However, before proceeding to cointegration test, we have to select the optimal lag using Akaike information criterion.

Number of lags	Akaike information criterion
1	-1.295108
2	-2.649295

Table 2: Optimal Lag Based on Akaike Information Criterion

We choose the number of lags with corresponding minimum AIC, that is, two. Therefore, we proceed to cointegration test using 2 lags.

Hypothesized No. of CE(s)	Eigenvalue	Trace Statistic	0.05 Critical Value	Prob.**
None *	0.849706	76.30066	47.85613	0.0000
At most 1 *	0.669422	34.60710	29.79707	0.0129
At most 2	0.341704	10.25500	15.49471	0.2616
At most 3	0.046900	1.056782	3.841466	0.3039

Trace test indicates 2 cointegrating eqn(s) at the 0.05 level
* denotes rejection of the hypothesis at the 0.05 level
**MacKinnon-Haug-Michelis (1999) p-values

Unrestricted Cointegration Rank Test (Maximum Eigenvalue)

Hypothesized No. of CE(s)	Eigenvalue	Max-Eigen Statistic	0.05 Critical Value	Prob.**
None *	0.849706	41.69356	27.58434	0.0004
At most 1 *	0.669422	24.35210	21.13162	0.0170
At most 2	0.341704	9.198217	14.26460	0.2700
At most 3	0.046900	1.056782	3.841466	0.3039

Max-eigenvalue test indicates 2 cointegrating eqn(s) at the 0.05 level
* denotes rejection of the hypothesis at the 0.05 level
**MacKinnon-Haug-Michelis (1999) p-values

Table 3: Unrestricted Cointegration Rank Test (Trace and Maximum Eigenvalue)

According to the cointegration test result, there are 2 cointegrating equations or 2 cointegrating vectors. Both of the two tests (Trace Test and Maximum Eigenvalue Test) validate this result. In other words, the variables are cointegrated or they have long run association. Then we obtain the long run coefficients:

Variables	Coefficients	Standard Error
LMD	1.000000	
LGDP	-3.017919	0.03616
IR	-0.057504	0.00343
LTD	-0.044589	0.00292

Table 4: Normalized Cointegrating Coefficients or Long-run Model

The sigh of GDP coefficient is negative unlike we expected. Also, one percent increase in TD units, will causes MD to go down by 4.45 percent. One unit increase in interest rate would decrease MD by 5.75 percent. It is also negative according to the expectation of theory. Estimated coefficients are all statistically significant. Now that the cointegration has been detected, there exists long-term equilibrium relationships between variables, therefore, we can apply VECM to evaluate short-run properties of the cointegrated series. Based on these result (showing that the variables are cointegrated), we can run VECM as below:

Cointegrating Eq:	CointEq1	CointEq2		
LMD(-1)	1.000000	0.000000		
LGDP(-1)	0.000000	1.000000		
IR(-1)	1.845451 (0.52499) [3.51523]	0.630552 (0.17431) [3.61750]		
LTD(-1)	1.811020 (0.39360) [4.60118]	0.614864 (0.13068) [4.70502]		
C	-61.57001	-39.65508		
Error Correction:	**D(LMD)**	**D(LGDP)**	**D(IR)**	**D(LTD)**
CointEq1	0.227202 (0.31600) [0.71898]	0.070976 (0.17428) [0.40725]	62.29406 (13.1599) [4.73364]	-1.380911 (8.06991) [-0.17112]
CointEq2	-0.727611 (0.94906) [-0.76666]	-0.215556 (0.52341) [-0.41183]	-188.0221 (39.5232) [-4.75726]	4.106844 (24.2365) [0.16945]
D(LMD(-1))	-0.110803 (0.22470) [-0.49311]	-0.052983 (0.12392) [-0.42754]	-34.26783 (9.35762) [-3.66202]	7.722932 (5.73830) [1.34586]
D(LMD(-2))	0.001594 (0.13347) [0.01194]	0.025591 (0.07361) [0.34766]	-17.29167 (5.55820) [-3.11102]	5.942514 (3.40841) [1.74349]
D(LGDP(-1))	3.313364 (1.97316) [1.67921]	1.409343 (1.08821) [1.29510]	357.4903 (82.1715) [4.35054]	-33.68900 (50.3893) [-0.66857]
D(LGDP(-2))	-0.993434 (1.72713) [-0.57519]	-0.973002 (0.95253) [-1.02150]	72.10936 (71.9257) [1.00255]	-98.38983 (44.1064) [-2.23074]
D(IR(-1))	0.028742 (0.01040) [2.76252]	0.000505 (0.00574) [0.08801]	1.734834 (0.43329) [4.00390]	-0.268415 (0.26570) [-1.01022]
D(IR(-2))	0.008587 (0.00593) [1.44799]	0.000701 (0.00327) [0.21438]	0.789165 (0.24697) [3.19534]	-0.183818 (0.15145) [-1.21373]
D(LTD(-1))	-0.017969 (0.01750) [-1.02678]	-0.010881 (0.00965) [-1.12741]	-0.541868 (0.72880) [-0.74351]	-0.942525 (0.44692) [-2.10896]
D(LTD(-2))	-0.000669 (0.00793) [-0.08444]	-0.001688 (0.00437) [-0.38624]	-0.650581 (0.33005) [-1.97118]	0.036655 (0.20239) [0.18111]
C	0.036780 (0.03088) [1.19094]	0.017918 (0.01703) [1.05202]	-5.423578 (1.28611) [-4.21705]	2.515961 (0.78867) [3.19013]

Table 5: Vector Error Correction Estimates: Cointegrating Equations

To know the p-value, we use the system equation:

D(LMD) = C(1)*(LMD(-1) + 1.84545144696*IR(-1) + 1.81101961958*LTD(-1) - 61.5700092503) + C(2)*(LGDP(-1) + 0.630552232788*IR(-1) + 0.614863598438*LTD(-1) - 39.6550821828) + C(3)*D(LMD(-1)) + C(4)*D(LMD(-2)) + C(5)*D(LGDP(-1)) + C(6)*D(LGDP(-2)) + C(7)*D(IR(-1)) + C(8)*D(IR(-2)) + C(9)*D(LTD(-1)) + C(10)*D(LTD(-2)) + C(11)

D(LGDP) = C(12)*(LMD(-1) + 1.84545144696*IR(-1) + 1.81101961958*LTD(-1) - 61.5700092503) + C(13)*(LGDP(-1) + 0.630552232788*IR(-1) + 0.614863598438*LTD(-1) - 39.6550821828) + C(14)*D(LMD(-1)) + C(15)*D(LMD(-2)) + C(16)*D(LGDP(-1)) + C(17)*D(LGDP(-2)) + C(18)*D(IR(-1)) + C(19)*D(IR(-2)) + C(20)*D(LTD(-1)) + C(21)*D(LTD(-2)) + C(22)

D(IR) = C(23)*(LMD(-1) + 1.84545144696*IR(-1) + 1.81101961958*LTD(-1) - 61.5700092503) + C(24)*(LGDP(-1) + 0.630552232788*IR(-1) + 0.614863598438*LTD(-1) - 39.6550821828) + C(25)*D(LMD(-1)) + C(26)*D(LMD(-2)) + C(27)*D(LGDP(-1)) + C(28)*D(LGDP(-2)) + C(29)*D(IR(-1)) + C(30)*D(IR(-2)) + C(31)*D(LTD(-1)) + C(32)*D(LTD(-2)) + C(33)

D(LTD) = C(34)*(LMD(-1) + 1.84545144696*IR(-1) + 1.81101961958*LTD(-1) - 61.5700092503) + C(35)*(LGDP(-1) + 0.630552232788*IR(-1) + 0.614863598438*LTD(-1) - 39.6550821828) + C(36)*D(LMD(-1)) + C(37)*D(LMD(-2)) + C(38)*D(LGDP(-1)) + C(39)*D(LGDP(-2)) + C(40)*D(IR(-1)) + C(41)*D(IR(-2)) + C(42)*D(LTD(-1)) + C(43)*D(LTD(-2)) + C(44)

The first one is our target equation.

D(LMD) = C(1)*(LMD(-1) + 1.84545144696*IR(-1) + 1.81101961958*LTD(-1) - 61.5700092503) + C(2)*(LGDP(-1) + 0.630552232788*IR(-1) + 0.614863598438*LTD(-1) - 39.6550821828) + C(3)*D(LMD(-1)) + C(4)*D(LMD(-2)) + C(5)*D(LGDP(-1)) + C(6)*D(LGDP(-2)) + C(7)*D(IR(-1)) + C(8)*D(IR(-2)) + C(9)*D(LTD(-1)) + C(10)*D(LTD(-2)) + C(11)

We obtain the cointegration equation as below:

LMD(-1) + 1.84545144696*IR(-1) + 1.81101961958*LTD(-1) - 61.5700092503

	Coefficient	Std. Error	t-Statistic	Prob.
C(1)	0.173682	0.291000	0.596845	0.5617
C(2)	-0.565352	0.873055	-0.647557	0.5295
C(3)	-0.079918	0.210755	-0.379199	0.7112
C(4)	0.017384	0.126306	0.137632	0.8928
C(5)	3.051641	1.855107	1.644994	0.1259
C(6)	-1.086525	1.666910	-0.651820	0.5268
C(7)	0.026687	0.009390	2.841981	0.0148
C(8)	0.007665	0.005508	1.391619	0.1893
C(9)	-0.018219	0.016969	-1.073619	0.3041
C(10)	-0.000297	0.007658	-0.038743	0.9697
C(11)	0.041519	0.028717	1.445817	0.1738

Table 6: The Estimated Coefficients of the System Equation

C(1) is the speed of adjustment toward long run equilibrium. It must be significant and negative. This means that the disparity between the value of money demand in period (t-1) and its long run equilibrium value is corrected by as much as (C(1)*100) percent. This means that the deviation of money demand from long run value is corrected in about 1/C(1) years. For this case, however, C(1) is 0.173682 which is neither negative nor significant. Therefore, there is no long run causality running from GDP, IR and TD to MD meaning that these variables do not have influence on MD. Coefficients of GDP(-1), IR(-1), TD(-1) are long-run coefficients and those of D(GDP(-1)), D(GDP(-2)), D(IRE(-1)), D(IRE(-2)), D(TD(-1)), D(TD(-2)) are short-run coefficients. C(7) is the only coefficient that is statistically significant. In the short-run, 1 unit increase in IR results in a 2.66 percent increase in money demand in the following year and 0.7 percent increase in money demand in two years' time. Now, we check if GDP, IRATE and ATM have short run causality.

Test Statistics	Chi-square (Probability)
Null Hypothesis: C(5)=C(6)=0	0.2447
Null Hypothesis: C(7)=C(8)=0	0.0112
Null Hypothesis: C(9)=C(10)=0	0.5608

Table 7: Wald Test

From Chi-square statistics that has 0.2447 probability which is less than 0.05, we cannot reject the null hypothesis meaning that C(5) and C(6) are jointly zero. In other words, there is no short run causality running from GDP to MD. Also, we can repeat the process for IR and we can conclude that there is short run causality running from IR to MD. Finally we do the same Wald test for TD. This time, however, there is no short run causality running from TD to MD. The summary of the analysis can be described as follow: First, there is no long-run causality running from GDP, IR and ATM to MD. Second, there is short term causality running from IR to MD and third, there is no short run causality running from GDP and TD to MD. Finally, we check whether or not our model is free from statistical problems. First, we begin with Serial Correlation Test and will be followed by Heteroskedasticity test, Normality test and Stability test.

F-statistic	1.266129	Prob. F(2,10)	0.3235
Obs*R-squared	4.647362	Prob. Chi-Square(2)	0.0979

Table 8: Breusch-Godfrey Serial Correlation LM Test

According to Breusch-Godfrey Serial Correlation LM Test (Obs*R-squared of 0.0979), we cannot reject null hypothesis and rather, we accept the alternative hypothesis meaning that the model has no serial correlation.

F-statistic	0.891477	Prob. F(12,10)	0.5809
Obs*R-squared	11.88767	Prob. Chi-Square(12)	0.4547
Scaled explained SS	3.086201	Prob. Chi-Square(12)	0.9949

Table 9: Heteroskedasticity Test: Breusch-Pagan-Godfrey

Also, Obs*R-squared of the test above is 0.4547 which clearly indicates that there is no heteroskedasticity.

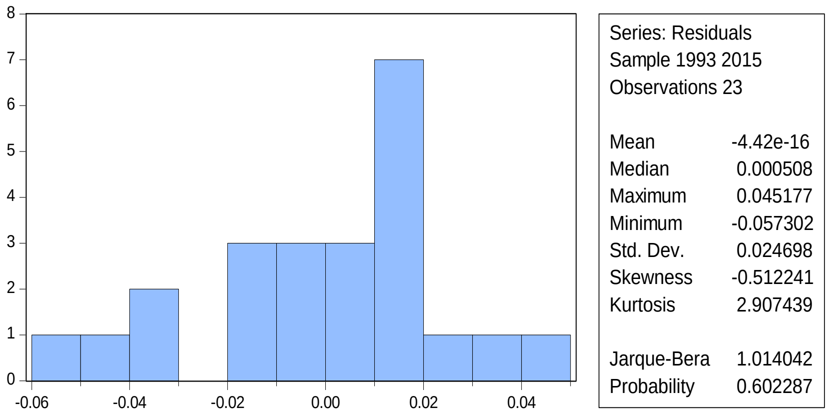

Figure 1: Normality Test

Also, we note that the residuals are normally distributed.

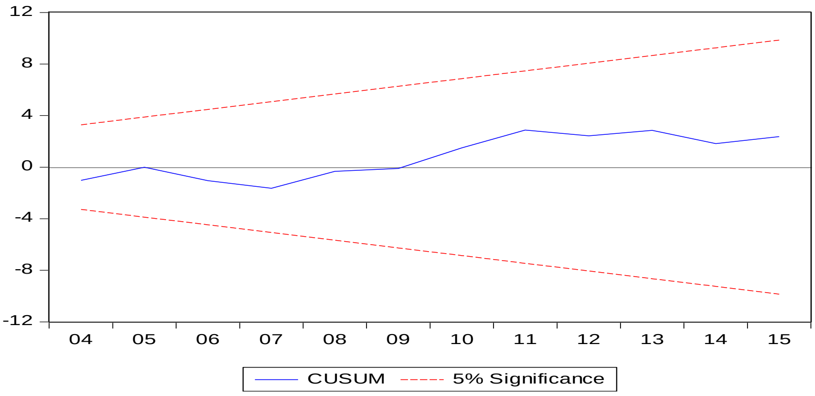

Figure 2: Stability Test (CUSUM Test)

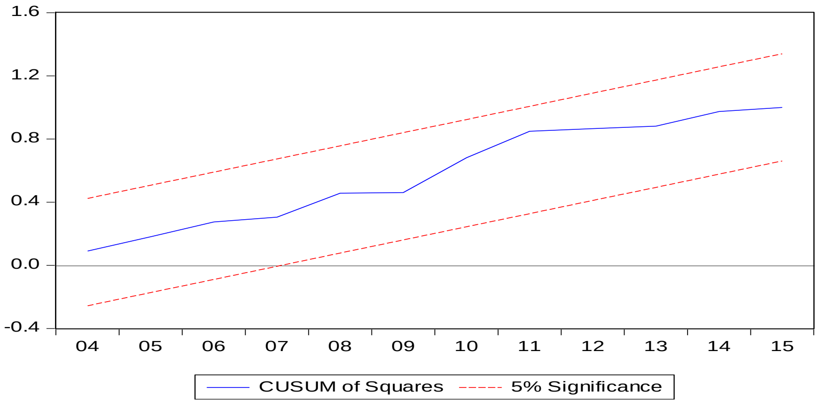

Figure 3: Stability Test (CUSUM of Squares Test)

Figure 2 and Figure 3 clearly indicate that the regression model is stable. Now that we are rest assured that the model is free from statistical problems, we may proceed to the final part of the analysis.

Impulse Response Function

The impulse response function is a shock to a VAR system (either unrestricted VAR or Vector Error Correction). Impulse responses identify the responsiveness of the dependent variables (endogenous variable) in the VAR when a shock is put to the error term such as U1 and U2 in the equations given below. A unique shock is applied to each variable and its effects on the VAR system can be seen. Note the following VAR system:

LMD = $\beta_1 + \beta_2 LGDP_{t-i} + \beta_3 IR_{t-i} + \beta_4 LTD_{t-i} + U_1$

LGDP = $\beta_5 + \beta_6 LMD_{t-i} + \beta_7 IR_{t-i} + \beta_8 LTD_{t-i} + U_2$

IR = $\beta_9 + \beta_{10} LGDP_{t-i} + \beta_{11} LMD_{t-i} + \beta_{12} LTD_{t-i} + U_3$

LTD = $\beta_{13} + \beta_{14} LGDP_{t-i} + \beta_{15} IR_{t-i} + \beta_{16} LMD_{t-i} + U_4$

For example, a change in U_1, will bring a change in LMD. It will change LTD, IR and LGDP during the next period. Therefore, we give a shock to the innovation or residual, that is, $U_1, \ldots, U_4$ of the above VAR model to find out how it affects the whole VAR model. For calculating impulse responses, the ordering of variables is important. Many methods are given for ordering. We have chosen Cholesky dof adjusted that is given in Eviews as default. In our model, we have 4 variables. They are LMD, LGDP. IR and LTD. Here, we give a positive shock of one standard deviation to $U_1, \ldots, U_4$ in the above VAR model to see the response. Here, we have assumed that all of the variables are endogenous. We will investigate the responses into 10 years in the future.

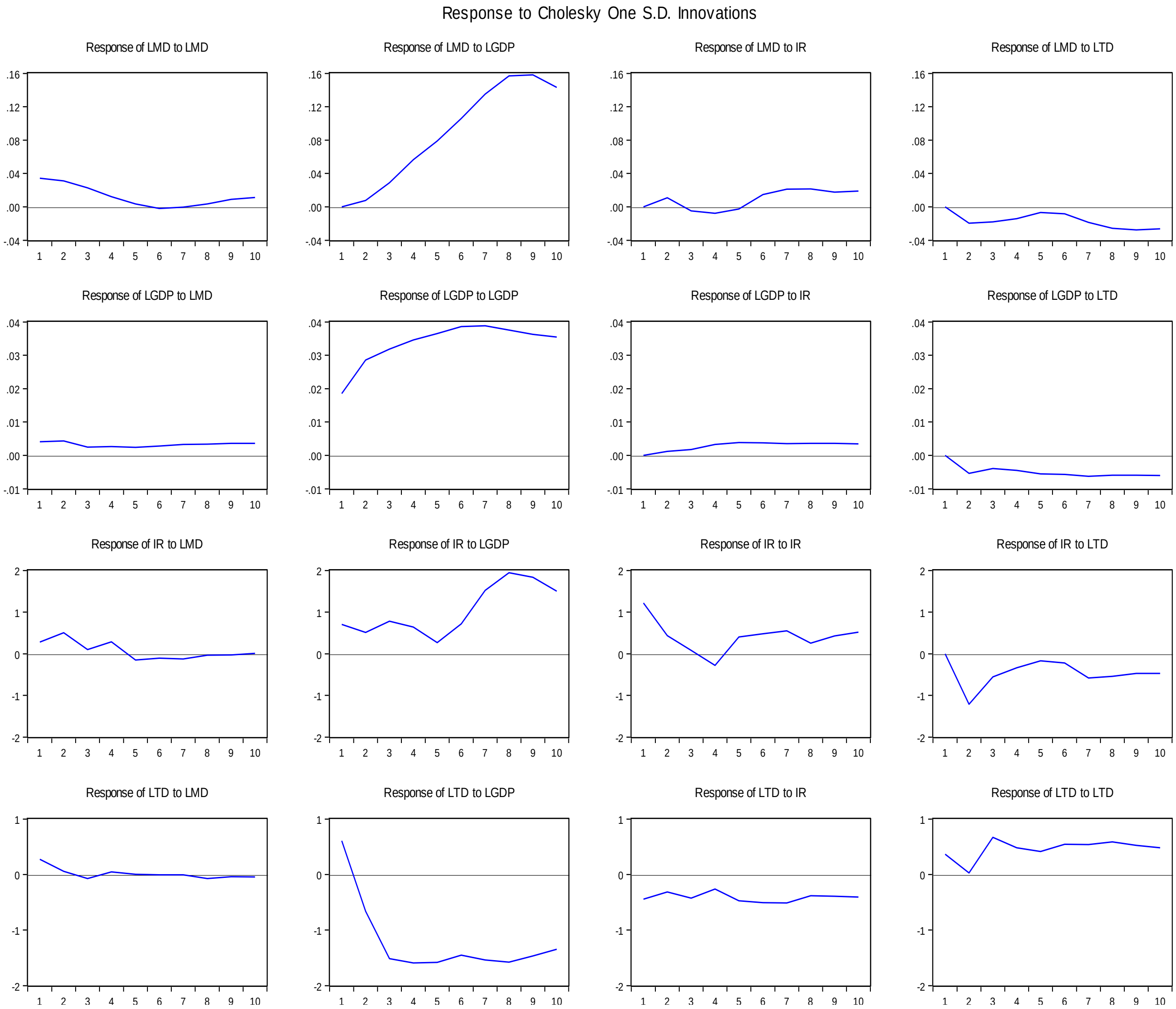

Figure 4: Impulse Response Functions

From these figures, we explain the response of LMD to IR as an example. If I give a positive shock of one standard deviation to IR, we want to see how LMD will respond. The blue line is the response of LMD. As can be seen from the corresponding figure above, first, it goes up a little and show positive response but then it goes down and becomes negative. Then, after about 4 years, it starts to go up again until it reaches the horizontal line that represents zero in magnitude. It continues to rise and remains almost constant positive for the rest of the period.

Conclusion

In this study, we estimated a conventional money demand model (as described above) with currency in circulation (M2) as dependent variable denoted by MD and gross domestic product (GDP, constant 2010 US$), interest rate (IR), the sum of the number of direct credits and direct debits (TD) to take into account for the effects of financial innovation as dependent variables over the period 1961-2013.

In the next step, we applied cointegration method to analysis the long-run relationships among non-stationary variables. The results confirm that MD, GDP, IR and TD are cointegrated and have long run association. In fact, there are two contegrating relationships among variables (including the dependent variable). Also, GDP, IR and ATM coefficients have negative and significant signs. Again, it is confirmed that TD has a negative effect on the demand for real money. In the next stage in the model building process, an error correction model is constructed that involves regressing the first difference of each variable in the cointegration equation onto lagged values of the first differences of all of the variables plus the lagged value of the error-correction terms (that is, the error term from the co integration regression). The VECM incorporates the full (short-run) dynamics of the model. We assume that all the conventional statistical tests of significance are appropriate. The purpose of the VECM is to switch to a short run model and to determine the speed of adjustment from short run equilibrium to the long run equilibrium state. The larger the coefficient of the parameter, the higher the speed of adjustment from the short run to the long run will be. In other words, VECM is cointegration relations built into the specification so that it restricts the long-run behavior of the endogenous variables to converge to their cointegrating relationships while allowing for short-run adjustment dynamics, that is, the deviation from long-run equilibrium is corrected gradually through a series of partial short-run adjustments. The results of this estimation are as follow: 1) The speed of adjustment toward long run equilibrium is 0.173682 (it must be significant and negative), 2) There is not long run causality from GDP, IR and ATM meaning that these variables do not have influence on MD, 3) There is short run causality running from GDP to MD, 4) There is short run causality running from IR to MD, and 5) There is no short run causality running from GDP and TD to MD. In other words, in the short-run, TD does not affect money demand nor does in the long-run.

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PERCEPTIONS OF TEENAGE WOMEN ABOUT EARLY MARRIAGE IN BANGLADESH

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Abstract: *Despite the alarming trend of increased marriage age in many societies, early marriage is still a serious issue and a form of violence against girls. The significant numbers of women being married before the age of 18. The aim of this study was to explore the perceptions of Bangladeshi teenage women about marriage in adolescence. According to the results, although the participants supported arranged marriage, WEM impact on decision making, education, death of a dream and un satisfaction marital life. Given that early marriage is a negative impact, multidimensional approach is necessary to support and empower these disadvantaged women.*

Keywords*: Early Marriage, Decision making, Unwanted Pregnancies, Insufficient Decision Making and Unfulfilled Dreams*

Introduction

The term 'early marriage' refers to both formal marriages and informal unions in which a girl is married before the age of 18 (UNICEF, 2005). Early marriage is extremely prevalent in some regions of the world, particularly in developing countries such as India, Bangladesh, Pakistan, Africa and South East Asia. Considering the frequency of early marriages, Bangladesh ranks the fourth highest globally (ICRW, 2012). Adolescent girls in Bangladesh are married soon after reaching puberty and a large number of these young brides are concentrated in the Western and Southern parts of Bangladesh. Although early marriage is not legally prohibited in Bangladesh, they still occur in both the urban and rural areas (Nahid, 2013). According to the Child Marriage Restraint Act 1929, the minimum legal age for marriage is 18 years for females in Bangladesh. However, these laws have little impact on the frequency of early marriages in Bangladesh. In most cases, marriages take place between younger couples and with parental consent. Early marriage is a worldwide problem associated with a range of health and social consequences for teenage girls.

In Bangladesh, early marriage is rooted in social-cultural practices and religious beliefs in many communities, most families prepared girls for marriage first (Sultana, 2010). According to religious rules, boys and girls should marry as soon as possible. It is most common among the poor who have fewer resources and opportunities to invest in alternative options for girls (Jennifer et al, 2015). Early marriage is affected by the family's monthly income and religion (Sarker & Mustafizur, 2012). It has been noted that economically disadvantaged families tended to marry earlier as compared with those from advanced families (Synder et al. 2004).

Early marriage in rural Bangladesh is viewed as a social-cultural norm and practice. It is crucial to challenge socioeconomic, religious and cultural practices or norms associated with early marriages. It has been argued that early marriage impact on maternal health such as women depression and domestic violence. It is crucial to challenge socioeconomic, religious and cultural practices or norms associated with early marriages. There is a greater challenge to traditional beliefs on early marriage in Bangladesh (Sultana & Salam, 2017). The present study attempts to determine young women's experience and perception of marriage. The importance of this study lies in the fact that instead of relying on quantitative study only, a qualitative method and in-depth interviews were used to uncover the inner experience of teenage women.

Material and Methods

The paper is based on both qualitative and quantitative data collections. Quantitative data was analyzed percentage, frequency, mean and Standard Deviation while a conventional content analysis approach was used in this qualitative study. The participants comprised of 30 teenage married women who were selected purposefully in Dinajpur, a small city in northern Bangladesh. There are five slum areas in Dinajpur namely; Balubari, Paharpur, Munshipara, kumarpara and Koshba have been chosen as study areas. The main data collection method was interview. Data were collected from November 2017 to January 2018. Thirty young married women participated in semi-structured, and 10 women in-depth, individual face to face interviews. The average length of each interview was 40 minutes. Interviews lasted until data saturation.

Results and Discussion

This study highlights the perception of young women about marriage in the Bangladeshi. During the data analysis, three are eight categories were extracted consist of included "acceptance of arranged marriage", "insufficient decision-making power" "lack of independence" "unfulfilled dreams" "burden of marital life "unwanted pregnancy" and "forced to leave school" ". The results are presented in Table 1.

Acceptance of arranged marriage

Exploration of attitudes towards arranged marriages was examined from the perspective of young women living in Muslim society. The results indicated that even though Bangladeshi women are perceived to be resistant to cultural change, western values are playing a determining role in selection of marriage partners. Most Bangladeshi women are supporting arranged marriage. They tended to have high self-expression on marriage arrangement. Bangladesh has changed a lot last few decades, women do not remain traditional values and norms in marriage.

Insufficient decision-making power

Because of their early marriage, low education level, no economic contribution to family, most of participants felt that they had a little role in decision-making. The results reveled 69.7% of respondents stated that they tended to have insufficient decision-making power. During the in depth interview, a 15 years participant who stated "…I have no control at home. I need to seek permission if I visit the friends and relatives. My husband never seeks my opinion in any matters..." In response to the question regarding decision making, most of participants shared insufficient decision-making power. This finding lends support by another study conducted by Sultana (2011). The author suggests that education, occupation and income have significant effect in explaining the variance in household decision-making power. Educated and employed women tend to have more decision making power than those who have less education. The author concluded that women education, income, occupation and have a significant effect on household decision-making .

Lack of Independence

Because of their early marriage, most of the participants felt a lack of independence (66.7 %). They did not have any power or role in making major decisions. Since they do not have any employment and income, they need depends on husband and other family members. Hence, they will have no hope of having an income and a better financial and social status in the future. Previous research points to a variety of social, family, health, and financial outcomes that are strongly correlated with early teen marriage and low education. The negative outcomes associated with early marriage have potential effect on dropping out of high school. Dropping out of high school constitutes of lower level of education and employment opportunity. Without sufficient income these women may need to depend on husband and feel lack of independence.

Unfulfilled Dreams

Regarding unfulfilled dreams although 57.6% respondents answered "No", a number of respondent participants expressed disappointment. The participants expressed that they were disappointed and found their dreams had unfulfilled. Some of them could not even continue their education as their husband or his family did not allow them. A 15 year participant who stated "… I wanted to be educated and I wished to have jobs and own income but due to early marriage I could not continue my study…". It has been observed that these women were deprived of education and had no hope of a decent job or a better future.

During the depth interview, almost all the participants reported that they lost their childhood and unfulfilled dreams. These women mostly dissatisfied with the heavy burden of life and vague future. The majority of participants stated that due to early marriage they could continue their studies and therefore the is no hope for finding a good job and better life. In a study, Zahangir (2011) argued that early marriage is a sudden stop to one's childhood and limit the choices about the future. Afrouz, et al, (2018) argued that the opportunities to play, dream, and acquire knowledge or skills are replaced by responsibilities as a mother, a spouse, and a daughter-in-law.

Burden of marital life

More than half of the participants (51.5%) expressed dissatisfaction about their marital relationship. They claimed that they did not have any clear image about marital life. They were forced to accept the responsibilities. During the depth interview one 18-year-old woman, explained her three marital life as follows, "…Marital life is very hard; managing in law, cooking, taking care of the baby, nothing interesting. Sometimes it is intolerable.

Forced to leave school

Following to the early marriage, most of women tended to drop out of school which affects their ability to access the benefits of education. A 19 years participant who stated ""I was 14 years old. That time I was in secondary school. I told my parents that I am not ready to be married. I want to continue my study. They assured me that after marriage I can continue my study but it was not true. My in-laws refused to continue my study"

No	Items	Yes		No		Neutral		Mean	Std. Deviation
		N	%	N	%	N	%		
1	Acceptance of arranged marriage	6	18.2	26	78.8	1	3.0	4.76	16.92
2	Insufficient decision-making power	23	69.7	10	30.3	0	0.0	10.21	28.52
3	Lack of independence	22	66.7	11	33.3	0	0.0	10.24	28.51
4	Unfulfilled dreams	13	39.4	19	57.6	1	3.0	4.55	16.96
5	Burden of marital life	17	51.5	15	45.5	1	3.0	4.48	16.97

6	Unwanted pregnancy	20	60.6	12	36.4	1	3.0	4.58	16.96
7	Forced to leave school	17	51.5	15	45.5	1	3.0	4.48	16.97

Table 1 Experiences of teenage women in their marital relationship

Unwanted pregnancy

Unwanted pregnancy is common among young married women. One respondent, Rehena, was pregnant within a year of marriage. She was taking the pill on the advice of her friend, but it made her feel sick. She reported that she could not consider other alternatives, because her husband and other family members she did not allow her . The experiences of individual girls interviewed in the qualitative interviews suggest that it is common for girls to become pregnant without their wills.

Conclusion

In this paper, we explored the perceptions of Bangladeshi teenage women about marriage in adolescence. According to the results, although the participants supported arranged marriage, WEM impact on decision making, education, death of a dream and un satisfaction marital life. Given that early marriage is a negative impact, multidimensional approach is necessary to support and empower these disadvantaged women. There is a greater challenge to traditional beliefs on early marriage in Bangladesh. Parents, community members, and women need to be aware about the negative consequences of early marriage. Expanding training and campaign on the negative impact of early marriage on women are necessary.

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ESL CLASSROOM READING LESSONS: ONLINE VS BLENDED

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Abstract: *Students of the 21st century highly revolves around the advanced technology in their educational activities. Therefore, language teachers are supposed to be ready with enormous teaching materials, especially those involving the technology particularly computer assisted language learning. This study investigates English as a Second Language (ESL) Diploma students' preferences and performance of learning reading lessons between mere online learning and blended learning methods in Malaysia. The study involved Diploma students from UiTM (University of Mara Technology) Cawangan Johor, Segamat campus. The data will be collected by using the mixed-method sequential explanatory study involved a quasi-experimental; pre-test and post-test design, and a semi-structured interview procedure. The quantitative data will be analysed by using the t-test procedure for the statistical results, while the qualitative data will be analysed by using thematic analysis. Based on the previous literatures, it is expected that the students may prefer to have reading lessons through blended learning over mere online learning. Besides, the students are expected to perform better in answering reading questions after having blended learning reading lessons compared to mere online learning.*

Keywords: *ESL Classroom; Reading Lessons; Online Learning; Blended Learning; Students' Performance*

Introduction

The advancement in network and communication technologies has brought prominent change in educational system. The issues between face-to face instruction and online instruction used to be the fiery debate topics along the growth of educational technology. Some parties are too loyal with the traditional instruction as they believe the presence of teachers are the main key for students' success, while others are celebrating the facilities offered by the new technologies in conducting classroom instructions. However, as 21st century education leads the stage, the debate has been shifted to more fiery areas which are between online learning and blended learning.

Problem Statement

In the world where technology has become the main resources for almost every element of life, teachers who only use the traditional classroom instructions seem irrelevant. Technology in education has been helping the sector to shine, yet the important role of teachers are being forgotten. Even though online learning offers a lot of advantages, there are also a few drawbacks that must be pondered upon. The application of mere blended learning in teaching and learning process reduces the huge chances of students' understanding towards reading lesson. As elaborated by Tayebinik and Puteh (2013), blended learning activities can enhance students' understanding as the online instructions are combined with the significant effect of face-to-face communication process such as body language, tone of voice, facial expressions and eye contact.

Research Questions
The research questions are:

1) Is there any difference in ESL students' performance when learning through online learning and blended learning in answering reading questions?
2) Do students prefer online learning or blended learning for reading lessons?

Research Objectives
The objectives of the study are:

1) To identify whether there is a difference in ESL students' performance when learning through online learning and blended learning in answering reading questions.
2) To identify ESL students' preferences for reading lessons (online learning or blended learning).

Literature Review
Definition of Reading Lessons
Reading has become a basic need just like food and shelter not only at the institutional venues, but it also enables people to function accordingly in a society. For instance, in understanding instructions on medical prescriptions, applying for jobs, reading signages, composing and giving feedbacks using emails and even in following a map (Talley, 2017). According to Roit (2018), amazing readers do not have much difficulties in fluency as they can do it effortlessly. As examples, in identifying the reference words used and also the linkers found in their reading materials through split seconds. She further added that, this type of reader has the ability beyond reading alphabets, their skills in making meaning and learning through the values makes them idolised by others.

Talley (2017) highlighted that being proficient in reading is one of the key success for students as it helps them in developmental accomplishments. For instance, attention, memory, language and motivation. Nevertheless, reading has to be strategic in order to go in depth through its meaning and that requires the combination of understanding the content and developing specific reading strategies from various types of texts (Roit, 2018).

According to Nurmadia and Mardiana (2017), teachers have the thought that students learn reading through osmosis or known as absorption autonomously. Both of the researchers defined osmosis approach as teaching reading comprehension using the target language almost all the time in order to reach great outcome. Alfallaj (2017) further added that the basic support of a second and foreign language learning is reading. This comprises all related reading components such as vocabulary enrichment, grammar skills, or computer assisted language learning.

As accentuated by Brown (1978), students have the ability to apply certain appropriate reading strategies required for a reading text as long as they are conscious of the reading process. This suggests students might have their own strategies in dealing with reading lessons, be it online or blended.

Online learning

The issue of integrating modern information and communication technologies for the purpose of teaching pedagogy at the tertiary level is undeniably crucial to be discussed (Arkorful & Abaidoo, 2014). This is supported by Sun and Chen (2016) when they made it clear that the arrival of the World-Wide Web (WWW) in 1991 was a real deal in bridging the educational gap, and it is definitely a milestone in the transition of traditional learning to online-based education.

Online learning can be interpreted as the integration of wide range of programmes with the help of Internet as the teaching and learning materials which later is expected to spark the interactions among the teachers and the students (Bakia, Shear, Toyama & Lasseter, 2012). They further explained that a lot of educational institutions are gearing towards online learning since it is cost effective and very beneficial for students specifically to prepare them for future education.

Blended Learning

Blended learning is not a remote term as it actually pre-date the advent of digital technology according to Bryan and Volchenkova (2016). Unlike online learning which only involves ‘self-learning and Internet’, blended learning needs to incorporate face-to-face interaction in the classroom along with the use of ICT which is done simultaneously offline and online as described by (Lalima & Dangwal, 2017). Bliuc, Goodyear and Ellis (2007) further elaborated that, blended learning is when the traditional teaching and learning method is supported by an online teaching and learning materials through a learning management system (LMS). As to illustrate, if a class has to complete 10 contact hours per week, the face-to-face meeting can be reduced to 6 hours per week, while the remaining 4 hours can be completed via virtual meeting through the net.

The definition of blended learning also caught the attention of Delialioglu and Yildirim (2007) and Gulbahar and Madran (2009) as they believed that blended learning can be categorised as hybrid instruction that associates internet related materials and traditional classroom methods as a form of teaching and learning strategy. Despite its deficiencies, classroom meeting offers affective, cognitive and psychomotor values needed by students as those will mould them to be humane in a way possible (Lalima & Dangwal, 2017).

Grgurović (2011) lists the locations of these two classrooms as the face-to-face method of teaching and learning takes place in the normal classroom while the computer assisted teaching and learning is conducted either at the computer labs or at the students' space. Therefore, teachers are supposed to be ready with materials for both traditional and online lessons. This type of teaching pedagogy does not only help to closing the gap in terms of space but also provides the enjoyable platform for students to learn independently as they are given the power to control the path and the pace of learning (Bryan & Volchenkova 2016; Kseniya, 2016).

However, it cannot also be denied that the effectiveness of a blended learning programme highly revolves around an institution’s educational syllabus, facilities, and learning objectives (Moskal, Dziuban & Hartman, 2013).

Significance of the study

This study highlights the importance of classroom instructions to be maintained while injecting the advanced technological elements in ESL education especially reading lessons. This is supported by Azizan (2010), a classroom instruction teaching and learning method should be present in the application of online teaching and learning method as it can offer vast resources for the teachers and students. The enormous resources undoubtedly can lead the students to be more confident and competent, as well as enhancing the quality of teaching and learning.

Uniqueness of the study

There are a lot of previous literatures discussing the issues of online and blended learning in the context of language education. However, it is hard to find a study where reading lessons become the hero of the talk. In addition, this study is stressing on the comparison of ESL students' performance in answering reading questions after going through both online learning and blended learning processes.

Hence, the following set of hypotheses can be advanced:

H_0 : There is no significant difference between ESL students' performance when learning through online learning and blended learning in answering reading questions.

H_1 : There is a significant difference between ESL students' performance when learning through online learning and blended learning in answering reading questions.

Methodology

This chapter highlights the research design, research method, sample and data collection procedure of the study.

Research Design

The study used the mixed-method sequential explanatory study approach in which two sets of data were collected. For this study, students' result of pre and post tests were recorded which involved the quasi-experimental design. The design of the study is quantitative and qualitative in nature as the latter would explain the former. The study made use of these designs as they may improve the researchers' understanding towards the subject matter. As stated by Sandelowski (2000), the increasing number of researchers using the mixed-method techniques was influenced by the fact that this method helps to expand the scope and deepen their understanding towards their research study.

Research Method

Sample

The samples for this study were 30 Diploma students from UiTM Johor Malaysia who were learning English as their second language (ESL students). During the period of the study, the second semester students were taking the course of ELC151: Integrated Language Skills (Reading). In this course, they were exposed to various reading skills which require them to understand and practise the theories that they learnt whenever they were doing their reading. This course was also incorporating blended learning in the lessons.

Sample Selection

A purposive sampling method was applied in selecting the student participants from one academic English class. They were around the age of 18 to 20 years old. These 30 students were selected as they had the background of learning English as second language and were undergoing the course of ELC151: Integrated Language Skills (Reading). Since this study involved the reading skills of English, these students were purposely selected.

Research Procedures

The quantitative data in this study was collected by using the quasi-experimental design which involved pre-test and post-test. The pre-test and post-test comprised of 20 reading questions that needed to be answered by all student participants. The data then was analysed by running the paired t-test using the SPSS application to seek for the significant statistical difference.

To complement the data from the first research instrument, semi-structured interview sessions was carried out. The students were questioned on their preferences and confidence of having reading lessons through mere online learning or blended learning. The data obtained were then recorded and manually transcribed to be analysed by using thematic analysis for seeking any recurring themes.

Results and Discussion

This section highlights the results of the study based on the research questions. The research questions were:

1) Is there any difference in ESL students' performance when learning through online learning and blended learning in answering reading questions?
2) Do students prefer online learning or blended learning for reading lessons?

RQ1: ***Is there any difference in ESL students' performance when learning through online learning and blended learning in answering reading questions?***

A paired samples t-test was conducted to compare the students' result of pre-test and post-test. Based from the analysis, it was found that there was a significant difference in the scores for pre-test (M=0.66, SD=0.22) and post-test (M=0.77, SD=0.18) conditions; t (19)= (-3.22), p=0.004. The results are displayed in the tables below.

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	PRETEST	.656670	20	.2237662	.0500356
	POSTTEST	.772	20	.1778	.0398

Table 1 Paired Samples Statistics

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
					95% Confidence Interval of the Difference				
		Mean	Std. Deviation	Std. Error Mean	Lower	Upper			
Pair 1	PRETEST - POSTTEST	-.1149967	.1594882	.0356626	-.1896394	-.0403539	-3.225	19	.004

Table 2 Paired Samples Statistics

Since *p-value* recorded is 0.004, this study rejects the null hypothesis proposed earlier;
H_0: There is no significant difference between ESL students' performance when learning through online learning and blended learning in answering reading questions.

Meanwhile, ***H_1* *: There is a significant difference between ESL students' performance when learning through online learning and blended learning in answering reading questions*** is accepted.

These results suggest that blended learning does have an effect in students' understanding of their lessons. Specifically, our results suggest that blended learning has positive effects on students' performance compared to online learning. Moreover, the results highlight the previous independent t test run by Ghazizadeh (2017) where the null hypothesis was also rejected as blended learning has a significantly positive impact on the reading proficiency of Iranian EFL learners.

RQ2: ***Do students prefer online learning or blended learning for reading lessons?***

To address the second research question, interview sessions were carried out to get the information on students' preference between online learning and blended learning for their reading lessons. The interviews were recorded and transcribed before the data were analysed using the thematic analysis approach. Based on the thematic analysis that was conducted, three main themes of their preferences were identified as displayed in the following table.

Category	**Term in Category**	**Interview excerpt**
Collaborative learning	Discussion	Because we do it with our lecturer, so we do it together and also everyone in class. So we can while we're doing we can ask about our friends …I can ask my friends how to do it.
	Instant feedback	Because when at first we face-to-face with the lecturer we can ask question easily. There is no need to type whatsapp..formal text..and the grammar must right
	Question-answer session	So for me Blended Learning is easy because at least I can ask the lecturer what's that, what was something that I don't understand.
	Reference	For me, online learning is just learn something online but there is no reference. Blended Learning you learn something online and get reference through the lecturer.
Comprehension	Better understanding	Because I can communicate with you, ask questions, but Online Learning I don't really understand. I understand but sometimes it is hard to understand some words and I don't see lecturer at Online Learning method.
	Effective learning	It is more effective because you are there for us, explain more about that. Online Learning there is less

		communication from you
Motivation	Intrinsic motivation	Maybe because when we have task, and we..So I will more motivate to do rather than just learning from Online..
	Extrinsic motivation	Because I can know other's opinion. So, I can relate with mine that not good.

Table 3 Thematic Analysis

Based on the thematic analysis conducted, the theme collaborative learning indeed proves the effectiveness of blended learning in reading lesson as investigated in this research. This is supported by Nicol (2009) as cited in Wong and Yang (2017) where the use of technology in education particularly blended learning enables students to share their learning with friends and teachers which boosts their learning interest as the instant feedback stemming from collected responses from their collaborative effort served as the motivating factor.

Besides, the themes comprehension and motivation also play a vital role in students' preference between online learning and blended learning. The findings of this research have confirmed the results obtained by Ghazizadeh (2017) which reported blended learning can improve students' comprehension in reading lesson as well as promoting motivation and interest throughout the process. Thus, learners can enjoy using technology and learn English and therefore associate the two as a positive, more desirable process.

Conclusion and Future Works

In conclusion, English as a Second Language Diploma students in Malaysia specifically UiTM (University of Mara Technology) have remarkably benefited from the implementation of blended learning in the curriculum. They can experience the use of modern technology in education independently and facing the teachers in class. The benefits have been proven through their higher scores from pre-test to post test results. The study also proves the combination of traditional and modern curriculum in education yields a significant positive change to both learners and educators. For future research, it is recommended to use this procedure to investigate its effectiveness on other language skills.

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BRANCH-WISE EFFICIENCY OF IBBL IN TERMS OF MICRO-FINANCE (RDS) USING DATA ENVELOPMENT ANALYSIS (DEA): EVIDENCE FROM BANGLADESH

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Abstract: *This paper has explored the efficiency of the Islami Bank Bangladesh Limited (IBBL) in terms of Rural Development Scheme (RDS) in Bangladesh. For this purpose the yearly data (2010-2016) have been taken from selected branches of IBBL where RDS-financing has been performing. The Data Envelopment Analysis (nonparametric approach) has been applied to measure and investigate their efficiencies in RDS financing. The input vectors are, Total Deposits (RDS), Costs of assigned fund and Salaries expenses oriented to RDS finance and the output vectors are RDS-investment and income. This study reveals that all the branches of IBBL have overall efficiency 86 percent on average which is robust in the efficient frontier and appraisable for overall IBBL's micro-finance in the economic development in country, despite more scope to the efficiency line. Moreover, Most of the branches (above 80 percent) are found having overall efficiency which would further the consistent economic development at real world where are in the most good position. The study has important implications such as guiding the government policy regarding the scheduled banks' efficiency progress. Since the study has presented the performance of RDS-financing in terms of the efficiency, it would also help the scheduled banks with strategic planning for their efficient RDS financing activities.*

Keywords: *IBBL, RDS, Technical Efficiency, Scale Efficiency, Overall Efficiency, efficiency changes, MPI and Data Envelopment Analysis (DEA).*

Introduction

In a global population near about twenty four percent are living as a Muslims' community. But more than half of world's poor has been reside into Muslim world. Moreover it is continuously increasing. So if it is not tackle of this worse situation it would be catastrophic effects on the economy. In addition to most of the Muslim poor have no bank account and due to many reasons (poverty, lack of adequate financial services, religious) that is to search why they are excluded from the financial system. Many economists have believed that the former two matters have been observed however, the latter is concerned that depend on religious beliefs by which recent success of Islamic banking regimes. Though there are numerous institutions working for reducing poverty especially that do not have posses capital literally said microfinance in the global activities, but Islamic finances do similar manner include shariah compliant obligations which come from PLS methods. Conventional micro finances have been introduced since last three decades to alleviate the poverty but less than twenty percent has run if its potentiality among the three million poor in regarding this showed that the micro finance has a small contribution to mitigate the poverty. However, in global statistics assets of Islamic finance has exceeded US$ 19.84 billion end of 2014 of which only one percent contributed by microfinance (Global Islamic Finance Report 2015)

Bangladesh is a country with numerous potentialities for the expansion of Islamic microfinance where eighty percent of the population is unbanked. For the sake of financial inclusion government has many steps like, mobile banking, school banking, conventional micro finance, SME etc. but Islamic micro finance have huge potentiality in a country, especially in rural areas the data shown in table-1. Moreover, it is tremendous contributable areas like SME, Agriculture etc. in a country.

Micro-Finance
Generally, microfinance means small, short, very unsecured lending, provisioning of small loans which are rapid enhance development within short run tenure. It must be used by the small income customers to solvent them financially and also socio-economically status. Conventional microfinance system is very fruitful to include people into financial arena enhancing alleviated poverty of developing countries. But seldom could it touch all type of community of people due to high degree of interest in debt policies and it is simply hard to repay principle with interest by the poor or ultra poor people in developing countries. Moreover, interest is prohibited in Muslim community due to religious of Islam. So, Islamic microfinance is an alternative interest free microfinance model which has been introduced in some part of world especially to all Muslim poor people through banking channels.

Development Status of IBBL's Micro-finance in Bangladesh
Presently, eight Islamic Banks operate through 1043 branches in Bangladesh. The first shariah-based IBBL is one of pioneer Islamic banking consists 321 branches all over the country. The volume of its business has been expanding day by day with approximately double of any other conventional private bank of the country. In case of micro-finance, IBBL is mainly involved operation with RDS to outreached poor people who are intentionally excluded from financial services due to interest bearer. Trends of micro-finance (RDS) by IBBL are given in Table-1. The numbers of clients increase to 582852 in 2016 from 319859 in 2010, covering 19418 villages in 2016 from 11482 villages in 2010. It is mention that almost on average above eighty percent is women clients. Total outstanding micro-finance stood at BDT 24.47 billion in 2016 from BDT 5.11 billion in 2010. Moreover recovery BDT 9.74 billion in2016 from BDT 2.48 billion in 2010.

Particular	2010	2011	2012	2013	2014	2015	2016
Villages	11,482	12,857	15,507	17,104	18,086	18,615	19,418
Members	523,941	608,703	733,520	836,227	911,470	947,305	999,140
Clients	319,859	382,319	474,766	532,235	559,544	569,820	582,852
% women clients	85%	84%	84%	83%	80%	78%	83%
Investment Outstanding (Taka in billion)	5.11	7.07	10.39	13.73	17.37	20.79	24.47
Recovery (Taka in Billion)	2.48	3.26	3.80	6.07	7.43	8.26	9.74

Table 1 Micro-Finance (RDS) of IBBL

Banking efficiency is very important at the macro and micro levels of the economic activities of enterprises. Financial institutions like banks play key role in allocating the economy's financial resources. In order to allocate resources effectively, banks should be sound and efficient. The overall bank efficiency can be decomposed into technical efficiency and scale efficiency. Here, technical efficiency (TE) represents the maximum output from a given set of inputs in a production. In other words, to get the given output vector by using minimum input in the production, technical efficiency shows the firm's ability. However, technical inefficiency is unrecognized position of the firm to give the desired level of output given the input mix (Kumbhaka 1994). Scale efficiency (SE) refers to banks' ability to work at its optimal scale where,

SE = TEcrs/TEvrs (crs = Constant Return to Scale and vrs =Variable Return to Scale)

The overall efficiency represents the banks' efficiency level taking both the technical and scale efficiency into consideration where,

OE = TE*SE

Bank management is interested to increase its efficiency. Moreover, regulatory body (central bank) has to evaluate the efficiency of the banking sector before going to control financial market of the country. In addition, efficiency in banking activities (like SME finance) may strengthen base of banks and contribute a lot to make more profit.

Nevertheless, no literature has been found on efficiency measured for financing SMEs of Bangladesh. In reviewing the literatures to develop this study, some most relevant studies of different countriesusing a non-parametric technique of Data Envelopment Analysis (DEA), havebeen stated below. These studies focused the banking industry efficiency rather activity based efficiency of the banks like present study objective (on SME financing).

Objectives

The major objective of the study includes finding out the branch-wise banking efficiency in terms of RDS-financing. The specific objectives involve_

- To find out the branch-wise IBBL's overall efficiency in RDS financing.
- To calculate the technical and scale efficiency of the branch-wise of IBBL in RDS-financing.

As the branches set the yearly target for financing RDSs, it gets the rationale to calculate their efficiency in financing on yearly data. Moreover, the yearly evaluation of their financing efforts to RDS micro-products would help improve their performances rather providing such evaluation on yearly basis.

Literature Review

In recent time, few works have been conducted on this topic. The author has tried to emphasis so in recent time, few works have been conducted on this topic. The author has tried to emphasis some research works in this field below:

Chakrabarty (2012) studied on Islamic microfinance as theoretical views in India. The author reflected that though conventional microfinance system is very effective to poverty alleviation interest component that is no touch to all community of the vested people. Islamic microfinance is based on interest free financing which come from Muslim religious that interest is prohibited in the banking system. So, an alternative method Islamic microfinance technique has been developed to include all community people in the banking system for fighting poverty. Despite twenty percent Muslim people are living in India, the country is yet to consider Islamic microfinance. Therefore, in this study, the author has strongly suggested that India should take Islamic microfinance as an alternative tool for poverty alleviating to the poor communities.

Hassan et al (2013) studied on Islamic microfinance frameworks for Islamic banks in Malaysia. Microfinance is a developed recognized mechanism to mitigate poverty. These microfinance activities are already speeded in a conventional way at many developing contents in the world. However, this is not fruitful results by the microfinance tools to its objective like fighting poverty. Practically, it has been focused on profit-oriented business.

So, this has faced many challenges to go through its success. Moreover, one major obstacles of this journey is that sometimes some products of microfinance are not applicable for all like Muslim communities where they believe interest is prohibited in Islam. Therefore, under this background, this paper emphasized on shariah compliant microfinance products that have been proposed to implement in Islamic banking functions especially in Malaysia.

Bhuiyan et al (2011) worked on Islamic Microfinance in Bangladesh. The results of this study have put importance modern human resource management mechanisms which deal with poor people by microfinance to mitigate their financial needs as well as develop socioeconomic status under PLS system.

Chowdhury et al.(2013) worked on the problems and prospects of SME financing in Bangladesh conducting a survey analysis on 100 SME units by using simple random technique. The study found 80 percent SME owners identified PCBs as their preferred source of finance. Majority of the SME units identified high interest rate as a great problem and 50 percent were found to pay 14 percent interest rate for taking SME loans. Over these the SME units identified other problems like banks' lengthy process of loan disbursement (50 percent), lack of collateral assets in getting loan (20 percent) etc. The study stated that the contribution of SMEs was 20-25 percent of GDP of Bangladesh and 40 percent in the employment generation.

Akterujjaman (2010) studied the on the financial constraints that SMEs face in Bangladesh and found out the underlying problems from the bank's perspective, conducting the personal interview with 50 sample units (bank professionals employed in SME finance sections) of Mercantile Bank through a structured questionnaire. The study findings exposed the SMEs as not preparing proper financial statement (in 56% cases) and not maintaining proper licensing (in 60% cases) which creates problem for the bank tracing SMEs, judging financial standings, profitability and credibility. The study also found the studied bank ready to grant loan to SMEs as a cluster (in 72% cases), but not yet able to design appropriate financial products for SME segments due to lack of importance and lack of feedback from SME owners. Finally the bank was found to improve their current SME offering through interconnection betweenindividual and SME loans so that higher amounts can be extracted.

Khankhoje&Sathye (2008) investigated whether the restructuring of regional rural banks in India, undertaken in1993-94, has helped improve their production efficiency. Taking interest income and non-interest income as outputs and interest expenses and non-interestexpenses as inputs,efficiency scores were calculated for the years 1990 to 2002 and then compared for before and after the restructuring year (1993-94). The study finds that rural banks had technical efficiency 0.521 &scale efficiency 0.814 which significantly improved to 0.671 & 0.941 respectively after restructuring.

Mongid& Tahir (2010) estimated the technical and scale efficiency of rural banks in Indonesia during the period of 2006 and 2007. The results suggested that the degree of technicalefficiency (0.699 & 0.705) is found to be lower than the degree of scale efficiency (0.880 & 0.846) in the respective years, which indicated that portion of overall inefficiency isdue to producing below the production frontier rather than producing at an inefficient scale. In addition, majority of thebanks in the sample exhibited suboptimal scale which implied that output should be expanded to reach the optimal scale.

Westhuizen (2007) estimated the monthly technical andscale efficiency for the four largest banks over aperiod of 36 months in South Africa. The studyfound that Bank B appears to be the most technically efficient bank. However, it does not mean thisbank fully efficient as it is operating under increasingreturn to scale zone, implying that it was operatingat a scale that is too small. However, the study concluded that from an input-orientedperspective, all four banks could reducetheir inputs without reducing their outputs.

Anwar et al. (2012) measured the technical efficiency of Indonesian commercial banks during the period 2002-2010 with its determinants. After employing DEA, they also used multiple-regression to reveal its determinants over the panel data of 116 banks in Indonesia consisting of 109 conventional banks and 7 sharia banks. The result of the study showed that the average technical efficiency tended to decline over the period. State-owned banks were the most efficient banks when considering SBF (small business finance), but when SBF was excluded, foreign-owned banks were the most efficient ones. Sharia banks outperformed conventional banks in one model. The productivity growth of Indonesian banks increased during the period. Among all models, it revealed that bank size and capital consistently affected the Indonesian bank efficiency and two highly influential macroeconomic variables were unemployment and USD rate.

Dong & Featherstone (2006) evaluated the pure technical efficiency, overall technical efficiency, and scale efficiencies of Chinese rural credit cooperatives (RCCs) which are major suppliers of credit to the rural sector in the country. The use of a bootstrap algorithm was utilized to perform inference for efficiency measures. The estimated efficiency results were close to one and to each other, which indicated that RCCs in each province were mandated to take the same technology and practices and engaged in similar scales of production.

Paxton (2006) worked on the efficiency of the rural financial market (small, heterogeneous semi-formal financial institutions) in Mexico which began to fill the gap with financial services to rural Mexicans. This study shed light on this largely undocumented sector by examining the technical efficiency of various institutional types, based on a sample of 350 semi-formal financial institutions. Using the study methodology framework, the heterogeneity of the sector was highlighted and most institutions were found to be highly inefficient. In a second stage of analysis, the primary determinants of efficiency were found to be institutional factors rather than client profiles.

Data Envelopment Analysis (DEA) was applied also in a number of studies to measure particularly the technical and scale efficiency of banking performance. Notable among those found studies from different countries, are Favero&Papi (1995),Italy; Banker & Morey(1986), Indonesia; Wheelock and Wilson (1995), USA;Avkiran(2000), Australia; Sathye(2003), India;Reddy (2006), India; Dong & Featherstone(2006), China; Kumar & Gulati(2008), India; Hung(2007) Vietnam;etc.

Methodology

To achieve reliable results from any study, research methodology plays very crucial role through proper collection and processing of data correctly. The methodology of this study section includes the sample, data and variables of the study, overview on the DEA model to performthe efficiency analysis.

Sampling Procedure:

The Data: Branches of IBBL who are giving RDS-finance to clients considering purposive random sampling method only 47 branches of 200 branches have been taken. The secondary data are directly collected from RDS-related IBBL in Dhaka. The dataset (panel data) consisted of 7 years (2010-2016) where, branches have been started between 1995 and 1997 which are more maturated comparing to other branches of IBBL. Moreover selected branches have been considered in different zone-wise also. During the study, are operating in IBBL but in this study, IBBL in Dhaka.

Variables: As the study was actually focused on measuring efficiency of RDS financing, the variables for this study were actually the input and output variables presented as below_

Input Variables:
1. Total Deposits from RDS finance
2. Costs of assigned fund
3. Salary expenses oriented to RDS finance

Output Variables:
1 RDS investment
2. Income from investment

Here, cost of assigned fund has been derived through multiplying the total deposits (RDS finance) by the cost of fund of the IBBL .The salary expenses oriented to RDS finance have been calculated from the proxy of [Total salary expenses of IBBL*(RDS investment / total investment of IBBL)].

Data Envelopment Analysis:
DEA is a linear programming technique initially developed by Charnes, Cooper and Rhodes (1978) to evaluate the efficiency of public sector non-profit organizations. Sherman and Gold (1985) were the first to apply DEA to banking. DEA calculates the relative efficiency scores of various Decision-Making Units (DMUs) in the particular sample. The DMUs directed in this study were the scheduled banks. The DEA measure compares each of the banks in that sample with the best practice in the sample in measuring efficiency. The ability of the DEA to identify possible peers or role models as well as simple efficiency scores gives it an edge over other methods. Methodologically, the characteristics of DEA can be described through the original model developed by Charnes, Cooper and Rhodes(1995). This study hasadoptedthe output-oriented DEA model. Considering *N* DMUs that convert *I* inputs into *J* outputs, where *I* can be larger, equal or smaller than *J*.To measure efficiency of this converting process for a DMU, Charneset al.(1995)propose the use of the maximum of a ratio of weighted outputs to weighted inputs for that unit, subject to the condition that the similar ratios for all other DMUs be less than or equal to one. That is,

$$Max e^0 = \frac{\sum_{j=1}^{J} u_j^0 y_j^0}{\sum_{i=1}^{I} v_i^0 x_i^0} \qquad (1)$$

Subject to

$$\frac{\sum_{j=1}^{J} u_j^0 y_j^n}{\sum_{i=1}^{I} v_i^0 x_i^n} \leq 1; n = 1,2, \ldots N.$$

$$v_i^0 u_j^0 \geq 0; i = 1,2, \ldots, I; j = 1,2, \ldots, J.$$

Where y_j^n, x_i^n are positive known outputs and inputs of the n^{th} DMU and u_j^0, v_i^0 are the variable weights to bedetermined by solving problem (1). The DMU being measured is indicated by the index 0, which is referred to as the base DMU. The maximum of the objective function e^0 given by problem (1) is the DEA efficiency score assigned to DMU^0. Since every DMU can be DMU^0, this optimization problem is well-defined for every DMU. If theefficiency score e^0 =1, DMU^0, satisfies the necessary condition to be DEA efficient; otherwise it is DEA inefficient. It is difficult to solve problem (1) as stated, because the objective function is nonlinear and fractional. Charnes*et al.*(1995), however, transformed the above nonlinear programming problem into a linear one as follows,

$$Maxh^0 = \sum_{j=1}^{J} u_j^0 y_j^0 \qquad (2)$$

Subject to

$$\sum_{i=1}^{I} v_i^0 x_i^0 = 1, \sum_{j=1}^{J} u_j^0 y_j^n - \sum_{i=1}^{I} v_i^0 x_i^n \leq 0;\ n = 1,2, \dots N.$$

$$v_i^0 \geq \varepsilon;\ u_j^0 \geq \varepsilon;\ i = 1,2, \dots, I;\ j = 1,2, \dots, J.$$

The variables defined in problem (2) are the same as those defined in problem (1). An arbitrarily small positive number, is introduced in problem (2) to ensure that all of the known inputs and outputs have positive weight values and that the optimal objective function of the dual problem to problem (2) is not affected by the values assigned to the dual slack variables in computing the DEA efficiency score for each DMU. The condition h^0 =1 ensures that the base DMU^0 is DEA efficient; otherwise it is DEA inefficient, with respect to all other DMUs in the test. A complete DEA model involves the solution of *N* such problems, each for a base DMU, yielding *N* different $(v_i^n u_j^n)$ weight sets. In each program, the constraints are held constant while the ratio to be maximized is changed.

DEA modeling allows the analyst to select inputs and outputs in accordance with a managerial focus which makes this study more implicative in SME finance. This is an advantage of DEA since it opens the door to what-if analysis. Furthermore, the technique works with variables of different units without the need for standardization (e.g. dollars, number of transactions, or number of staff). Fried and Lovell (1994) have given a list of questions that DEA can help to answer. However, DEA has some limitations. Those DMUs indicated as efficient are only efficient in relation to others in the sample. It may be possible for a unit outsidethe sample to achieve a higher efficiency than the best practice DMU in the sample. Knowing which efficient banks are most comparable to the inefficient banks enables the analyst to develop an understanding of the nature of inefficiencies and re-allocate scarce resources to improve productivity. This feature of DEA is clearly a useful decision-making tool in benchmarking. As a matter of sound managerial practice, profitability measures should be compared with DEA results and significant disagreements investigated. The DEA technique has been used in efficiency analysis of banks; some examples are Yue (1992), Berg *et al.* (1993), Favero and Papi (1995), Wheelock and Wilson (1995), Miller and Noulas (1996), Resti (1997) and Sathye (2001).

Malmquist Productivity Index (MPI):

A Malmquist Productivity index approach is used to measure productivity. It compares the performance at t and t+1 relative to the terminology at t. For example (y_0,x_0) and (y_1,x_1) denote the combinations of outputs and inputs produced in t=0 and t=1, respectively. Fare et al.(1994) defined a geometric mean of the two output-based Malmquist indexes to yield the following Malmquist-type measure of productivity:

$$M_0(y^{0,1}, x^{0,1}) = \left[\frac{D_0^0(y^1, x^1) D_0^1(y^1, x^1)}{D_0^0(y^0, x^0) D_0^1(y^0, x^0)} \right]^{\frac{1}{2}} \dots\dots\dots\dots\dots\dots\dots\dots\dots (1)$$

From the above formula we also obtain,

$$M_0(y^{0,1}, x^{0,1}) = \frac{D_0^1(y^1, x^1)}{D_0^0(y^0, x^0)} \left[\frac{D_0^0(y^1, x^1) D_0^0(y^0, x^0)}{D_0^1(y^1, x^1) D_0^1(y^0, x^0)} \right]^{\frac{1}{2}} \quad \text{.........................(2)}$$

The Malmquist index reflects a decomposition of (1) between efficiency change and technical change. The former term represents the change in the output-oriented measure of technical efficiency between years 0 and 1. The next term measures the shift in technology between the two periods evaluated at the input level x_1 and at the input level realized at x_0. Noulas(1997), Devancy and Weber(2000) or Drake(2001) applied similar approach to their works.
Technical change is decomposed into efficiency frontier changes between two time periods. Using MPI indices, it is possible to find the index of technical change: TE change, PE change, SE change and TFP change. After calculating the various efficiency measurements, the subcomponents of the above index changes would enrich further investigate on the behavior and nature of the productivity performance and banking efficiencies.
Before going to interpret the results, some essential features of DEA efficiency scores and MPI ought to be stated. DEA relative efficiency scores lies between 0 and 1, whereas MPI indices take numerical values greater than or equal to zero. If the DEA relative efficiency score is zero, it indicates there is no efficiency in DMU. On the other hand; if it is one it means perfect efficiency in DMU. However, when the MPI indices assign value less than one it will denote deterioration but values greater than one will reflect progress. The changes in the MPI efficiencies suggest the speed and direction of DEA efficiency levels from a particular period to another period.

Empirical Results of the Analysis:

The analysis of the study has been performed from two perspectives including the descriptive on RDS financing position of the IBBL and emperical for measuring efficiency in RDS financing. The results of the analysis have been detailed in below

Results on Descriptive Statistics:

RDS finance is mainly disbursed under

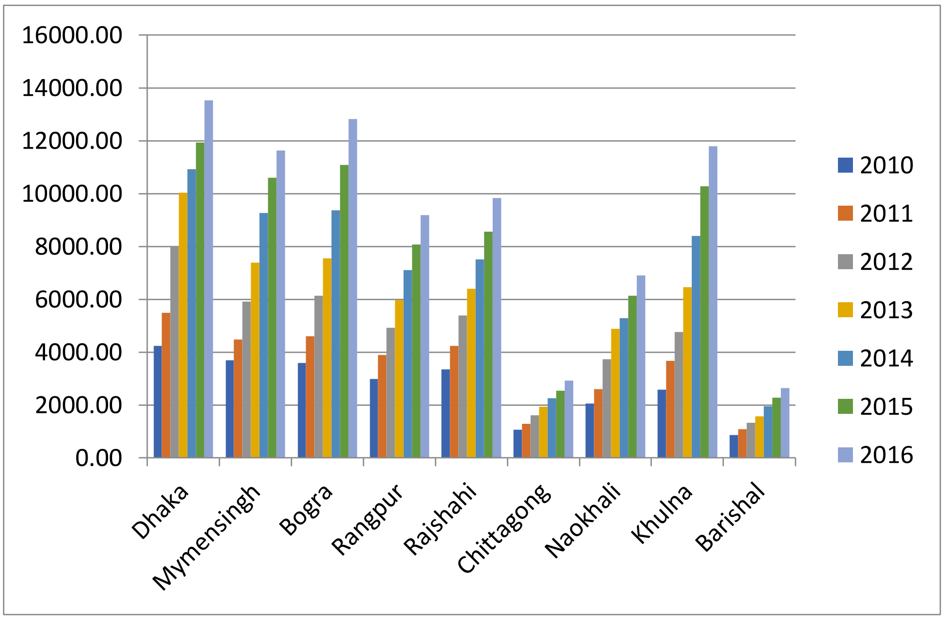


Figure 1 Selected Zone-wise RDS-finance of IBBL during the years (2010-2016) Tk. in lakh

Source: Own calculation

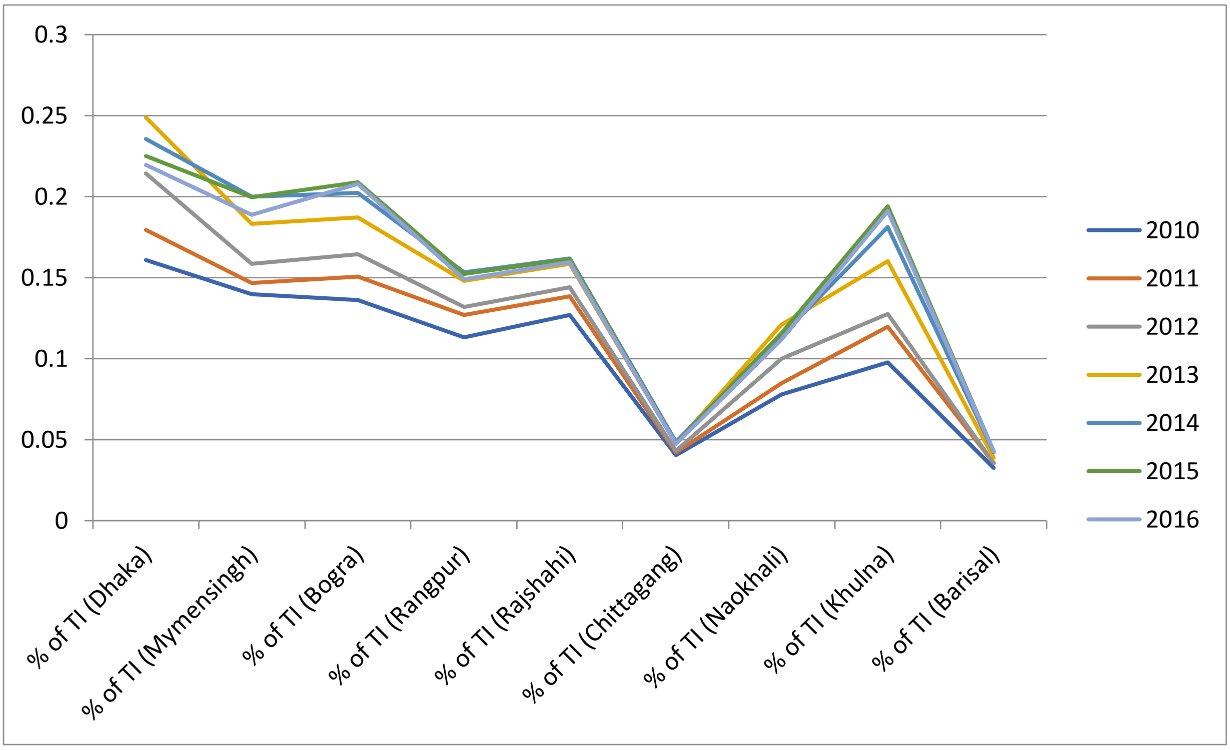


Figure 2 RDS-investment Percentage of Total Investment the Zone-wise of IBBL (Tk. in lakh

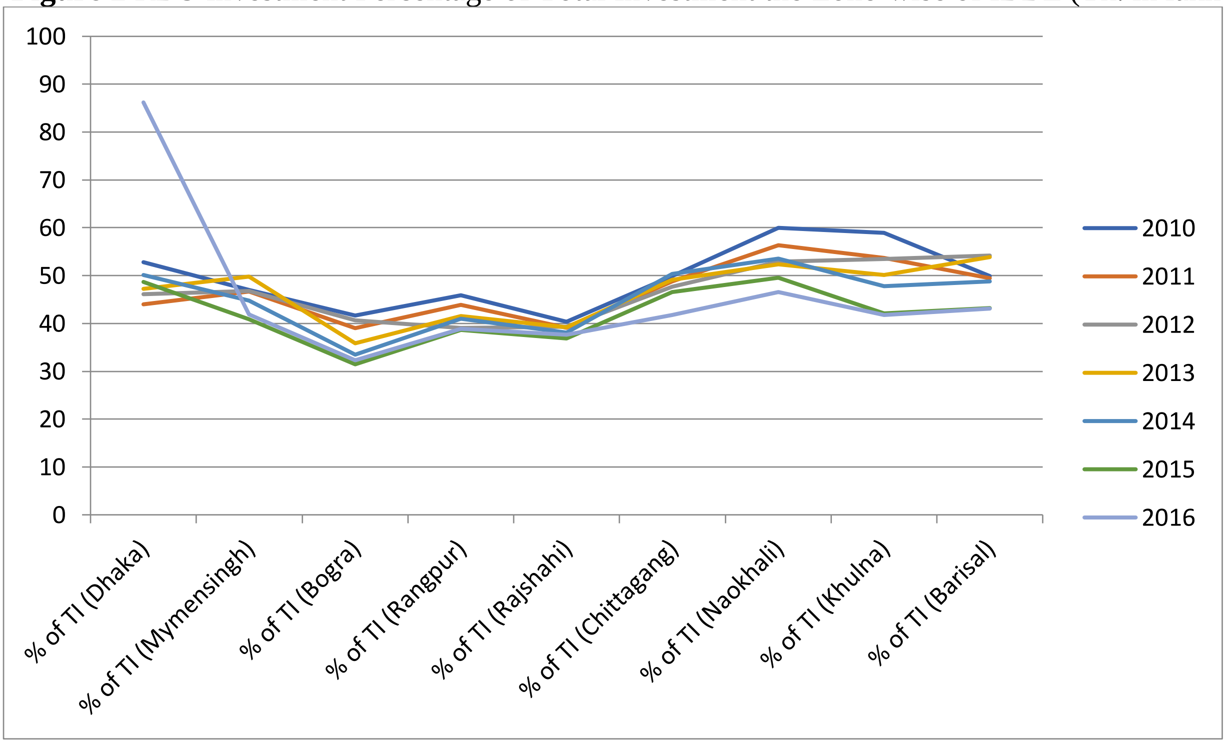


Figure 3 Recovery percentage to Total Recoverable RDS investment of the Zone-wise of IBBL branches (Tk. in lakh)

Source: Own calculation

The recovery data of SME loans (Figure 5.5) shows FCBs highest percentage (92 percent on average) of recovery percentage of their disbursed SME loans. Here IBs have also higher (88 percent on average) performance in terms of SME loans' recovery. SBs and PCBs show variable recovery records. Again SCBs present their least performance in recovering the disbursed SME loans from field.

Here the classified loan percentage (Table 5.1) shows the banks' performance reassessment at overall recovery performance level. Here IBs show the highest volume (13.67 percent on average) of classified loans, followed by SCBs (11.17 percent on average). All other bank groups have growing rate of classified loans percentage in total outstanding SME loans.

Empirical Results of branch-wise efficiencies using Data Envelopment Analysis:

This section presents the results of efficiency measurement through DEA. Here the efficiency in SME financing has been measured for the output 'SME finance in service, trading and manufacturing enterprises taking each individual sector' andthe inputs: total deposits assigned for SME finance, cost of that fund and salaries expenses related to these financing activities. The efficiency has been calculated devising into technical efficiency and scale efficiency for periods January-March, 2010 to March-June, 2013 quarters. The findings of the analysis has been described below_

Variables	Mean	median	SD	Minimum	Maximum
Input					
Deposits	317.28	291.46	157.66	43.45	1032.12
Cost Assigned fund	26.62	25.50	12.59	3.76	96.19
Salary for RDS	20.71	18.03	20.41	2.47	327.63
Output					
RDS-Finance	1107.49	1006.07	568.66	158.62	3131.87
Income	144.16	130.65	77.26	17.52	408.12

Table 2 Summary Statistics of Input and Output Variables Tk. in lakh
Source: Own calculation

Period	TE(CRS)	TE(VRS)	SE	OE

2010	0.844	0.865	0.976	0.844
2011	0.882	0.889	0.992	0.882
2012	0.876	0.879	0.997	0.876
2013	0.943	0.945	0.998	0.943
2014	0.902	0.906	0.996	0.902
2015	0.807	0.821	0.983	0.807
2016	0.759	0.778	0.976	0.759
average	0.859	0.869	0.988	0.859

Mean value of Technical, Scale and Overall Efficiencies of Selected Branches of IBBL (2010-2016)

Source: Own calculation

Table 2 presents the descriptive statistics of outputs and inputs of 47 branches of IBBL over the yearly study period (2010-2016). For calculating the branch-wise efficiencies in terms of RDS-financing, income as output variables and deposits, cost assigned fund and salary attributed by RDS-finance as input variables have been taken using DEA. In case of the lowest output figures, the case has been different because of studying the quarterly data of the banks.

Statistics	TE (CRS)	TE (VRS)	SE
Mean	0.844	0.865	0.976
Median	0.832	0.842	0.982
SD	0.091	0.090	0.026
Minimum	0.683	0.711	0.909
Maximum	1.000	1.000	1.000
Skewness	0.225	0.250	-0.810
Kurtosis	-0.988	-1.223	-0.331

Table 3 Summary Statistics of Technical and Scale Efficiencies of Selected Branches of IBBL (2010-2016)

Source: Own calculation

The technical efficiency of the banks again can be presented under the Constant Returns to Scale (CRS) and Variable Returns to Scale (VRS) technology, shown in figure 5.9. The average technical efficiency performance is relatively higher based on VRS than CRS. FCBs are highly efficient under both CRS and VRS compared to other bank groups. Though SCBs are least performer under CRS, they show higher performance under VRS after FCBs.On both CRS and VRS, the consistently efficient banks are BASIC Bank under SBs, Southeast bank under PCBs and HSBC, State Bank of India & Woori Bank under FCBs. Several banks are found fully efficient under only VRS; Sonali Bank from SCBs, Bangladesh Commerce Bank from PCBs, Islami Bank Bangladesh Ltd. from IBs and National Bank of Pakistan from FCBs.

Now the scale efficiency of the banks has also been presented under the prior identified bank groups at table 5.4.

However, it is the highest frequency level in DRS comparing to other banks. Only one SB are on the DRS. Most of the PCBs are on the increasing return to scale (IRS). Both IBs and FCBs, each have two banks experiencing DRS. The other two returns to scale i.e. increasing return to scale (IRS) and constant return to scale (CRS) are comparatively more than the decreasing return to scale (DRS) of the bank groups except SCBs during the period.

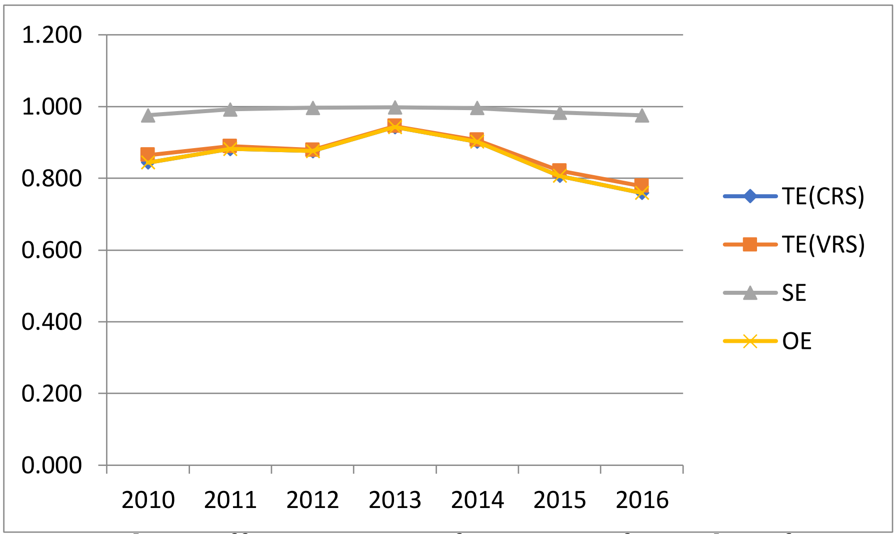


Figure 5.10 Relative efficiency scores of year-wise of Branches of IBBL
Source: Own calculation

The figure 5.10 shows all the efficiency measures devising the banks into groups (as per previously identified). Here in case of technical efficiency,FCBs hold the highest percentage point and IBs hold the lowest. But in Scale efficiency IBs hold the highest position where SCBs are on lowest point of efficiency. In case of overall efficiency, FCBs are on the highest rank and SCBs are on lowest point.

Summary of MPI productivity performance of branches of IBBL
The following tables and figures reflect the MPI productivity performances of conventional banks and Islamic banks in terms of Technical Efficiency change, Pure Efficiency change, Scale Efficiency change and Total Factor Productivity change during the year (2010-2016).

Period	effch	techch	pech	sech	tfpch
2011	1.048	0.909	1.03	1.017	0.953
2012	0.966	0.985	0.962	1.004	0.952
2013	1.108	0.953	1.106	1.002	1.056
2014	0.956	1.051	0.958	0.998	1.005
2015	0.889	1.087	0.901	0.987	0.966
2016	0.934	1.157	0.94	0.994	1.081

Mean value of Efficiency, Technical, Pure, Scale and Total Factor Productivity Changes of Selected Branches of IBBL (2010-2016)

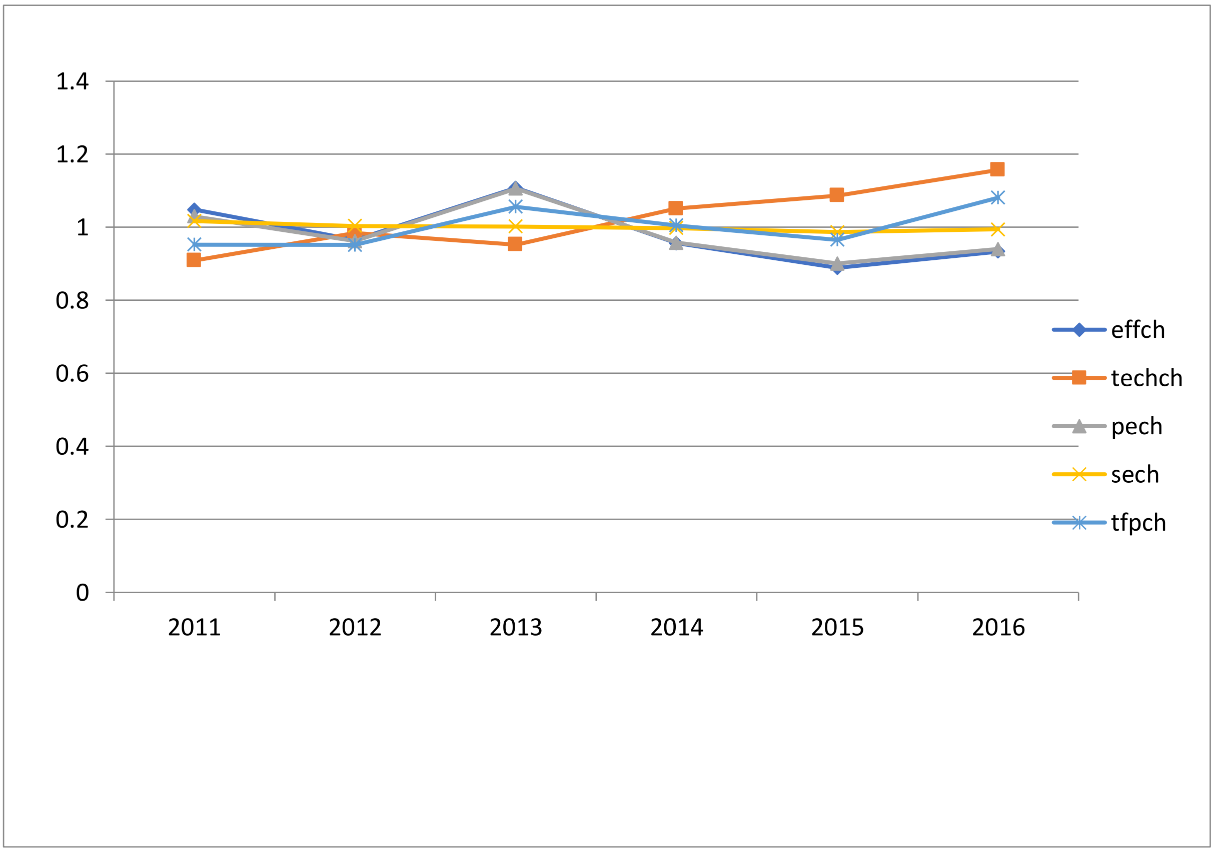
Average TE changes of both types of banks are presented in Table 6.4 and in figure 6.5. IB has experienced a slight decreasing change from the beginning year to 2006 followed by steady increasing change up to 2008. CB however has followed the opposite path described by IB with negligible fluctuations but a sharp fall in the last year.

Average PE changes of both types of banks are presented in Table 6.5 and in figure 6.6. IB has experienced steady increasing change up to 2007 followed by a bit decreasing change in the last year. CB however has followed the same path described by IB with negligible fluctuations.

Average annual scale efficiency changes of CB and IB during 2004-2008 have been presented in Table 6.6 and depicted in figure 6.7. Both the banking systems have experienced declining change during 2005-2006. In the following year they experienced a rising trend but during last year of observation IB has experienced a sharp increasing trend which for CB no change has been observed. Changes in SE of the two types of banks taken together are almost similar to those of CB.

Changes in the average Total Factor Productivity of the two types of banks are presented in Table 6.7 and depicted in the figure 6.8. Similar declining changes have been experienced by both types of banks in the first year. In the following year IB has continued to experience further declining change while CB has experienced an increasing trend which also remained constant during the last year. IB on the other hand has experienced a sharp rising change in the last year.

Figure 5.



Mean value of Efficiency, Technical, Pure, Scale and Total Factor Productivity Changes of Selected Branches of IBBL (2010-2016)

Source: Own calculation

At last, average efficiency scores (Figure 5.11) have been calculated over the study periods. Both the technical and scale efficiency how the volatile efficiency records for SME financing.

Conclusion & Recommendation

Conclusions

RDS financing is the basement of the micro-finance of IBBL. The IBBL is now pioneer to introduce RDS model to alleviate poverty from poor or unfortunate people in a developing country. The more the financial institution will be efficient in RDS financing the more the nation will be benefitted. The study exposing the IBBLs' efficiency level in RDS financing is expected to help the policy makers take the proper policy initiatives. The yearly efficiency evaluation would help more effective policy formulation by the central banks on RDS sector development.

Considering the overall participation in RDS financing, IBBL is found to disburse the highest volume of micro-financing in rural people. Overall efficiency averages in terms of both technical and scale efficiency show very much strong trends. So in conclusion, the overall efficiency records of the IBBL in terms of RDS-financing in near very robust the efficient frontier and present a greater prospect of increasing efficiency and taking proper policy measures to diverse the scale of operations and to be more technical for achieving maximum output from a given set of inputs.

Recommendations

The major recommendation from this study is oriented for all the banks.

At last it can be stated that IBBL play important role through RDS financing rather dealing only with moneyed men or big industrialists and bringing SMEs within exposure of economic activities' ground by supporting them more efficiently.

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Appendices:

I.Selected Branch-wise Technical and Scale efficiencies of IBBL during the years (2010-2016)

Name of Branches	TE(CRS)	TE (VRS)	SE	R to S
Zinzira	0.750	0.751	0.999	CRS
Narayangonj	0.804	0.854	0.941	DRS
Munshijong	1.000	1.000	1.000	CRS
Narsingdi	0.751	0.771	0.974	DRS
Madhabdi	0.801	0.836	0.958	DRS
Bhulta	1.000	1.000	1.000	CRS
Savar	0.683	0.752	0.909	DRS
Amin Bazar	0.997	0.997	1.000	CRS
Dhaka	0.848	0.870	0.973	
Gazipur	0.733	0.794	0.923	DRS
Tangail	0.768	0.804	0.956	DRS
Jamalpur	0.947	0.981	0.965	DRS
Mymenshingh	0.884	0.913	0.969	DRS
Sherpur	0.873	0.873	1.000	CRS
Kishorgong	0.782	0.789	0.991	DRS
Mymensingh	0.831	0.859	0.967	
Highway	0.956	0.974	0.982	DRS
Naogaon	0.866	0.933	0.928	DRS
Nazipur	1.000	1.000	1.000	CRS
Sirajgonj	0.781	0.800	0.976	DRS
Shahjadpur	0.960	1.000	0.960	DRS
Joypurhat	0.858	0.902	0.952	DRS
Bogra	0.904	0.935	0.966	
Rangpur	0.769	0.810	0.948	DRS
Gaibandha	0.892	0.907	0.983	DRS
Dinajpur	0.748	0.795	0.941	DRS
Saidpur	0.756	0.785	0.963	DRS
Thakurgaon	0.948	0.988	0.959	DRS
Rangpur	0.823	0.857	0.959	
Kashinathpur	0.886	0.935	0.948	DRS
NMB Rajshah	0.706	0.746	0.946	DRS
Chapai-n-gong	0.843	0.874	0.964	DRS
Pabna	0.920	1.000	0.920	DRS
Rajshahi	0.839	0.889	0.945	
Lohagara	0.731	0.744	0.982	DRS
Hathzari	0.809	0.825	0.980	DRS
Chittagong	0.770	0.785	0.981	
Chandpur	0.785	0.786	0.999	DRS
Comilla	0.785	0.786	0.999	
Feni	0.905	0.905	1.000	CRS
Bank Road	0.770	0.770	1.000	CRS

Bashurhat	0.740	0.744	0.995	DRS
Laxmipur	0.697	0.711	0.980	DRS
Naokhali	0.778	0.783	0.994	
Satkhira	0.832	0.832	1.000	CRS
Bagerhat	0.888	0.888	1.000	CRS
Jhenidah	0.830	0.830	1.000	CRS
Jhekorgacha	0.900	0.900	1.000	CRS
Benapole	1.000	1.000	1.000	CRS
Koalaroa	0.773	0.773	1.000	CRS
Kaligonj	0.842	0.842	1.000	CRS
Daulatpur	0.824	0.824	1.000	CRS
Jessore	0.883	0.883		CRS
Khulna	0.864	0.864	1.000	
Faridpur	0.970	1.000	0.970	DRS
Bhala	0.829	0.829	1.000	CRS
Barishal	0.900	0.915	0.985	

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THE ROLE OF PUBLIC WORK DEPARTMENT ON THE NETWORK SYSTEM IN PERAK DURING BRITISH COLONIAL ERA, 1874-1941

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***Abstract**: The Public Work Department had very important role in the urbanization process in the state of Perak. It was founded in 1872 and the new organization was introduced. The role and involvement of British officers were becoming wider to meet the need in administrative and professional field such as engineering and architecture. The research was carried out by using qualitative methods of collecting the data and information on the role of Public Work Department in the networking system development in the state of Perak. The approaches of document analysis, such as the Federated Malay Stated Government Gazette, Federated Malay States Annual Report of Railways and Perak Secretariat, which obtained from National Archived of Malaysia has been emphasized in collecting the data. The writing and research on Perak development also been referred to strengthening the finding of the study. The finding shows that there were various plans and development, implementation was carried out after the establishment of Public Work Department in Perak. The plan and implementation involve the matters relating to the construction, infrastructure facilities of railways connection and roads. Among them was the construction of the first railway link which connects Taiping and Port Weld. The construction of the railway network was increasing throughout the state until 1930's. Therefore, the Public Works Department has played a major role in ensuring that the implementation of the communication system is well structured and successful.*

***Keywords**: urbanization, administrative, development, infrastructure*

Introduction

The new administration that implemented by the British colonial in the Malay states, especially in Perak has been the trigger for the better economic growth. Among the factors that promote economic growth in Perak where the transformation of the network system which consist of a railway network system and the road. In fact, since 1874 the economic policy set by the British colonial administrators has led to the ease of communication networks. The exclusive provision of the road and railway construction has been provided. According to Sir Frank Swettenham in his note that emphasizes the importance of the communication system:

> "*In the administration of a Malay State, revenue and prosperity follow the liberal, but prudently directed expenditure of public fund, especially when they are invested in high class roads in railways, telegraph, water-works and everything likely to encourage trade and private enterprise*.
> (Swettenham F.A.,1894)

Prior to the establishment of the Public Works Department, the position of the chief engineer was introduced and the post was held by Major John Frederick Adolphus McNair in Singapore in 1858. In 1872, the Public Works Department was established which was also led by Major J.F.A. McNair. The Public Work Department was basically established to manage the construction works such as roads, railways, buildings and infrastructure facilities. After several years, the role of the department has expanded. The main tasks of this department were managing the construction of roads, bridges, buildings and water supply. (Perak Secretariat 439/1948, 1947) When state development was in the early stages in the late 1890s, the engineers assigned in the Department of Public Work Department consisted of English people who were accountable in monitoring and supervision in every work undertaken. This is to ensure professional technical standards were complied and all the provisions by the colonial government for development work was well spent.

The department has a relatively large number of staff members which was about 350 people in 1946. (Perak Secretariat 439/1948, 1947). The involvement of the Malays in the Public Work Department was also encouraged during the British rule. (Proceeding of Federated Malay State, 1933). The employment opportunities of the Malay community before the British colonial era were said to be at an unsatisfactory level, even though the country rich in various sources. After the construction of the railway network which was carried out by the Public Works Department, the Malays has been involved as laborers in the construction sector. Construction work of railways and roads has become one of the sources of income among the Malays and their involvement as the construction worker was quite high. (Proceeding of Federated Malay State, 1933).

In 1933, the district administration of Public Work Department was restructured. (Annual Report of Social and Economic Progress of People of Perak, 1933). This restructuring was done for the benefit of the economy of the state of Perak. At the same time it aims to provide adequate training to the Malay Administrative Officers in the Public Works Department. Among the personnel that involved in the restructuring were in the districts of Kuala Kangsar, Hilir Perak, Batang Padang, Hulu Perak, Krian, secretary and chairman, Sanitary Board, and assistant district officer of Sitiawan. These positions involved are reduced and combined. District Officers of Batang Padang, Hulu Perak and Krian were placed under the supervision of the District Officers of Perak, Kuala Kangsar and Larut. The appointment of Assistant District Officer of Tapah was removed from Class The appointment of Assistant District Officer of Tapah was removed from Class 5 of the Malayan Civil Services and was transferred to the Malay Administrative Services of the Malayan Civil Services and was transferred to the Malay Administrative Services. The result of this arrangement has improved the performance of the officer in a very satisfying work.

The reorganization of organizational administration is seen as one of the administrative system development processes in order to be more well organized in order to develop more experienced Malay officers through the training given. At the same time, the British also said the restructuring was for the benefit of the state and the colonial economy. It also demonstrates the British's efforts in bringing in engineering and its influence in administrative management to be adopted in local government.

Problem Statement

The British administration in the state of Perak, especially after 1874, had affected the development of the jurisdiction of government official departments, especially in the development of the state of Perak. The increase in the tin mining and rubber plantation sectors led to the construction of railway and roadways to facilitate the transport of tin and rubber. The Public Works Department, which was formally established in 1872, has a major and important role in the implementation of the railway and railroad network development in Perak. The development of this communication network has become one of the major factors that led to the development of the Perak state economy as its existence was a profitable investment for the British colonial administration as well as the people of Perak.

Literature Review

The development of the British colonial era was closely related to the role of the Public Works Department. According to Moo Hoi Ping et al (2018) in his study entitled The Role of Public Department in the Development and Administration of Waterwork in Kuala Lumpur 1900-1941 emphasized that the development of the irrigation system in Kuala Lumpur from 1900 to 1941 was due to the planning and implementation of drainage by the Public Works Department or when it was known as the Public Work Department. The study illustrates the role of the Public Work Department during the time of the British administration not only focusing on the development of the communication system, but also responsible for the implementation of the water drainage system to supply clean water to the locals. However, this study focuses more on the development in the town of Kuala Lumpur based on the role of the Public Works Department in efforts to improve the irrigation system in the city. In addition, the Public Works Department's role in the network system in Kuala Lumpur is described in general and not given much emphasis. The criticism and information on Moo Hoi Ping's writing are evident in portraying the importance of the Public Works Department in Kuala Lumpur town development. It also helps to illustrate the general role of the Public Works Department during the British colonial administration.

Amarjit Kaur (1980) in her study emphasizes that the development of tin mining and rubber companies were in large scale which parallel with the development of communication networks of road and railways. In fact, at one level there is competition between the use of road and rail linkage routes that have contributed to the improvement of new railway service upgrades and reduced transportation costs. The description of the involvement of the Public Works Department in the construction of railway and road was generally written and not focusing on development in the state of Perak. However, this study illustrates that the developed system has played an important role in contributing to the economic development of the state of Perak.

While R. S. Nathan (1970) in his writing also emphasized the importance of the railway system or the road that had been developed by the Public Works Department but focused on Batang Padang. In fact, agricultural and mining activities in Batang Padang are difficult to develop without the development of roads and railway network facilities. R. S. Nathan had mentioned that the Public Work Department was supervising the construction of roads and also responsible for the construction of bridge and public building. In Tapah, there was a roofed wooden bridge was constructed over the Batang Padang River in 1892. The explanation shows that the R. S. Nathan written focused the role of Public Work Department in Batang Padang district only.

Research Methodology

The study was carried out entirely using qualitative methods. The approaches of document analysis, such as the Federated Malay Stated Government Gazette, Federated Malay States Annual Report on Railways, Perak Secretariat and Public Work Department Annual Report, which obtained from National Archived of Malaysia has been emphasized in collecting the data. Secondary reference sources such as books and writings relating to the construction of roads and railway networks in Perak and the Federated Malay States during the British colonial administration were also used to further strengthen the finding of the study.

Finding

Prior to the entry of British colonialism, the communication system was crucial to connecting one place to another regardless of the any ways or alternatives. A few years before the British colonialism era, the river has become the hub routes among the local community to get to the destination (Mohd Zamberi A. Malek, 2001). However, the growing economic activity from time to time has resulted in a traditional communication system were unable to accommodate the daily activities among the local communities for business purposes or daily routine. Based on this problem, Sir Frank Swettenham has proposed the construction of the first railway network in Perak.

> *In a state having area of 10,000 square miles, where the only means of communication were river navigable from native boats and jungle path without bridges, it was natural that the first efforts of intelligent administration should be directed to the construction of roads and railways.* (Swettenham F.A., 1893)

The State of Perak is also the pioneer of the construction of the first railway route in the connecting route between Taiping and Port Weld. During the early development in Perak, railway network plays an important role as a transportation medium of tin ore to be melted in Penang (Mohd Hairy Ibrahim et al, 2014). Even the construction of a road network was also developed throughout the state of Perak which originally intended to transport tin ore mines. Thus, the Public Work Department has its own task in ensuring that these network connections were implemented according to the designated plans.

The construction of the first eight miles of railway is also said to be the most important construction works for the year. Based on the Perak Annual Report 1884, preliminary estimates of the cost of completing railway routes, including locomotives and buildings are $8,000 per stone and eight miles of mileage cost $357,000 (Straits Settlement Annual Report, 1884). The construction of the route has made it the most expensive railway in Perak in the early stage of the British administration. The construction of the 13 kilometer railroad was started in 1882. The Port Weld-Taiping railway service has been the catalysts for increased in the production of tin and developed the economic activity (Amarjit Kaur, 1988). The opening of the railways was also influenced by the insistence of Chinese miners to fulfill their request to construct the railways near the mining sites. The transitional area of mining from Taiping to Ipoh also caused a change in the transportation system from Taiping to Ipoh.

Governor of the Straits Settlements, Sir Frederick Aloysius Weld had stated that there were no engineers who have sufficient expertise and experience to supervise the construction works (M. E. Wayte, 1959). In the early stages of its development, railway routes were monitored by the British administration because the early construction was the most important. (Amarjit Kaur, 1988). Port Weld also had experienced a transformation towards the development more comfortable living among the local communities.

Over the years, Port Weld has been listed as one of the leading and leading ports in Malaya (M. E. Wayte, 1959). For 15 months, it became the terminal for the train route in Perak. Port Weld has been proposed to continue providing the convenience of transport services from time to time and continuous improvements were carried out. The construction of the railway route has its main purpose, which is more for the development of the state, although its construction does not have large amounts of profits. The major construction work in 1897 includes the reclamation of lands as the addition to the completion of the 29-mile Siput-Enggor River and plate installation as the stabilizer. The construction of the Perak River bridge began in November 1897 with 1185 feet long and used to be the longest bridge on the peninsula of Malaya and became one of the major construction. The elevation constructed has exceeded the level of flood water that usually hit the area.

At the end of 1897, another four new railway connections were approved. The route also connects the train station from Perak to the Prai station (M. E. Wayte, 1959). The Table 1 below shows the new railway route opened for traffic in Perak until 1903.

Route	Mileage (miles)	Opening Date
Taiping-Port Weld	8	1 June 1885
Taiping-Kamunting	3	6 May 1890
Kamunting-Ulu Sa'petang	5	1 July 1892
Telok Anson-Batu 16	16	19 May 1893
Batu 16-Tapah Road	1	6 September 1893
Batu Gajah-Ipoh	8	17 October 1893
Kota Bharu-Batu Gajah	5	27 April 1894
Tapah Road-Talam	7	29 September 1894
Talam-Kampar	2	18 Mac 1895
Kampar-Kota Bharu	8	1 May 1895
Ipoh-Tanjung Rambutan	8	1 June 1896
Tanjung Rambutan-Chemor	4	27 November 1896
Chemor-Sungai Siput	7	5 July 1897
Sungai Siput-Enggor	7	1 July 1898
Ulu Sa'petang- Pondok Tanjung	3	1 September 1899
Sungai Krian-Bagan Serai	11	1 November1899
Enggor-Kuala Kangsar	5	15 September 1900
Bagan Serai-Alor Pongsu	4	1 May 1901
Kuala Kangsar-Padang Rengas	6	1 July 1901
Alor Pongsu-Pondok Tanjung	10	1 Febuary 1902
Taiping-Bukit Gantang	5	1 May 1902
Tapah Road-Bidor	7	1 May 1902
Bukit Gantang-Padang Rengas	7	15 Julai 1903
Bidor-Sungkai	8	15 July 1903
Slim River-Tanjong Malim	13	15 July 1903
Sungkai-Slim River	14	15 Aug 1903

Table 1 The Railways Routes in Perak
Sources: Annual Report on the Federated Malay States Railways 1907. Page 34

Based on Table 1, the construction of a railway or rail network in Perak was constructed in stages and opened in 1885 until 1903. Taiping train route to Port Weld was the first railway route opened in Perak on 1 June 1885 with a distance of 8 miles or 12.9 kilometers. The train route from Teluk Anson to Batu 16 was the longest distance i.e. 16 miles or equal to 25.7 kilometers and was opened on May 19, 1893.

In addition to the railway route, the construction of the road facility's system was also the focus of the Public Works Department in an effort to expand the communication network in the state of Perak. However, the importance of the road network construction was not comparable to the railway network and its construction does not involve high investment (Amarjit Kaur, 1980). At the beginning of the construction of the road network in the state of Perak, the difficulty encountered was to ensure that the road surface structure in good condition. However, this constraint does not hinder the construction of road structures throughout Perak states.

The construction of roads connecting Taiping and Kemunting was one of the earliest road routes built at the end of 1875 for six kilometer length (Khoo Kay Kim, 1991). The construction of the road was to facilitate the transport of tin ore at a nearby mining site. The British policy in the state of Perak has led to the increasing number of English people to Taiping town (Mohd Zamberi A. Malek, 2001). The English people who live in Taiping town are said to be superior in their ranks, classes and occupations including the comfort of their settlement. Therefore, the Public Works Department has played an important role in the development and conservation in the Maxwell Hill area. The increase in labor wages was resulted in increasing the transportation costs (Perak Secretariat 356/1948). This issue was encouraging the Public Work Department to find solutions by using horse riding services in the development process at Bukit Larut. Until 1947, road access to the Maxwell Hill was only 5.5 miles away (Amarjit Kaur, 1988). In order to ensure the maintenance work-saving process, a permanent drainage is constructed taking into account the high rainfall and land surface factors. Construction of the road facilities will shorten the duration of construction of residential houses and office buildings around the Maxwell Hill. The demand for bungalow construction also increased due to the factors of the development of transport infrastructure facilities by providing the Hill Jeep Services.

Conclusion

Development in the state of Perak has been influenced by the relationship network structure which has encouraged various economic activities such as mining and agriculture. In fact, from the Public Works Department has been established, the railway and railway network has been steadily increasing to meet the needs of the industry as well as the convenience among the people of Perak. Establishment of the Public Works Department has contributed to the construction of railway and railway networks to facilitate the transport of tin ore. The Public Works Department has also introduced skills and expertise in engineering from Europe to encourage the development of a Western-oriented communications network.

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THE IMPORTANCES OF TELUK ANSON WHARF AS TRANSIT CENTRE OF MERCHANT VESSEL, 1882-1941

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Abstract: *This study is about the importance of the Teluk Anson wharf which used to be the transit centre of the merchant vessel in 1882 until 1941. It also was known as wharf in the British colonial administration since the opening in 1882. The development and construction of Teluk Anson port is very important as a wharf which handle the import and export transactions in the state of Perak, especially as the collection centre of tin ore and agricultural product for the districts of Lower Perak and other nearby places. The study is carried out by using the qualitative method which focusing the analysis on the primary sources such as Marine Annual Report, Federated Malays States Annual Report, Perak Annual Report, District Report and Perak Secretariat File which obtained from The National Archive of Malaysia. The study is focusing on the Teluk Anson wharf that located in the district of Lower Perak. The findings show that the port of Teluk Anson had significant role in trading activity, export and import of merchandise especially after commercial agricultural revolutions. The wharf of Teluk Anson became the focus of the merchant vessels from the Malay States, Southeast Asia, Europe and the United States. In conclusion, the infrastructural facilities which existed in the Teluk Anson wharf towns made this wharf as the main attraction in the Federated Malay States at the early of its opening until the World War-II. The implication of this study shows that the Teluk Anson wharf used to be the important wharf in the state of Perak during British colonial era.*

Keywords*: Vessels, Development, Construction, Infrastructure*

Introduction

The British administration in Perak which began in 1874 was created the new forms of aspects in trade economic activity. This includes the effort of British colonial to create an important wharf which as the main center of maritime trade activity. The development of ports and wharf was a result of European colonization from the Portuguese rule in Malacca and expanded to other states until the British administration in the Federated Malay States (Nordin Hussin, 2002). Prior to the arrival of the British colonialism, the maritime area of the of the South China Sea and the Malacca Straits used to be an important maritime-based trade. In addition, it has also been the water route between communities in Southeast Asia as well as trade routes for traders dealing with India and China (Mohd Samsudin et al, 2011).

Among the most important ports of the Federated Malay States is located in Teluk Anson. The town of Teluk Anson has been categorized as a rapidly-developing region. This was based on the observations made by Governor Sir Frederick Aloysious Weld, who acted as Governor of the Straits Settlements in 1880 until 1887 during a brief meeting with Mr. Denison, who was the Lower Perak Superintendent and the Malay authorities (Straits Settlement Annual Report, 1884). Teluk Anson was once known as a prosperous and growing city, although it was originally composed of a thick forest area (Swettenham F. A.,1893). The town of Teluk Anson also serves as the Lower Perak railway station, which serves as a main place of the collection of agricultural and mining products in Lower Perak and the district nearby. The activity causes the Teluk Anson town became the main place of economic trade activities which use railways services for the purpose of transporting the merchandise such as tin and rubber.

Problem Statement

The Teluk Anson Port was known as wharf during the British administration since its opening in 1882. Starting in 1896, the operation of Teluk Anson wharf was under the Federated Malay States Railways (FMSR). The development and construction of the Teluk Anson wharf was very important as a port which manage the import and export transactions in the state of Perak, especially as a center for the collection of tin and agricultural products of the Lower Perak district and the nearby district. The wharf of Teluk Anson also became a focus for local traders because prior to the construction of the wharf, they used Kuala Sungai Bidor as the main port.

In addition, the wharf of Teluk Anson was also the main focus of ships from Malaya, Southeast Asia, Europe and America. Its role was getting growing and important and also became among the major ports in the Federated Malay States other than Port Weld and Port Swettenham. The port has been moved from the original site to a new site of one mile distance from the downstream to overcome erosion problems and expanded the provision of infrastructure and logistics facilities to provide better services of trading.

Literature Review

Prior to the arrival of British colonials in the Federated Malay States, the existence of ports had played an important role in trading activities in the coastal waters and also the involvement of trading with other countries. According to Nordin Hussin (2001) in an article titled, Tale of Two Colonial Port-Towns in the Straits of Melaka: Dutch Melaka and English Penang have explained the comparison between ports in Malacca during the Dutch conquest and port in Penang during the British occupation of the state. The author has described the features of the Dutch and British colonial ports in Melaka and Penang. Both port cities were deemed to have a western-oriented elements and environments such as camps and church buildings. This study is more focused on the development of towns in the ports of Melaka and Penang during the Dutch and English era. The development of trading activities as well as ports is only described in the basic and general.

Generally, Nordin Hussin's study is more extensive compared to this study, which is more focused on the interests of Teluk Anson wharf and trade activities through various shipping companies. However, Nordin Hussin's study illustrates the situation of urban development as a result of major harbor activities in Malacca and Penang as well as facilitating studies in identifying the importance of ports in the Malay states in general. Thus, this study was more focused on the major ports of the Federated Malay States and its developed during the British colonial era.

The role of the port is also explained by Wayte M.E (1959) in an article titled Port Weld. This study emphasizes the development history and role of Port Weld since its establishment in 1885. At the early of its establishment, Port Weld or also known as a port of Kuala Sepetang was the main place of tin ore collection obtained from Taiping, Kamunting and Larut. However, the study was focusing on the role and development of Port Weld only and there is no explanation regarding the wharf of Teluk Anson. Wayte's writing has provided a preliminary portrayal of Port Weld's interests and helps get information on the history of the establishment of an important port in the state of Perak. Although Wayte's research was inspired by history and development in Port Weld, but an overview of the role of a port as a trading center and ship stopover has helped in identifying the importance of the wharf of Teluk Anson.

The port activities in the East Coast of Malaya were described in article writings entitled *Perkembangan Pengangkutan Marin Sekitar Pantai Timur Tanah Melayu Zaman Tradisional dan Zaman Pentadbiran British* by Mohd Samsudin et al (2011). The article was focusing on the development and port activities in Pulau Tioman, Pekan and Kuala Terengganu which were the main focus of traditional trade vessels in the east coast of Malaya during British colonial administration. In addition, the study has emphasized that maritime and port activities continue to grow starting from the traditional until the British colonial era. Although the discussion was focused on the wharf development on the east coast of Malaya, it has helped to illustrate the British administration's policy and the wharf function as a trade center.

The article titled Teluk Anson: 1882-1941: Port, Agriculture and Erosion by Khoo Kay Kim (1995) was more about the identity of the town of Teluk Anson that has an important role as a port and agricultural area. The role and development of the wharf of Teluk Anson were described basically and was focusing on the erosion issues occurring in the estuary of Teluk Anson wharf. In addition, the study is more about the development of major agriculture and crops in the district of Lower Perak and the town of Teluk Anson. However, expansions of agricultural developments have shown that the role of the port also depended on the development of agricultural activities since the crop has been collected at the wharf of Teluk Anson before being exported. Hence, the article also illustrates that agriculture is one of the important import and export items that has been carried out at the port of Teluk Anson.

Research Methodology

The study was carried out entirely using qualitative methods which focusing on the approaches of document analysis, such as Perak Secretariat File, Federated Malay States Annual Report of Railways, District Report and Marine Annual Report which obtained from National Archived of Malaysia. Research and critical analysis of the files or documents has been done to obtain the accurate data. Secondary reference sources such as books and writings relating to the construction of roads and railway networks in Perak and the Federated Malay States during the British colonial administration were also used to strengthen the finding of the study.

Finding

When the district of Lower Perak was under the administration of Captain Speedy in 1877 who acted as the Assistant Resident, a village of Durian Sebatang in Teluk Anson has no facilities and infrastructures, but some only small ditch with muddy ground and quite impassable for wheeled vehicles (Sadka, E, 1955). The road was quite narrow and has a 12-feet wide roadway. In 1879, when Lord Archibald Anson, who acted as the Governor of the Straits Settlements, used to build the Teluk Anson town development plan. Among the planned developments during the Lord Archibald Anson's administration in the Straits Settlement was to develop a wharf in Teluk Anson. The construction of railway routes for passengers and merchandise which connecting Teluk Anson to Tapah Road and connected to Ipoh was influenced the expansion of Teluk Anson's wharf role. In addition, the construction of the railway line at the wharf of Teluk Anson has also been a factor that promotes the development of Teluk Anson town as a port city. As a result of the development plan of Lord Archibald Anson, Teluk Anson continues to lead the role of a major port in the state of Perak.

The entrance to the Perak River has a good lighting control system and at the trading vessels from Penang and Singapore were docked to Teluk Anson almost every day (Swettenham, F. A, 1893). Teluk Anson wharf also plays an important role as a stopover for merchant vessels which carrying food, oil and petroleum products, rubber, tin and copra (Annual Report on Social and Economic Progress, 1947). The vessel service was also used as a water transport for the passengers who were heading to Singapore and Penang as well as using train transportation services.

The Teluk Anson Port once served as the vessel's anchored from the Straits Steamship Company, which included cargo items involving three ports, Teluk Anson, Melaka and Singapore (Government Secretary 2471/91, 1891). Ships from Singapore's Straits Steamship Company operate daily and sailed from Singapore's port to Teluk Anson and return to Malacca. The Straits Steamship Company is the dominant shipping company in maritime trades of Malaya, including in the port of Teluk Anson (Ooi Jin Bee, 1963). The company was founded on January 20, 1890 and used to known as The Straits Navigation Company (Mohd Samsudin et al, 2011) Since the 1890s, ships from The Straits Steamship Company have begun to land at the wharf of Teluk Anson and sailing to Port Swettenham and Singapore. In addition to cargo or transporting the merchandise, the vessels of the company also carried the passengers to Singapore port at $12 per person in first class, including food packages, $6 per person for passengers sitting in second class and $3 per person on the deck of the vessel (Government Secretary 2471/91, 1891). The peoples use this marine transportation service as one of the alternative connectivity networks besides the service of the railway or the road especially to Selangor, Malacca and Singapore.

In 1891, the Straits Steamship Company got a contract to bring equipment for the construction of Kinta Valley Railway from European countries. All of these equipment was brought in Singapore's contractors and sent directly to the wharf of Teluk Anson. The government or the Federated Malay States Railway has been obliged to provide steam-winch (a revolving steam-powered machine to move heavier loads) to transport equipment from ships with a capacity of 2.5 tonnes or equivalent to 2268kg. Every 28lbs of goods lifted was charged 40 cents and items over 298lbs and not exceeding 56lbs was charged 75 cents. Therefore, the Straits Steamship Company was authorized to land at the wharf of Teluk Anson if the maintenance work was required on the vessel for at least seven days.

The importance of Teluk Anson as one of the harbors in the state of Perak is also influenced by the existence of the Tapah railway route to Teluk Anson which was completed in 1893 (Government Secretary 2471/91, 1891). The development of Teluk Anson's as an important wharf was due to being one of the main wharf of trading activity. The steam powered vessels was anchored in quite long term along the shore and would sailed after the cargo loading was completed (The Straits Times, 1895). This caused the Teluk Anson marine traffic became congested with shipping activities. However, the construction of railway routes has affected the owners of small boats, especially the Malays who usually carry the merchandise by using their boats from Teluk Anson to the Kinta District (Khoo Kay Kim, 1995). Most traders and entrepreneurs make their boats as a home on the water. It also affected the income of the villagers who used to serve their boats as *perahu penambang*.

But in 1901 there were problems involving the physical transformation of the Teluk Anson wharf area. The port area of Teluk Anson has been subjected to a problem following the erosion of its products (Khoo Kay Kim, 1995). In order to prevent the erosion, the jetty has been moved to a safe and suitable location for the development of a city. The new wharf area was about a mile along the Batak Rabit road (Khoo Kay Kim, 1995). Beside the Port Weld, the trade activity in the state of Perak and foreign countries was through the wharf of Teluk Anson. The trade's revenue was estimated to be twenty million dollars annually including collection of voyage fees (Swettenham, F.A., 1893) The high returns allowed the wharf management to provide a lodging facility to outsiders who have stopped at Teluk Anson wharf before continued the sailing.

During the construction of the new Teluk Anson station and jetty beginning in 1907, the implementation of other structures and facilities was also developed (Perak 269/1907, 1907). Among them was the railway extension from Teluk Anson station to the new jetty site. The road also built to facilitate the movement to the jetty. Whereas storage of the merchandise before being transported by boat was covered by roofs for the safety purpose (Perak 269/1907, 1907). The 700-yards roadway to the station was also built as one of the wharf infrastructure improvement processes (Annual Report on Federated Malay States Railways, 1907). Teluk Anson wharf management also receives $70,000 for infrastructure improvements in the wharf area. In addition, the shed facility of 132'x48'6 "was built near the wharf as one of the waiting areas. A new pontoon structure with two gangways was also built. The 700-meter roadway from the wharf area is also paved to facilitate the passage of the vehicle and the loading of goods from the vehicle to the wharf. The upgraded new facility has led to the rapid expansion of commercial activities in the wharf area for the purpose of transporting goods and mining boat services. The use of lamps in the lighthouse, which originally used oils has been converted into automatic lighting, which was suited to the crowded wharf conditions (Perak Adminstration Report, 1930).

Besides the trade activity, boat rental services were also carried out by merchants and sailors who had their own boats (Perak Adminstration Report, 1930). According to records in the Perak Administration Report 1930, there were 48 motorized boats through the Bernam River and the Perak River and heading to the wharf of Teluk Anson. In 1930, the water transport service by the connecting boat between Bangkok and Teluk Anson was introduced by Hung Phong Company of Bangkok. Once every two weeks, the Teluk Anson wharf receives rice deliveries from Bangkok by the vessels from the company. Trade relations between Perak and Bangkok existed during the colonial period indicated that the British administration was concerned with good relations and trade with regional countries.

The marine maintenance work also was carried out at the Teluk Anson wharf during the British colonial era. The maintenance work of the Telok Anson jetty was carried out by the Public Work Department around 1946. Based on reports from Telok Anson's Harbor Master Office, the physical condition of the jetty at Telok Anson including small boats needs improvement. The wharf at was generally in unsatisfactory condition. The construction of this new rest house has shown the importance of Teluk Anson which has been the focus of external officials and visitors due to the existence of farms cultivated around the district.

Telok Anson wharf is also a center for export and import of rubber products (High Commisioner Office 1442/1915, 1915). In 1915, the United States and France were among the shipping destinations for shipping through the shipping service and the cruise ship destination started at the port of Teluk Anson. Rubber delivery in 1915 was approved by the Rubber Export Committee to be sent to designated locations such as Boston, New York, Cenon and Marseillis (High Commisioner Office 1442/1915, 1915).

Harbor Master or head of Teluk Anson wharf, Mr. Flight Millard was carried out his duties in conducting surveillance and inspection of the surrounding ports. The effects of damage during the Japanese occupation during the Second World War were also interrupted during the jetty under his supervision (Technical Services Com 58/7). After the port overhaul, Asiatic Petroleum Company's Installation and Jetty were constructed in early 1947 aimed at transferring petrol fuels in bulk (Annual Report on Social and Economic Progress, 1947). Construction of this new jetty has made petrol fuel transfer activities more practical and safe. Among the fuel firms that make the Teluk Anson port as an oil storage terminal were Shell Company and Standard-Vacuum Oil Company, which is owned by Anglo-Saxon Petroleum Company from the Netherlands. The existence of petroleum companies was helped in highlighting the interests of the Teluk Anson wharf as an anchorage location for the trading vessels.

In terms of ownership of vessels and licenses, each ship or boat owner or operator needs to register a license for anchoring in Teluk Anson port. Table 1 below shows the license that has been registered by the shipowner involved.

Type of Boat / Ship	Number of registered licenses
Small Vessels	1,703
Cargo Boats	1,000
Sampan	407
Motor Cargo Vessels	166
Passenger Boats	118
Sailing Junks	12
Amount	**3406**

Table 1 Amount of Registered Licenses
Source: Perak Annual Report of Social and Economic Progress

Table 1 shows the number of vessel licenses in the registered port of Teluk Anson. The number of registered small boat licenses shows the highest number of 1703 units and followed by cargo boats with a total of 1,000. The number of licenses for boat serving 407 passengers and 166 licenses, registered by motor-powered cargo ships. The number of licenses, registered by the passenger boat is 112 and is followed by the number of licenses registered by the yacht owner.

The development of the wharf functions at Teluk Anson also encouraged the development of transport network links. Transportation facilities have also become one of the factors of the town development of Teluk Anson. The Wharf development in Teluk Anson was also a symbol of a new economic transition, especially in the downtown area of Perak (Lim Heng Kow, 1978). This is due to the demand for raw materials supply to further promote the export of commodities or raw materials and indirectly the wharf of Teluk Anson was becoming a main focus of trade vessels from the Malay states and abroad.

Conclusion

In conclusion, the infrastructural facilities that existed in the wharf and Teluk Anson towns was made this wharf an important attraction in the Federated Malay States at the beginning of its opening until the second world war. The presence of the Teluk Anson wharf was closely related to the construction of the second railway in Malaya, the Tapah route to Teluk Anson. Overall, this study shows that the port of Teluk Anson was a very important wharf in the state of Perak during the British colonial era and contributed to the economic development of the state of Perak.

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MANAGEMENT OF AGRICULTURAL PRODUCTION RISK IN MALAYSIA

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Abstract: *Malaysia is currently facing challenges in ensuring agricultural production is in line with the targets set to boost the Malaysian agriculture and food sector to a higher level. The development of agricultural projects faces many challenges because agriculture sectors is vulnerable to many natural risks such as climate and weather conditions, natural disasters, pests and diseases that may affect the total of agriculture production. The inability of Malaysian farmers to manage risks causes many agricultural projects fail to achieve the targeted production output. To overcome this problem, farmers need to manage production risks to increase farm production and ensure the sustainability of the project. This study argues, there is a need to understand risks faced by farmers especially on production risk and a risk management framework for agriculture. The aim of this study is to explain agriculture production risk and agriculture risk management. This study analyses previous research to present contrasting and supportive evidence for risk management in agriculture. The in-depth explanations enhance understanding on the risks face by farmers and risk management process that can be used in managing agriculture risks.*

Keywords: *agriculture risk, production risk, agriculture risk management, risk management*

Introduction

Agriculture is important because it plays a vital role in fulfilling food requirements of the nation and providing new raw material inputs for the industrial sector (Abdul Rahman, 1998). Nonetheless, Malaysian economy has transforms over the last few decades owing to the fact that the Malaysian government has keen interest in industrialising the nation to attain the “developed” economy status. Such initiatives have characterised the reduction in production output in the Malaysian agriculture sector.

Realizing the importance of agriculture in ensuring the supply of food after the economic crisis in 1998, the Malaysian government began to re-emphasize on agriculture. The National Agro Food Policy (2011-2020), focuses on safeguarding on national food supply which concentrates on improvements productivity, expansion of planting area commercially, the reduction of last damage harvest and market consolidation. However, the agriculture sector is prone to unforeseen minor and major risks (Anderson, 1999; Sinha and Lipton, 1999).

A risk is a fact of life and is neither inherently good nor bad. To avoid it entirely is to forgo the opportunity of pursuing profitability and ambitious objectives (Purdy, 2010). According to the International Risk Management Principles and Guidelines ISO 31000:2009 ("ISO 31000"), risk is defined as ‘effect of uncertainty on objectives’. This definition has two important implications:

- Risk is a neutral term (neither positive nor negative). It simply describes the potential for deviation from an expected outcome. Risks can therefore be subdivided into threats and opportunities to indicate whether their influence on an objective is positive or negative.

- As risk is effect of uncertainty on objectives, risks cannot be expressed without first defining the objectives to be achieved.

The agricultural sector has typically faced a wide spectrum of challenges and risks. Farmers face numerous and increasing risks in the agricultural industry in recent years. The risks relate to volatile markets, climate changes and unfavourable agricultural polices among other risks. There are different forms of risks in agriculture as classifies by Frentrup et al. (2010). The risks which affect the agricultural sector are classifies into production risk, human capital risk, political risk and market risk. According to Frentrup et al. (2010), production risk in crop arise from uncertainties regarding yields and qualities, result from the weather and the influence of pests and diseases. Human capital risk is related to the workers where the danger due to illnesses or deaths are underestimate in many farms, problems of employee motivation and leadership, as well as difficulties in meeting the demand for skilled labour. Political risk arises as a result of changed laws and regulations in the area of agricultural policy as well as through modified environmental, tax, social, trade and foreign policy framework conditions whereas market risks arise from price changes on sales and procurement markets.

Agriculture Project Risk

Agriculture project risk is the cumulative effect of the chances of the uncertain occurrences adversely affecting project objectives (Petravicius, 2005). These risks can come from outside of the operation, from the operation itself and can even be created by the farmers (Oatess, 2016).

Hardaker et al. (1997) divides risk sources into five general categories: production risk, price or market risk, institutional risk, human or personal risk, and financial risk. Production risk stems from uncertainty of factors that affect the quantity and quality of farm produce. Market risk exists because of the variability of product prices and the uncertainty of future market prices. Price or market risk refers to uncertain input and output prices. Price risk is measured by price randomness. Institutional risk arises from changes in government policies such as environmental regulations or government subsidies. Human or personal risks are related to farm operators such as unforeseen illness or human error in farming operations. Financial risks refer to uncertainties related to use of borrowed funds such as changes in interest rates.

Agriculture Production Risk

Agricultural production risk is subcomponent of agriculture project risk. Agriculture production is riddled with risks that can negatively affect production levels and lead to significant losses (Drollete, 2009). Production risk can be among the most uncertain and potentially devastating to a farmer. It refer to any production related activity or event that has a range of possible outcomes (Crane et al., 2013). The outcomes of farmer’s actions and production decisions are uncertain, and many possible outcomes are usually associated with a single action or production plan (OECD, 2009).

The major source of production risks are weather, climate changes, pests, disease, technology, genetics, machinery efficiency and the quality of inputs (Crane et al., 2013; Kaan, 1996). Hardaker et al. (2015) states that production risk come from the unpredictable nature of the weather and uncertainty about the performance of crops or livestock. For example, through the incidence of pests and disease or from many other unpredictable factors. According to Kahan (2008), production risk stems from the uncertainty regarding the factors that affect the quantity and quality of farm produce. It may change, among others, due to a more regulated use of herbicides, medicines and vaccines (Meuwissen et al., 2003). Fire, wind and other casualties are also sources of production risk (Crane et.al., 2013).

Production risk is measured by yield variability. Yield variability is the randomness relative to the mean value in a yield series. Yield variability for a given crops differs considerably from region to region depending on climate, soil type and production method (Jung, 2001). Moschini and Hennessy (2001) state that the amount and quality of output that will result from a given bundle of inputs such as fertilizer and compost are typically not known with certainty.

Unlike most other entrepreneurs, farmers are no able to predict with certainty the amount of agricultural output production due to several factors such as weather, pests and disease. Farmers may also be hampered by adverse events during harvesting or threshing, which can lead to production losses (Jaffer et al., 2008).

Risk Management

According to OECD (2009), risk management is the system of measures by individuals and organisations that contribute to reducing, controlling and regulating risks. The main goal of risk management is moving uncertainty away from risk and toward opportunity (Petravicius, 2005). According to Kahan (2008), the main aspects of risk management are anticipating that an unfavourable event may occur and acting (where possible) to reduce the chances of it happening and taking actions that will reduce the adverse consequences should the unfavourable event occur.

Referring to ISO 31000, the risk management process includes; (i) context analysis; (ii) risk identification; (iii) risk analysis; (iii) risk treatment; and (iv) risk monitoring (Figure 1). The risk management context in organization or enterprise is defined in ‘context analysis includes the determination of the external and internal parameters, scope and risk criteria for the risk management policy. The risks are then identified, analysed, evaluated to allow management choices and responses to be determined. Risk treatment or control activities involve the actual risk mitigation procedures.

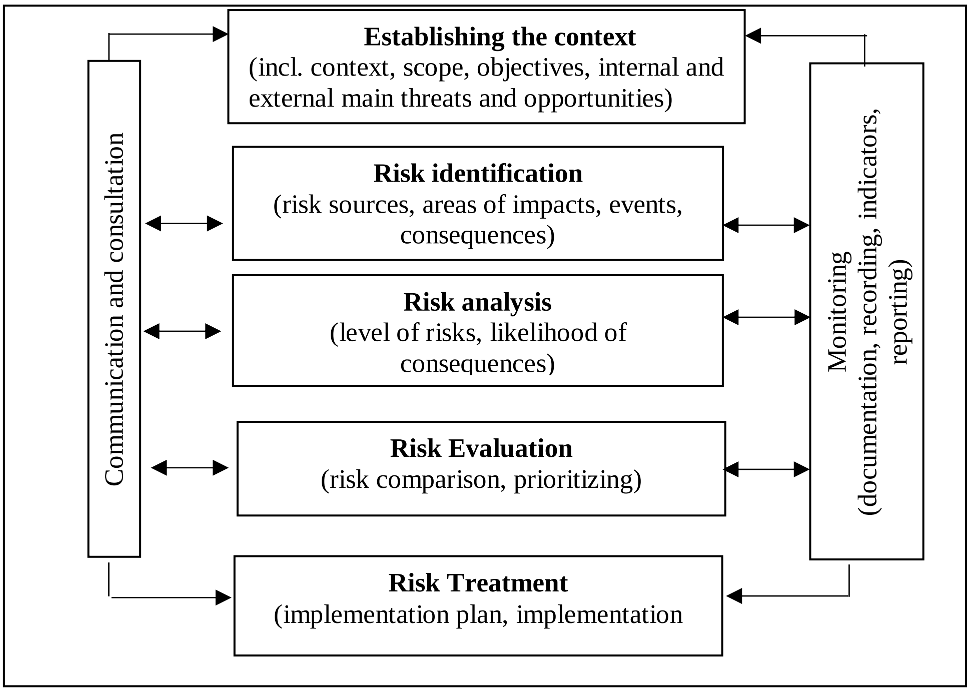

Figure 1 The main phases in the standardized risk management process (ISO 31000)

Risk Management in Agriculture

Wolke (2007) states that risk management process in agriculture comprises four (4) main steps as shown in Figure 2; (i) Risk identification; (ii) Risk assessment; (iii) Risk management; and (iv) Risk control. Risk identification determine which risks are relevant for a specific farm. Risk assessment determine how much attention do the risk identified in the first step deserve. Two assessment criteria are relevant from the point of view of risk management: (a) incident rate and (b) potential loss. Risk management determine how to cope with these risks. Farmers have four options of strategy in managing risk: (a) risk avoidance, (b) transfer of risk to third parties, (c) risk reduction and (d) risk acceptance. Risk control includes internal design of the risk management process (responsibilities, deadlines etc).

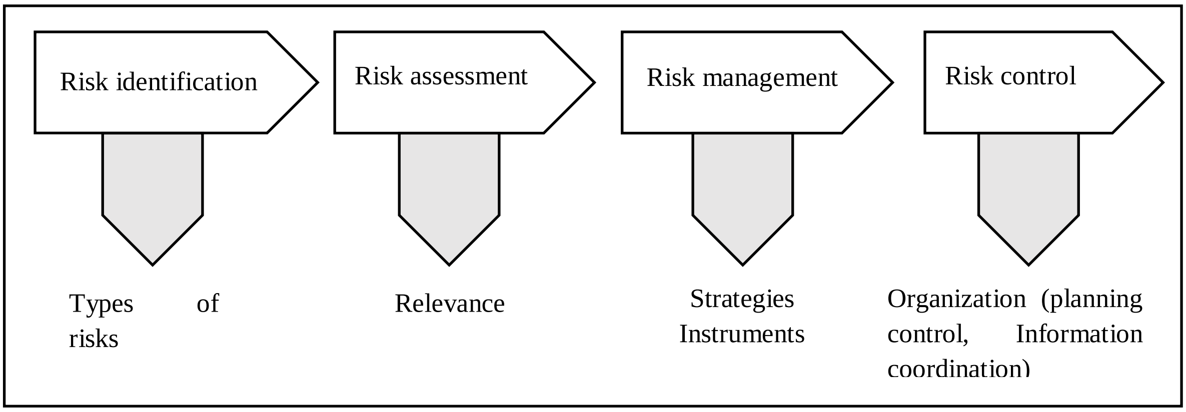

Figure 2 The risk management process. *Source: based on Wolke 2007*

Kahan (2008) outlines five (5) steps in agriculture risk management process as shown in Figure 3; (i) Identify the sources of risk; (ii) Identify the possible outcomes that could occur; (iii) Decide possible outcome for each strategy; and (v) Evaluate trade-offs between the cost of risk and gains that can be made.

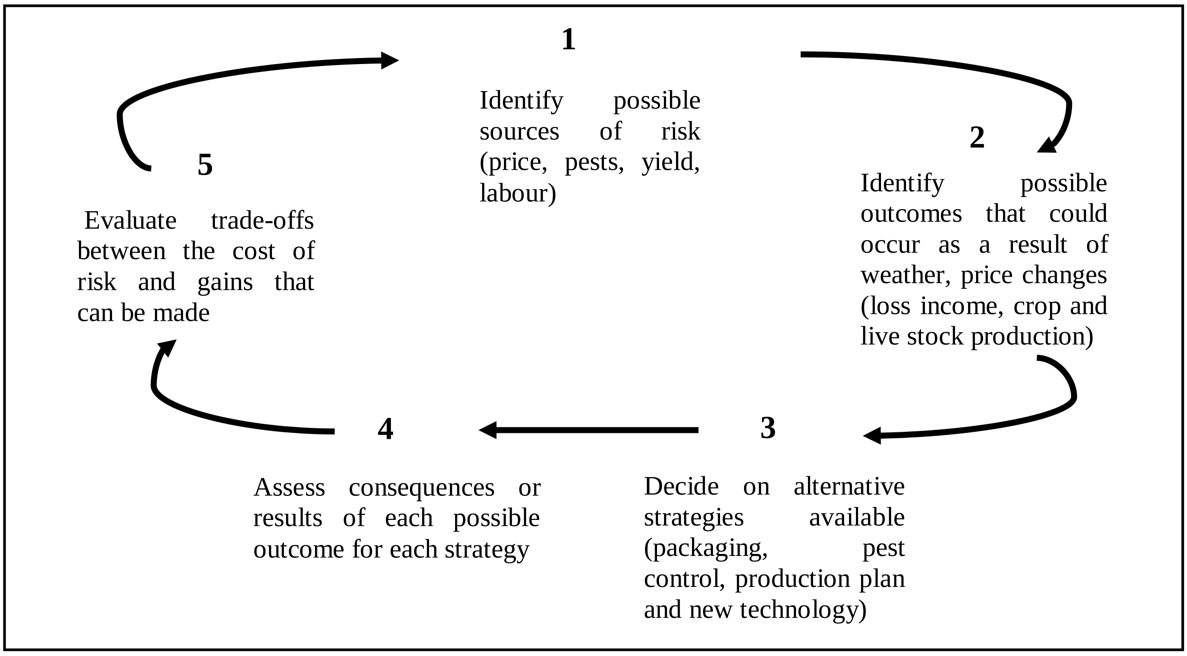

Figure 3 Steps to be followed by farmers in managing risk. *Source by Kahan (2008)*

Leppälä (2016) explains in detail the risk management process to be applied in agriculture project based on the standardized risk management process by ISO 31000 as shown in Figure 4; (i) Preliminary farm risk context analysis includes checking the main safety and security risks categories and possible risk events on farms. (ii) Detail process evaluation or checklists about the main function on a farm and risk analysis with the risk matrix. It also outline objective and focus setting connected to the farm business strategy, assets, environment, human resources and production tasks; (iii) Choosing risk control tools and implementation plan for a farm; and (iv) Monitoring the implemented plan for the risks. Communicating with advisors and benchmarking from other farmers.

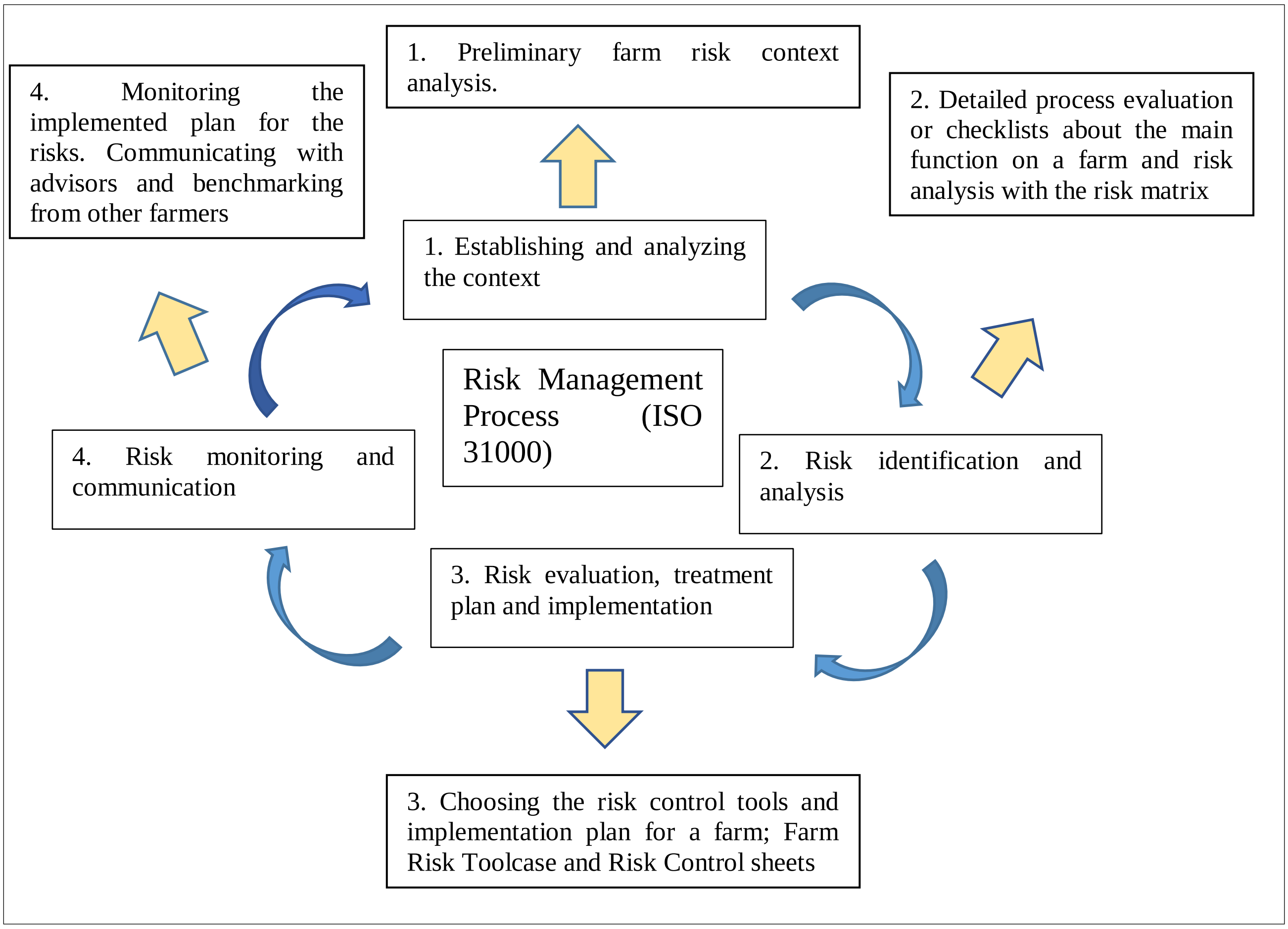

Figure 4 The risk management process applied to farms. *Source by Leppälä (2016)*

Risk management process describes by Wolke (2007), Kahan (2008) and Leppälä (2016) follow the risk management process develops by ISO 31000. Even though Wolke (2007) and Leppälä (2016) outline four (4) steps while Kahan (2008) outline five (5) steps in managing risk in agriculture project, all of them have outlined key processes that need to be implemented in agriculture risk management as defined by ISO 31000 as shown in Table 1. Table 1 shows comparison of risk management process by Wolke (2007), Kahan (2008) and Leppälä (2016) with ISO 31000. Wolke (2007) and Kahan (2008) do not mention about setting up the context as one of their risk management process but include the process of risk identification, risk analysis, risk evaluation and risk treatment.

This study proposes that the guidelines set by ISO 31000 can be used in setting the risk management process for agriculture. The agriculture risk management process discusses shows that there is no best risk management guideline for agricultural projects. Performing risk assessment that consists of risk identification, analysis and evaluation and risk monitoring that involve risk treatment or risk control process is a basic requirement in developing risk management process in agriculture. Application of a simple and streamlined risk management process to predict the uncertainties in the projects and minimize the occurrence or impact of these uncertainties will improves the chance of successful project completion and also reduces the consequences of those risks, since future can never predicted with certainty (Lavanya and Malarvizhi, 2008).

Step	**Guideline**	**Risk Management Process in Agriculture Project**		
	ISO 31000	**Wolke (2007)**	**Kahan (2008)**	**Leppälä (2016)**
1	Establishing the context	-	-	Preliminary farm risk context analysis
2	Risk identification	Risk identification	• Identify possible sources of risk • Identify possible outcomes that could occur	More detailed process evaluation or checklists about the main function on a farm and risk analysis with the risk matrix
3	Risk analysis	Risk assessment	Decide on alternative strategies available	
4	Risk evaluation	Risk management	Assess consequences of results of each possible outcome for each strategy	Choosing the risk control tools and implementation plan for a farm; Farm Risk Toolcase and Risk Control sheets
5	Risk treatment	Risk control	Evaluate trade-offs between the cost of risk and gains that can be made	Monitoring the implemented risks. Communicating with advisors and benchmarking from other farmers

Table 1 Comparison of risk management process by Wolke (2007), Kahan (2008) and Leppälä (2016) with ISO 31000

Risk Management Strategies in Agriculture

Risk management strategies are tools that can be applied as risk treatment or risk control. Risk treatment or risk control is the fifth step in risk management process outlined in ISO 31000. Adopting risk management strategy can help mitigate risk before they occur (World Bank, 2016). These strategies comprise of a variety of responses, which may lower the probability of an adverse event occurring and/or reduce the adverse consequences if the event occurs (Ullah et al., 2016).

Risk management strategies in agriculture project start with decisions on the farm and the household: on the set of outputs to be produced, the allocation of land, the use of other inputs and techniques, including irrigation and the diversification of activities on and off-farm (OECD, 2009). Miller et al. (2004) states four general strategies for managing risk in agriculture; (i) avoidance-process of structuring the business so that certain types of risk are non-existent; (ii) reduction- process of lowering the risks associated with the business venture; (iii) assumption/retention- process of retaining or accepting risks with the objective that assuming this increased risk is to maintain control and/or enhance overall profitability; and (iv) transfer- process of shifting risk to someone else.

In agriculture production, risk management strategies or tools is important in order to help agricultural producers develop better marketing plans that can reduce those risks and increase profitability. Drollete (2009) outlines several tools for farmers to apply to reduce production risk, depending on their farm situation and risk-bearing willingness and ability. Farmers are suggest to do (i) Product diversification: producing more than one crop or livestock product; (ii) Maintaining excess production capacity; (iii) Utilizing lease arrangement: the farmer shares production risk with the landowner; (iv) Having good and up-to-date information: a farmer who is well informed about and follows new and proven production practices can reduce his production risk and (v) To protect farmers against yield loss from natural causes such as adverse weather conditions, disease, and insects.

Similarly, Ullah et al. (2016) mention ways to reduce production risk as follows; (i) Selecting less risky inputs and technology- growing several varieties of a crop to reduce possible losses from weather, insect and diseases; (ii) Use of relevant information- information on improved crop varieties, fertilizer application rates; and (iii) Enterprise and/or geographical diversification- diversification of farm activities and dispersion of cropland over a wide geographical area.

Kahan (2008) explains in detail strategies to reduce production risk in agriculture. The strategies are; (i) Risk reducing inputs: production inputs that improve the chances of better quantity or quality of farm products; (ii) Risk reducing technologies: applying new technologies and practices designed to address specific risks common to areas of production; (iii) Selecting low risk activities: choosing reliability over potential profitability as a way to reduce production risk; (iv) System flexibility: having flexible farming reduces risk by enabling quick or short-term changes in production and sales; (v) Diversification: diversification reduces the impact of risk by spreading risk over several farm enterprises; (vi) Input reserves: farming inputs and farm products that are set to reduce the impact of unfavourable events; (vii) Food reserves: farm produce that is stored on reserve to provide security in case of risk; (viii) Share leases: input costs are shared between tenant and the owner and thus reducing risk to either.

The Needs for Agriculture Production Risk Management Framework

Ideally, every country tends to practice a given form or type of agriculture for either local consumption or export. However, there are underlying challenges and risks, which affect nearly all the countries in respect to agricultural output. Nonetheless, there are specific risks that impact the agricultural productivity of a given nation. This means that different countries can develop or adopt different risk management frameworks towards the maximization of agricultural output. This is in accordance to the contingency theory, which stipulates that there is no single method of management of various risks across the entire agricultural sector. For instance, in Australia farmers operate in one of the most risky farming environments in the world (Nguyen et al., 2005). They have to cope with numerous sources of risk including weather uncertainty, variable market prices, and institutional changes in their business management. The government through various agricultural stakeholders have to establish an appropriate risk management framework or strategies that incorporate enterprise diversification, optimal time planting, proper moisture conserving practices, and investing off-farm (Nguyen et al., 2005).

The application and adoption of risk management in Australia has significantly enhanced productivity in the agricultural sector. Similarly, a study conducted by Pervez et al. (2014) in the risk management in Bangladesh agricultural sector highlighted similar risks and challenges faced by Malaysia and other agricultural countries. Pervez et al. (2014) proposed a risks management framework that categorises risks based on their severity. The proposed risk managed framework has been developed as a situation-based risk management framework to cater for the varying degree of risks and challenges experienced in the Bangladeshi agricultural sector.

Conclusion

Risk management in agriculture is becoming important due to growing risk in agriculture sector in Malaysia. Since the success of agricultural projects depends on the ability of farmers to manage risk in order to achieve the targeted production output, agriculture risk management should be emphasized to reduce the risk faced by farmers. A systematic risk management process needs to be developed and implemented on future-oriented project. Risk management framework for agricultural sector in Malaysia can be formulated and adopted to increase productivity and output by analysing other countries risk management framework. However, in-depth studies and investigation need to be conducted in order to develop agriculture production risk management framework to identify potential threats and to define the strategy for eliminating or minimising the impact of these risks, as well as the mechanisms to effectively monitor and evaluate this strategy to be applied in agriculture sector in Malaysia.

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ONLINE RISK OF INTERNAL SOCIAL MEDIA: A CASE STUDY OF MALAYSIA'S TELCO

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Abstract*: Social media are becoming an important intermediary for interaction between individuals, groups, governmental agencies and businesses. This is due to the unique characteristics of social media: openness, participation, and sharing. However, of existing social media reviews, very few examined the use of these tools in corporate settings. Also, existing corporate-related reviews seem more focused on the externally facing usage of social media technologies. The purpose of this study is to investigate empirically the risks associated of using social media as a communication medium within an organization. This study contributes to enhanced understanding of social media communication risk inside Celcom.*

Keywords: *Social Media, Social Network Services (SNS), Online Risk, Internal Communication*

Introduction

In the past decade, without a doubt, social media has revolutionized the social network platforms that are created for interaction purposes such as Facebook, Twitter, LinkedIn, Google+, Tumblr, Instagram, Flickr, Blogs, Myspace, Youtube, or any user generated content websites gained huge access in public daily life including individuals and organization. Of existing social media reviews, very few examined the use of these tools in corporate settings. Also, existing corporate-related reviews seem more focused on the externally facing usage of social media technologies. For instance, some studies reviewed the literature on social media usage in advertising, communication, marketing, and public relations (Khang, Ki, & Ye, 2012). While some tries to assimilate social media with traditional media in hope to gain better understanding on the more important role of the marketing communication (Dwivedi, Kapoor, & Chen, 2015; Khajeheian & Mirahmadi, 2015). In fact, within the past few years, social networking sites have overtaken e-mail as the primary means of online communication. Comscore, the leading organization in Internet traffic measurement, reported that communication via social networking exceeded that of e-mail for the past decade since 2009 (Kaplan & Haenlein, 2010).

Although there are many benefits of social media used in the private sector, it also possesses inherent risks, which cause worries and skepticism. For example, interacting via social media introduces new challenges related to privacy, security, data management, accessibility, social inclusion, and governance (Bertot, Jaeger, & Hansen, 2012). Some scholars believe that social media tools themselves are ineffective, resulting doing more harm than good (Sloan, Quan-Haase, Kitchin, & Beninger, 2017). While others regards social media as unchartered territory due to the lack of experience and knowledge regarding implementing social media in a work setting (Sharif, Troshani, & Davidson, 2015). This study is motivated by (Featherman & Pavlou, 2003). The paper examines different types of perceived risk when adopting e-service. Meanwhile, this study argues that online risk has a significant influence towards internal communication. Hence, this study aims to investigate the relationship between online risks and internal communication and presents a conceptual framework for the study.

Social Media and Social Network Services (SNS)

Social media is engaging with others online. Social networking websites are all about social networking as well as communicating in a way that users believe in between parties and areas they currently participated in. Any website which allows user to discuss their material, views, and encourage connections and group developing can be classified as a social media (SI, 2016). Based on literature review, there are three distinguished mode of communication: interpersonal communication (Davison, 2002), group communication (Chockler, Keidar, & Vitenberg, 2002) and mass communication (Cornelissen, 2014).

The first mode which is interpersonal communication happens when two separate individuals shares information through one-to-one interaction (Wood, Wood, & Chamberlain-gaston, 2010). Socializing suggests that individuals have the need to self-disclosure, to acquire peer recognition (Zlatolas, Welzer, Heričko, & Hölbl, 2015). Interpersonal communication provides the opportunity for individuals to sate this need. Moreover, sociological scholars have implied that the relationship between individuals are divided into those that are based on strong connectedness and to those with weak connectedness. Constant online interpersonal communication transform those with weak connectedness towards those of a strong connectedness (Ellison, Steinfield, & Lampe, 2011).

The second mode involves group communication. Group communication on social media refers to the communication nature of said groups. It combines similar goals and the willingness to cooperate amongst one another (Butler, 2001). Group apprehension develops during info sharing and interaction, which leads to a sense of belongings to the group (Wirtz et al., 2014). Group norms governs the behaviour of group members, and in turn lead to a mutual understanding among similar individual in a group (Biron & Bamberger, 2012). In group communication, the perceived communication quality (Burgoon et al., 2002), communication richness (Ngwenyama & Lee, 1997), communication openness(Eisenberg & Witten, 1987), and communication appropriateness (Welch, 2012) are all motivations of effective group communications.

With respect to the third mode, social media sites presents freedom for mass communication (Zolkepli & Kamarulzaman, 2015). Aside from redefining human relationship, online based mass communication concentrates more on media relationship instead of organizational communication. An increasing number of social media users perceived themselves as being a receiver of mass communication (Haridakis & Hanson, 2009). Compared to personal peer-to-peer (p2p), mass communication shares more info and are able to reach far more audience at the same time (Lingel & Naaman, 2012). Receiving info from social media sites is less time straining and easier. Compared to other form of communication, social media sites support each one of those three correspondence modes at the same time. No matter in what kind of communication modes, social media communication provides benefit towards social relationship improvement.

Social Media and Internal Communication

An effective internal communication is important for organizational success. It has to be a two-way process characterized by dialogue rather than monologue (Ruck & Welch, 2012). A favourable communication climate requires openness, trust, supportiveness and reliability of information (Cornelissen, 2014). Moreover, the essential factors of a manager's communication effectiveness comprise of openness, willingness to share information, approachability and trust (Chockler et al., 2002). Despite of well-recognized literature, scholars have recently criticized that very little research focuses on employees' communication needs and preferences. An effective communication climate, according to (Elving, 2005) requires organizations to provide information and feedback regarding problems reported by employees, employees' job contributions and performance, and problems posed to organizations. (McLuhan, 1964) stated that "the medium is the message". Each medium engages audiences in different ways and affects the scale and pace of communication interactivity. To date, various communication channels have been adopted by companies and managers to communicate with employees, ranging from traditional print publications (e.g., newsletter, magazines, posters), phone calls, voicemails, and face-to-face communication, to Web 2.0 tools, such as intranet, blog, instant messenger, and internal social networking sites (Gillis & Communicators, 2006).

As noted by (Sheer, 2011), although having limited scope to carry social information compared to face-to-face communication, new media channels with rich features (e.g., webcams, embedded audio or video, commenting and sharing, and online chat functions) promotes relationship building. Organizational social media channels with two-way, interactive/ dialogical, communal, and relational features also promotes employee participation and engagement, aid conversation between employees and the organization, and strengthen employees to share their opinions. The increasing use of social media in internal communication indicates its usefulness in dealing with aforementioned challenges through building a favourable communication climate. (Miles & Muuka, 2011) Investigated the impact of social media on employees, showing employees are empowered to voice their satisfaction or dissatisfaction in their workplace in ways that were not possible before. For instance, Coca-Cola used a "Blog-Blast" to engage employees in an open dialogue about a company value (Lariscy, Avery, Sweetser, & Howes, 2009). Arguably, a ubiquity of using social media tools in workplace changes the nature of internal communications. This new phenomenon requires researchers to consider how organizations today utilize social media in an effective internal communication, and how it plays an important role in successful implementation of internal communication strategies (Ge & Johns, 2013).

Literature Review

The following section discusses previous studies on the effect of online communication risk components namely privacy risk, psychological risk, social risk and time risk to internal communication. Risk is defined as a ''combination of uncertainty plus seriousness of outcome involved'', and according to (Featherman & Pavlou, 2003) risk is defined as a common thought of uncertainty regarding possible negative consequences of using a product or service. Risk has been studied and defined across different areas of research. With regards to social media, risk can be defined as the possible threat or damage or insecurity of using the social media services. For example, (Parveen, 2012) define social media risk as ''the likelihood that a negative social media event will happen (multiplied by) the impact that negative event will have if it does happen.'' (Ma, 2016) reveal that social media adoption is influenced by recognized risk that creates an uncertainty pertaining to undesirable outcomes in using social media. It is more likely that risks associated with social media inversely affect the satisfaction of social media usage. Many studies addressing risk associated with information technology acceptance are found in the literature, but this study specifically focuses on the risks factors that are suitable to social media usage in Celcom. The risk factors that were considered are privacy, psychological, social, and time risk.

Privacy Risk

Privacy is defined as ‘‘the claim of individuals, groups, or institutions to determine for themselves when, how and to what extent information about them is communicated to others’’(Review & Westin, 1968). Privacy risk can be defined as ‘‘potential loss of control over personal information, such as when information about you is used without your knowledge or permission’’ (Featherman & Pavlou, 2003). Privacy risk in the social media context is associated with identity theft and the disclosure of personal data of users by social media to unrecognized third parties (i.e., information privacy) of the social media users (Acquisti, Enhancing, & 2006, 2006). In social media, the distinction between who is able to see, obtain, and use the user data becomes blurred and the personal data may cause additional security problems like phishing, information leakage, and stalking (Houghton & Joinson, 2010). The use of social media raises the issue of information management such as personally identifiable information, security of government data and information, and accuracy of publicly available data (Bertot et al., 2012).

Due to privacy risks, organizations in the public sector which adopts social media tend to be more concerned about their information being shared through social media. According to (Böhme, Brenner, Moore, & Smith, 2014), a lack of trust and security management led to privacy risks in the social media context. Furthermore, the author claims that the inability to control access to information posted without adequate identification processes and identity theft led to privacy risks. Therefore, the hypothesis developed is privacy risk is a major contributor to social media internal communication risk.

Psychological Risk

(Featherman & Pavlou, 2003) cite (Mitchell, 2001) psychological risk as, ‘‘the risk that the selection or performance of the producer will have a negative effect on the consumer’s peace of mind or self-perception.’’ Ever since the Internet became a common platform for leisure activity, researchers have been interested in investigating its consequences for user well-being and self-esteem. In the context of social media, psychological risk are defined as the concern or uncertainty by a user of social media that the usage of social media results in loss of self-esteem contributing to a negative effect on feelings and peace of mind. The reasoning behind usage of social media is to connect, interact, and share information with other users.

Nevertheless, social media function as a social intermediary to establish social interactions with others (Forest & Wood, 2012). Typically, the information posted or shared in social media becomes accessible to public, which exposes users of social media to possible attacks through negative remarks from other users. Such unfavourable remarks leads to a low self-esteem contributing to a negative effect on feelings and peace of mind which in turn has a negative influence on the satisfaction level of social media users. The use of social media services can cause the users to worry, be frustrated, or feel incompetent (Valkenburg, Peter, & Schouten, 2008). In the working sector context also, once an organization starts sharing information and interacting with citizens through social media, the social media platform becomes vulnerable to people posting negative remarks. Social media also becomes a platform where citizens can raise their issues and complaints due to undesirable actions.

Therefore, they hypothesis developed is psychological risk is a major contributor to social media internal communication risk.

Social Risk

Social risk is defined as ‘‘a potential loss of one’s social group as a result of adopting or using service in social media, looking foolish or untrendy’’ (Featherman & Pavlou, 2003). According to (Valkenburg, Peter, & Schouten, 2008), social media users who are addicted are viewed as having an individualistic character spending more time interacting online rather than meeting people face to face. This kind of behaviour by social media users might lead to them losing out socially. Friends and colleagues of social media users who are not in favour of social media may perceive users less highly. Social interaction of the people changes immensely with the advent of online personality disparity in the nature of the relationship between users (Assaad, Gómez, & Ossietzky, 2011). Community application focuses on a sense of community, which consists of common passion and interest. The core of social networking platform is to represent the user virtually. Open social network systems are in principle apply to any user in network without limit. When the organization adopts social media and it becomes a platform to share and spread information while interacting with others, some group of people may not support the adoption of social media. This can be mainly because people have different attitudes towards social media abuse and some simply are less obsess towards social media. Other people may not have access to the Internet and hence unable to retrieve information shared through social media or simply may not know how to use social media. Due to this reasoning, the following hypothesis is proposed. Social risk is a major contributor to social media internal communication risk.

Time Risk

Privacy is defined as ‘‘the claim of individuals, groups, or institutions to determine for themselves when, how and to what extent information about them is communicated to others’’(Review & Westin, 1968). Privacy risk can be defined as ‘‘potential loss of control over personal information, such as when information about you is used without your knowledge or permission’’ (Featherman & Pavlou, 2003). Privacy risk in the social media context is associated with identity theft and the disclosure of personal data of users by social media to unrecognized third parties (i.e., information privacy) of the social media users (Acquisti et al., 2006). In social media, the distinction between who is able to see, obtain, and use the user data becomes blurred and the personal data may cause additional security problems like phishing, information leakage, and stalking (Houghton & Joinson, 2010). The use of social media raises the issue of information management such as personally identifiable information, security of government data and information, and accuracy of publicly available data (Bertot et al., 2012). Due to privacy risks, organizations in the public sector which adopts social media tend to be more concerned about their information being shared through social media. According to (Böhme et al., 2014), a lack of trust and security management led to privacy risks in the social media context. Furthermore, the author claims that the inability to control access to information posted without adequate identification processes and identity theft led to privacy risks. Therefore, the hypothesis developed is privacy risk is a major contributor to social media internal communication risk.

Proposed Framework and Methodology

This study aims to extend empirical studies in examining the significance of online communication risk mechanism to the extent of internal communication risk among Celcom employees in Malaysia. This study hypothesizes that online communication risk and internal communication risk have significant positive relationships. Based on previous literature review, a conceptual framework is developed to model this relationship, as depicted in Figure 1.

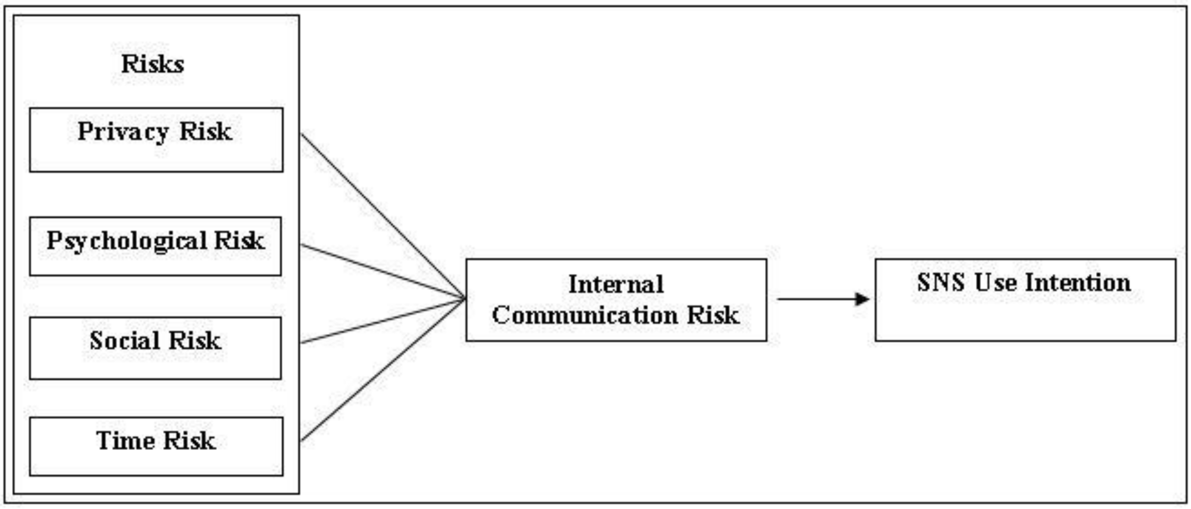

Figure 1 Conceptual framework

Conclusion

Communication and especially internal communication and its variables are among this study's concerns because communication is constitutional in the general concept of social media, and organisations grasps social media internal communication platforms in order to improve their internal communication needs (Papageorgiou, 2014). This research treats social media internal communication platforms as a new communication platform but mainly concentrates on the risks of using it especially in the work environment where efficiency and safety are prioritized. The study focuses on the work-related employees' emotions, acceptance and attitudes, and aims to explore employees' understanding about the risks of using social media internal communication platforms on such attitudes. It has to be clarified that in this current study, the term "risks" is used in accordance to (Khan, Swar, & Lee, 2014) proposition regarding the internal social media risks which are exclusive and limited within an organization. Hence, this study contributes to enhanced understanding of social media communication risk inside Celcom.

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DEVELOPMENTAL LESSONS FROM THE EDUCATIONAL BIOGRAPHY OF THE "PROPHET" MOHAMMED(PEACE BE UPON HIM) :A SOCIO-CULTURAL STUDY

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Abstract: *The present paper looks at the lessons learned from the life and the role of Prophet Mohammad (PBUH) and the repercussion of these lessons on Muslims from various social and cultural foundations. It likewise discusses the lessons that the Muslims gain from the Hijra. It goes for examining the advantage beyond the life of Prophet Mohammad (PBUH) on Muslims' community, in any case, their diverse social foundations. For Muslim Minorities, the Emigration to Madinah (Hijrah) was a defining moment in Muslim history that has many Inspirational lessons, particularly for Muslim minorities. Prophet Mohammad (PBUH) and his companions set magnificent patterns that Muslims ought to gain from and convert into custom in all parts of life. After the Prophet and his companions' relocated to Madinah, formerly known as Yathrib, it turned into the second most honorable city in Islam, after Mecca. In spite of the fact that Prophet Mohammad (PBUH) always remembered his affection for Mecca, he stayed in Madinah until he died and buried there; he (PBUH) developed this city and build a kernel for establishing a civilization that extant for our these days. The present study additionally goes for researching the lessons and repercussion .Hijrah still offers profitable lessons impeccable arranging and dependence on Allah Lessons for Muslim minorities. The present study theorizes that Hijrah still offers significant lessons. Islamic history has many days and extraordinary events that are great to celebrate and to let it guide us to the correct way in troublesome times. The honorable Hijrah from Mecca to Madinah is one of the most excellent occasions ever of. Prophet Mohammad (PBUH) gives us through the migrations the first Hijrah of the Muslims to Ethiopia and his very own to Madinah, numerous lessons and models. He instructs us that change requires diligent work and sacrifice. The Prophet assessed every land of the neighboring for having a shelter to direction them to move to. In the event that they went any locale in the Arabian Peninsula they would be come back to Quraysh. Persia was disregarded in light of the fact that the Persians were worshipers of another god, and the Romans, however people of the book, were known for being intense and overbearing. The Prophet figured Ethiopia would be the best. He requested the companions to move to Ethiopia "Go to Ethiopia," he told them know, "there is a king who is a fair man. The present investigation infers that the migration to Madinah was named the migration to the home of belief and conviction. We subsequently gain from the Prophet that when we plan for something we should make our arrangements thinking about all parts of the circumstance. He planned the technique for migration, the supplies and who might lead the way. When everything was carefully arranged, he put his confidence in Allah. The Prophet arrived to Madinah, with an excellent welcome, here we discover lessons and precedents. People of Madinah lionized him and the immigrants with* *extraordinary accommodation, realizing that they would need to share with the immigrants their money and homes and turn into their family because the immigrants left their families in Mecca and asked rewards just from Allah. Along these lines, the Prophet accomplished fraternity between the Ansar (supporters of the Prophet) and the Muhajirun (migrants), and they turned into an example of the depth of belief. The lessons and examples in the life of the Prophet and the Hijrah to Madinah ought to not just be viewed as a historical story to gratify perusing or hearing, yet we ought to consider it as a model for our every own conductance, with the goal that we may genuinely be one of his supporters. O! Lord, don't preclude us the delight of viewing your respectable face for our sins, or the intercession of the Prophet or Heaven.*

Keywords: *Prophet Muhammad (PBUH), Hijrah, Muslims, educational lessons, Mecca, Madinah*

Introduction

Allah picked the Arabs to get the call of Islam and to pass on it to the farthest corners of the world. Most of these individuals were soft hearted with no muddled philosophies and ideologies which would have been hard to expel. While the Greeks, Persians and Indians were egotistical about their numerous sciences, their fine writings and literature and their impressive human progress, Arabs pursued just straightforward customs identified with their desert presence. It was not hard to clear these away and supplant them with a new vision. The Arabs were still in primitiveness state. When it was troublesome for them to get a handle on reality, they battled it. However, when the mist was unclouded from their eyes, they respected the new religion and, having embrace it, would scarify their blood for it. They were straightforward and reliable, brave and fine horsemen. They likewise had a will of iron(Monjur , 2011: 2) .

Islam, literally derives from the word 'Slim' (M'aluf, 1976, p.347), implies peace and bliss of here and hereafter. It is the main manifest religion acknowledged by Allah, the maker of entire universe. By the revelation, the blessed Quran, it manages every one of the demonstrations of humanity, even from the individual deeds to the universal behaviors. Henceforth, the unavoidable clash and subsequently the thought of peace are additionally coordinated in Islam. Truth is told, in the absolute starting point of mankind in Heaven, the creation of Adam and Eve, we see the contention between Adam-Eve and Satan (devil). As indicated by the Quran, Allah Himself announced their antagonism (Ali,1972: 5). From that point, human development never passed without clashes, fights and debate. Subsequently, Allah gives total standards in settling clashes, which are all present in the Quran and Hadith, conventions of prophet (pbuh)(Athir,1965:16). Prophet Muhammad (pbuh) conveyed every one of these standards and guidelines and rehearsed these in his very own life when required. It demonstrates the actualizing highlights of the hypothetical aspect, of Islamic principles in settling debate also the integrity of Islam as the outright religion of Allah, the Almighty(Fisher, 2010: 22).

Problem

1.What did the life of the Prophet Mohammad (PBUH) reflect on the His followers and society?
2.What was the role of Prophet (Mohammad) (PBUH) for Muslims from different cultural background?
3.What did the lessons that the Muslims gain from the Hijra?

4.What did the lessons behind the way from Mecca to Madinah (Yathrib)?
5. How was the leadership of Prophet Mohammad (PBUH) reflecting on Muslims' Society?

Aim
1.investigating the benefit behind the life of Prophet Mohammad (PBUH) on Muslims' Society regardless their different cultural backgrounds.
2.carrying out a descriptive study based on the results of the survey with the aim of getting social and cultural aspects(,i.e., habits, customs, social and cultural backgrounds, social relationships and so on).

Hypothesis
Cultural and social parameters are utilized as approaches to express the lessons that Muslims gain from Prophet Mohammad (PBUH).

Methodology
In doing this investigation, the techniques to be pursued are:
1. Presenting the hypothetical foundation related to this work
2. This examination is totally founded on the published subaltern information and clues.
3.This paper, to a great extent, considers the documentation of history

Limitation
The investigation is restricted to express the lessons that Muslims gain from the Hijrah of Prophet Mohammad (PBUH).

Value of the study
It is hoped that this study will give visions for the investigation of the of lessons that the life of Prophet Mohammad reflect on cultural and social parts of Muslims. It is trusted that this investigation will be useful to each one of the individuals who are keen on sociolinguistics, culture and Hijra. The study may be valuable for the scientists and to all those who are interested in the area of sociolinguistics and culture. English foreign language (EFL) learners may get this investigation helpful as it gives bits of knowledge into the example of reasoning in this spot in the life of Prophet Mohammad (PBUH) that we learn after 14 century(from the date of conceived Prophet Mohammad up to now).

Fundamental Concepts
Sociolinguistics

The term sociolinguistics is utilized by and large for the investigation of the connection between language and society. It has clear and tight associations with human sciences through the investigation of language and culture, and with anthropology through the examination of the role language plays in the association of social gatherings and organizations. It is also tied to social psychology, particularly with regard to how attitudes and perceptions are expressed and how in-group and out-group behaviors are identified (Yule, 2006: 205).

Sociolinguistics is the investigation of language in connection to society. Similarly we can characterize Ethno-phonetics as the investigation of language in connection to culture taking culture in the sense in which it is utilized in anthropology and all the more for the most part in the sociologies. However, culture, in this sense, assumes society; and society thus relies on culture. It follows that on the broadest definitions of sociolinguistics and ethnolinguistics, the two branches of macro-linguistics that they refer to will overlap to a very considerable extent (Lyons, 1981: 267).

Hudson (1996:1-5, cited in Al-Kubaisy, 2015: 7) & Wardhaugh(2010:12, referred to in Al-Kubaisy, 2015: 7) characterize sociolinguistics as "the investigation of language in connection to society". Sociolinguistics is information that is gained socially from other individuals, either by direct guidance or by viewing their conduct.

Culture

In the investigation of sociolinguistics, the primary concern is the cultural side since culture is a social wonder. Hudson (1996: 70) characterizes culture as " a standout amongst the most vital attributes of society". He (ibid) also said that a society's culture comprises whatever known or accepted by the individuals to work in a worthy way. With respect to Yule (2006: 216),he utilizations the term culture to allude to all thoughts and presumptions about the idea of things and individuals that we realize when we progress toward becoming individuals from social gatherings. He (on the same page) considers culture as the sort of information that we at first obtain without cognizant mindfulness.

Wardhaugh (2010:229) opines that the term culture is utilized to allude to every activity of individuals: derby day, a cup final, the canine races, etc. Mikics (2007:77) states that culture appears "the ideological bases of society and turns into the carrier of these bases and it manages the significance of literary writings; a writer's work moves toward becoming proof concerning the culture of its time".

Data Analysis

The Life of Prophet Mohammad (PBUH)

Muhammad (PBUH), the Prophet of Islam, is the good example and imitable identity for entire humanity. He established himself as the administrator of Islamic guidelines and ceremonies by his sayings and deeds. Without his custom, a mix of his sayings, works and assents, Islamic belief system isn't feasible in any way. In each part of human conduct and direct, Islam manages its very own technique clarifying the two sources, the Quran and Hadith or custom. In this way, from the view of Islam, without a doubt, Hadith, the ideal clarification of the Quran, is so important to a new solution. On the critical issues of peace and strife, we see various conventions alongside the verses of the Quran (Guillaume, 1967: 50).

Prophet Muhammad (pbuh) drove his individual people groups to a definitive peace settling a wide range of differences by his various talks and activities, from which scholars have contrived the Islamic thought of peace and strife. These conventions exist generally in module of his expressions and sayings as he coordinated the 'Ummah' on different events. Furthermore, different conventions have a place with the activities and deeds of prophet (pbuh), which is set down in the Books of Sirah. In his entire existence of 63 years, Muhammad (pbuh) confronted many contentions, which present in most of his own personal relationship just as his administrative and global undertakings. The contemporary condition and the approach of new religion additionally made multifaceted situation in such manner (Haykal, 1976: 13).

Prophet (PBUH) expatiate every one of these circumstances with another procedure that stunned the general population of his age and even of current ages. The endeavors taken by him at around 1400 years back were scientific to the point that Islamic scholars accept these endeavors as confirmations of compromise that are suitable for every time. The regular methodology and the present study about peace and strife, as well as elucidate his significance. We can see his initiatives for harmony all through the investigation of harmony making procedure and strategies for present world with some required alteration. Here, some of the endeavors taken by the prophet (pbuh) for quarrel conduct are mentioned and briefly evaluated on the extent of the current policy of conflict settlement (Monjur, 2011: 112).

The Prophet(PBUH) was born in Mecca in August 570 A.D. He was given the name Muhammad which implies, the Praised One. To comprehend his life and character we should have some thought of the conditions which were in Arabia at the time of his coming to the world. When he was born nearly the entire of Arabia believed in a polytheistic type of religion. The Arabs ancestry was back to Abraham (PBUH). They realized that Abraham (PBUH) was a monotheistic Teacher(ibid).

Regardless of this, they engaged polytheistic convictions and were given to polytheistic practices. In explanation their view, they said that some individuals have extraordinary powers in their contact with God. Their intercession for the others is acknowledged by God. To contact Him is troublesome for standard people. They should have others to intervene for them so as to get God's pleasure and help. In this manner they had the capacity to join their respect for Abraham(pbuh) with their own polytheistic convictions. Abraham(PBUH), they stated, was a devout man. He had the capacity to achieve God without intercession, while common Meccans couldn't do as such.

The general population of Mecca, in this way, had made symbols of sacred and equitable people and these they revered and to these they made contributions so as to satisfy God through them. This frame of mind was crude, outlandish and brimming with imperfections. However, the Meccans were not concerned about that. They had not had a monotheistic Teacher for quite a while, and polytheism, when it flourishes, spreads and knows no limits. The number of gods beings starts to increment(Guillaume, A. : 1967: 74).

At the time of the Prophet's coming to the world, it is said that life of Muhammad in the Ka'ba alone, the Sacred Mosque of all Islam and the place of worship worked by Abraham and his son Ishmael(Pease be upon them), there were 360 idols. It appears that for each day of the lunar year the Meccans had a idols. In other enormous focuses there were different idols, in other words we can say that all aspects of Arabia was saturated with polytheistic conviction.

The Arabs were loved the culture of speech. They were quite inspired by their spoken language and were exceptionally excited about its development. Their scholarly aspirations, notwithstanding, were sparse. About History, Geography, Mathematics, and so on, they don't know anything. As they were a desert people, they needed to discover their way in the desert without the help of landmarks; they had had an interest for Astronomy. There was not any single school. It is said that in Mecca just a couple of people could peruse and compose (Haykal, M.H. (1976: 55).

The Lessons that Muslims learn from the Life of Prophet Mohammad (PBUH)

From the ethical perspective the Arabs were a paradoxical people. They experienced some outrageous deformities and yet they had some outstanding characteristics. They were undue drinking. When they were excessively drinking and run to the wild under the impact of beverage was for them ideals, not a bad habit. Their notion of a man of honor was one who ought to engage his companions and neighbors to drinking bouts. Each rich man would hold a drinking party no less than five times each day. Gambling was their national game. In any case, they had made of it an artistic work. They didn't gamble to be rich. Winners were to host their companions. In the midst of war, spoil were gathered through gambling. Indeed, even today we have the organization of prize securities to fund-raise for war(Monjur, 2011: 112).

The establishment has been revived presently by the general population of Europe and America. Be that as it may, they ought to recall that in this they just copy the Arabs. At the point when war came, Arabian clans would hold a gambling party. Whoever won needed to endure most of the costs of the war. They knew nothing about civilized life. Their central occupation was trade, and to this end they sent their caravans to faraway places, for example, Abyssinia, Syria, Palestine and even India. The rich among them were incredible admirers of Indian swords. Their dress needs were provided to a great extent by Yemen and Syria. The trading focuses were the towns. Whatever remains of Arabia, aside from Yemen and some northern parts, was Bedouin(Nadwi, 1993: 32).

There were no perpetual settlements, or spots of home. The clans had partitioned the land between them with the goal that individuals from a clan peddled openly in their limited land. At the point when the water supply was depleted, they would proceed onward to some other spot and settle down. Their capital comprised of sheep, goats and camels. From the fleece they made fabric, and from the leather they made tents. What was left over they sold in the market. Gold and silver were not obscure; however they were surely extremely uncommon belongings. Poor people and the normal people made decorations of cowries and sweet-smelling substances. Seeds of melons were cleaned, dried and hung together to make accessories. Wrongdoing and unethical behaviors of different sorts were widespread (Sibaa'ie, 2004: 3).

Robbery was uncommon yet dacoity was normal. To assault and to looting each other was such respected matter. However, in the meantime, they regarded their promising and word more than other nations. Should an individual go to an chieftain of clan and request safeguard, that chieftain was compelled by a sense of duty to secure that person. In the event that this was not done, the clan lost position all through Arabia. Poets have a great position and a esteem. They were regarded as national pioneers. Pioneers were required to have incredible forces of discourse and even to almost certainly make improvisation for poetry verses. Generosity had formed into a national excellence. If a hopeless voyager reached to surroundings of a clan, he would be treated as a regarded visitor(ibid).

The best cattle would be butchered for him and he has the most prestige. They did not care about the status of the guest. It was sufficient that a guest had arrived. The visit implied an expansion of status and notoriety for the clan. It turned into the clan's onus, consequently, to respect the guest. By respecting him it regarded itself. Woman in the Arab society had no status and no rights. They thought that it's fair to bury a female infant alive. However, it was not practiced on a wide scale. Such a hazardous establishment couldn't prosper all through a nation. That would have implied the extinction of the race. Actually, in Arabia—or besides in India or whatever other nation where child murder has ever existed, it has been bound just for specific families (Haykal, 1976).

The Arab families who rehearsed it either had an overstated idea of their social position or they were compelled in different ways. Conceivably they were not able find reasonable young men for their little girls to wed; knowing this, they put to death their child young ladies. The malignity of this establishment lays in its viciousness and its savagery, not in the outcomes which it has regarding a nation's populace. Distinctive strategies were utilized for murdering infant young females, among them burying alive and strangulation. Just the genuine mother was viewed as a mother in Arab society. Step-moms were not viewed as moms and there was no restriction on a son's wedding his step-mother after the death of his dad. Polygamous marriages were exceptionally normal, and there was no restriction to the number of spouses a man could take. a man could likewise marry two sisters at the same time (Sibaa'ie, 2004: 3)..

The worst treatment was meted out by combatant sides to one another in war. Where hatred was strong, they did not hesitate to split the bodies of the wounded, take out parts and eat them in cannibal fashion. They didn't waver to damage the groups of their adversaries. Removing the nose or ears, or culling out an eye was a typical type of remorselessness rehearsed by them. Slavery was diffused. Powerless clans were made slaves. The slave had no acknowledged status. Each master did as he wants with his slaves. Nothing could be made against a master who abused his slave. A master could kill his slave for any trifle reason. Suppose that one master killed another's slave, all what have to do was to pay reparation to the other master. Female slaves were utilized to fulfill sexual desires. If two slaves got married, their children will also become slaves. Women-slaves who became mothers remained slaves(Guillaume,1967: 51).

As far as human progress and social development the Arabs were a regressive people. Softness and prestige to each other were somehow rare . Lady had the most exceedingly terrible status conceivable. Still the Arabs had a few graces. Singular courage, for example, in that time achieved an extremely abnormal state. It was among such situation that the Holy Prophet of Islam was born. His father 'Abdullah had passed away before his coming to the world. Therefore, he and his mom Amina must be taken care of by the granddad, 'Abdul Muttalib. The child Muhammad was suckled by a countrywoman who lived in a spot close to the city of Ta'if. It was a custom in Arabia in those days to let children with ladies in the country, whose task was to raise the kids, to prepare their discourse and to give them a well begin for their bodies(ibid).

At the point when the Prophet was in his first year, his mother passed away while making a trip from Medina to Mecca and had to be buried in route. The kid was conveyed to Mecca by a woman-servant and gave over to the granddad. When he was in his eighth year, his granddad additionally passed away, after which Abu Talib, his uncle, became his guardian, this being the desire in a will by the granddad. The Prophet had a few chances to go out of Arabia. One of these happened when he was at twelve years old he went in the caravan of Abu Talib to Syria. It appears that this travel took him just toward the south-eastern towns of Syria, for in chronicled references to this voyage there is no notice of spots like Jerusalem.

From now onwards until he grew up to masculinity he stayed in Mecca. From very youth he was preferred meditation and contemplation. In the squabbles and competitions of others he took no part, aside from with the end goal of putting an end to them. It is said that the clans living in Mecca and the domains around, tired of unending blood-quarrels, set out to establish an assembly the reason for which was to help casualties of forceful and mistreatment. When the Holy Prophet knew about this, he readily joined. Individuals from this affiliation gave an endeavor in the accompanying terms: They will help the individuals who were mistreated and will reestablish them their rights, till the last breath. Also, in case that they don't do as such, they will repay the exploited people out of their own effects (Sirat Ibni Hisham by Imam Suhaili)(Nadwi, 1993: 43) .

It appears that many of the members of this affiliation did not comply with the terms of this agreement. However, when opportunity went to the Holy Prophet, he immediately had declared his Mission. His most exceedingly bad foe was Abu Jahl, a head of Mecca. He admonished for a social interruption, and common mortification of the Prophet. About that time an individual from outside came to Mecca. Abu Jahl was indebted to him and it is time to repay the debt, yet Abu Jahl would not pay. He referenced this to individuals in Mecca. Some young fellows, out of sheer evil, proposed that he should approach the Prophet. They believed that the Prophet would won't do anything because of the fear of the general resistance to him and especially because of the fear of the restriction of Abu Jahl(Yusuf, 1996: 51).

In case that he wouldn't support this man, he would be said to have broken his vow to the affiliation. If, on the other hand, he did not refuse and chose to approach Abu Jahl for the restitution of this loan, Abu Jahl was certain to turn him away with contempt. The Prophet, was so resolute, stood up, ran with the man and knocked at Abu Jahl's door. Abu Jahl turned out and saw that his borrower was remaining with the Prophet. The Prophet talked about the loan and proposed its installment. Abu Jahl was shocked and, coming up with no reasons, paid without a moment's delay. At the point when the other heads of Mecca knew about this they censured Abu Jahl, disclosing to him how frail and self-paradoxical, he had. He supported the social interruption, of the Prophet, yet he himself acknowledged guidance from the Prophet and paid on his recommendation. And in his justification of this position, Abu Jahl argued that any other individual would have done likewise(Sibaa'ie, 2004: 90).

Also, he told them that he observed two wild camels standing one on each side, prepared to assault. We can't state what this experience was. Was it correct to say that it was a phenomenal appearance intended to irritate Abu Jahl or it was the remarkable power of belief of the Prophet which led to this scen? A man who was unwelcomed and aggrieved by an entire town had bravely gone alone to the leader of that town and requests the compensation for a strange man. Possibly this exceptionally surprising sight scared Abu Jahl and for a minute influenced him to overlook what he had vowed to do against the Prophet, and compelled him to do as the Prophet proposed (Hisham) (Ahmad,2014: 7).

The social and cultural reflection of the Life of Prophet Mohammad (PBUH)

In Makkah, a city in the Arabian Peninsula, was the Ka'bah which had been erected by Ibrahim and lsma'il (peace be upon them). In it, Allah alone was to be worshipped and venerated and it was to be an overturn for rendering people to tawhid forever. Tawhid, which means the Oneness of Allah and it, is totally contrary to the worship of more than a god. The first house built up for individuals was that at Bakkah, a favored spot and a direction for the universes. The Messenger of Allah (Peace be upon him) was forty when the lights of the prophecy were lit up for the first time. The beginning of his main task launched. It had dependably been the Divine practice that at whatever points the obscurity had turned out to be excessively extraordinary and the somberness across the board, a Messenger showed up(Yusuf, 1996: 6).

The Messenger of Allah's dislike for what he saw achieved a pinnacle. Maybe he was being guided towards a specific profound goal. He cherished going into retreat. He felt satisfied when he could be alone. He used to leave Mecca and stay out of sight of people. He became more acquainted with every one of the ways, the plainsman and the valleys outside Makkah. From each stone or tree he passed he heard, 'Peace be upon you, Messenger of Allah.' But when he glanced around, right or left, he could see only trees and stones. Initial features of future came as dreams, it were so clear like stars in the sky.

When the Messenger of Allah had vowed, the Muslims had greater security and some from Makkah took shelter with the Ansar. The Messenger of Allah requested his Companions and those Muslims who were with him in Makkah to leave for Madinah, and to join their brothers among the Ansar. He stated, 'Allah has given you brothers and a dwelling place you will be protected.' They soon began to leave Makkah. The Messenger of Allah, be that as it may, stayed in Makkah trusting that Allah's authorization will come to emigrate to Madinah(Azzam and Gouverneur , ND: 80).

The migration of the Muslims from Makkah was difficult. Quraysh put numerous obstructions in their way and exposed the emigrants people to impressive pressure. In any case, the emigrants were resolved to go. They would not like to stay in Makkah. A few, including Abu Salamah, were compelled to leave his spouses and kids behind and to travel alone. Some needed to give up all they had earned in their lifetime. Suhayb was among the individuals who lost all their riches. 'Umar ibn al-Khattab, Talhah, Hamzah, Zayd ibn Harithah, 'Abdu'r-Rahman ibn 'Awf, Zubayr ibn al- 'Awwam, Abu Hudhayfah, 'Uthman ibn 'Affan and others emigrated (may Allah be satisfied with them) and the migration proceeded apace(.

None were left in Makkah with the Messenger of Allah aside from the individuals who were detained or anticipating judgement, aside from 'Ali ibn Abi Talib and Abu Bakr ibn Abi Quhafah. the last conspiracy of Quraysh failed, when Quraysh saw that the Messenger of Allah had Companions and followers in Madinah, yet over whom they had no power, they were frightened about his dismissal. They realized that if that occurred, they would have no way to stop him. So they convened in Dar AL- Nadwah, the place of Qusayy ibn Kilab which Quraysh utilized as a headquarter for leadership. The Qurayshi nobles counseled each other on what to do about the Messenger of Allah. They at last concurred that every clan would give a youthful warrior and together they would assault the Messenger of Allah, each man striking a blow. By following this method, his blood would be lost among clans and Banu 'Abd Manaf would not have the capacity to battle them all(ibid, 81).

Allah told His Messenger of this plot, so he could tell 'Ali ibn Abi Talib to rest in his bed enveloped with his gown, including, 'Nothing terrible will take place. When the deadly swathe assembled at the entryway of the house, contemplating to assault, the Messenger of Allah turned out and took up a handful of dust. Allah almighty at that point put on their eyes a blur and the Messenger of Allah spread the dust on their heads ,this was mentioned in Surat Yassin , "We have covered them so that they do not see. 1 (36: 9) someone came to them and said, 'What are you 60 waiting here for?' 'Muhammad,' they replied. 'May Allah disappoint you!' he said. By Allah, he came out earlier and went in his way, didn't you see him? When they looked and saw somebody resting on the bed they didn't question that it was the Messenger of Allah(Haykal, 1976: 18).

Yet, toward the beginning of the day when 'Ali got up from the bed, they were embarrassed to the point that they sneaked away unobtrusively. when Hijrah time due, the Messenger of Allah went to Abu Bakr to let him know, 'Allah has given me consent to emigrate.' Abu Bakr shouted, requesting for 'Companionship with you? Answered the Messenger of Allah with approval, and Abu Bakr sobbed of delight. Abu Bakr brought two camels for the voyage and asked 'Abdullah ibn Urayqit to be their guide. Throughout the years, the Messenger of Allah had grown such a great fame of trustworthiness, that the unbelieving Quraysh would deposit their valuables with him, sure that they would be safe. This day he charged 'Ali with the duty regarding restoring all the property to its legitimate proprietors'(Nadwi, 1993: 10).

Hijrah of Prophet Mohammad (PBUH)

The Hegirah (medieval Latin, additionally Hijrah in Arabic) or voyage of the Islamic prophet Muhammad and his companions from Mecca to Yathrib, later renamed by him to Medina, in the year 622. In June 622, in the wake of being cautioned of a plot to kill him, Muhammad covertly left his home in Mecca to emigrate to Yathrib, 320 km (200 mi) north of Mecca, alongside his friend Abu Bakr. Yathrib was before long renamed "Madīnat a Nabī", (City of the Prophet), however a Nabī was before long dropped, so its name is "Medina", signifying "the city". The Hijrah is additionally frequently related to the beginning of the Islamic calendar, which was set to 19 April 622 in the Julian calendar.

The first Hijrah is dated to 615 or Rajab (September– October) 613 when a gathering of Muslims advised by Muhammad to escape abuse in Mecca reached to the court of the Christian king (Negus) of the Ethiopian Empire, Ashama ibn-Abjar. Muhammad himself did not join this emigration. In that year, his devotees fled Mecca's driving clan, the Quraysh, who sent emissaries to Ethiopia to take them back to the Arabian Peninsula. In any case, the Negus did not send them back(Ali, 1972: 3).

In Mecca, at the journey period of 620, Prophet Muhammad met six young men of the Banu Khazraj from Medina, propounded to them the conventions of Islam, and recounted verses of the Quran. Inspired by this, the six grasped Islam, and at the Pilgrimage of 621, five of them carried seven others with them. These twelve told Prophet Muhammad about the start of continuous advancement of Islam in Medina, and homage prophet Muhammad by putting their hands with his honor hands, promising to acknowledge him as a prophet, to adore none yet one God, and to revoke certain transgressions, for example, robbery, infidelity, and murder. This is known as the "First Pledge of al-Aqaba". At their demand, Prophet Muhammad sent with them Mus'ab ibn 'Umair to show them the directions of Islam. Biographers have recorded the extensive achievement of Mus'ab ibn 'Umair in lecturing the message of Islam and bringing individuals under the umbrella of Islam in Medina (Sibaa'ie, 2004: 5).

The following year, at the pilgrimage of 622, an expedition of around 75 Muslims of the Aws and Khazraj from Medina came, and notwithstanding repeating the formal pledges, they likewise guaranteed Muhammad of their full help and insurance if he (PBUH) would come to their property. They welcomed him to come to Medina as a judgment to accommodate among the unfriendly clans. This is known as the "second pledge at al-Aqabah", and was a 'politico-religious' prosperity that made it a good timing for him and his devotees to migrate to Medina. Following the pledge, Prophet Muhammad urged his supporters to migrate to Medina, and in a range of two months, about every one of the Muslims of Mecca moved to Medina(Yusuf, 1996: 49).

The mid seventh century, Medina was occupied by two sorts of populace: Jewish and idolater Arabs. The Jews there had three essential families – Banu Qaynuqa, Banu Nadir, and Banu Qurayza. The Arab idolater had two clans – AI- Aws and Khazraj. Around then, the Jews were the upper class of society with their vast settlement and gigantic property. Prior to the meeting between Prophet Muhammad and the six young men from Medina in 620, there a horrendous war supervened between Aws and Khazraj, known as the Battle of Buath, in which many driving identities of both sides passed away and left Yathrib in a confused state. Conventional standards for keeping up peace broken, and, without an impartial man with extensive expert over things, steadiness appeared to be impossible. As the idolater Arabs of Medina lived close to the Jews, they had some awareness about their sacred texts, and had heard the Jews anticipating the entry of a future prophet. It is a result of this information, taken together with their requirement for a wise man to stop the bloodshed among them and restore the stability of the city, that the six men who met Muhammad at the pilgrimage period of 620 promptly acknowledged his message, fearing that the Jews would steal this opportunity from them(Ahmad, 2013: 30).

The Lessons that Muslims learn from the Hijrah of Prophet Mohammad (PBUH)

It is the new Hijri Year; the 1434th commemoration of the Prophet's migration to Madinah; an extraordinary minute that brings out a long journey of enthusiastic work to convey the message of Allah to mankind, the message of light, leniency, sympathy, solidarity, and equity. As this dear event approaches, we recollect the unique commitment of the Prophet (PBUH) and his mates, the supreme sacrifices they offered, the torments and tears of those dedicated brave men who preferred to abandon their homes, riches, solace, families, and everything except for the call and message they were endowed with. Thanks to their respectable undertaking, around one billion and half of people are honored with Islam all through the world; the call of Athan is made 24 hours around the world; the light of belief keeps sparkling in hearts and souls (Ali , 1972: 19).

As Muslims around the globe fete the Hijri New Year, everybody is centered on recalling and recounting the narrative of Prophet Muhammad's migration from Makkah to Madinah and the hardships he suffered from in the arrangements and in the round. Everybody retains the delightful melody the Ansar welcomed him with, and each Muslim aches to visit Madinah for its unique spot in the Prophet's heart. Inside an advanced setting where we have vehicles, planes and internet, a trip in the desert on camel-back to achieve an inaccessible desert with only a sword to fight unbeliever brigand, it’s a biography that by time turns out to be even a n approach of life filled with lessons we could all learn and practice for all situation in our day, regardless of how present day or instructed we are. 1 An article composed by Sahar El-Nadi(Azzam and Gouverneur,ND: 12) .

Not very many of us understand that Hijrah did not finish when Prophet Muhammad (PBUH) came to Madinah securely and was lionized with the lovable melody. Most Muslims don't know that Hijrah really sustains out until our present day so every single one of us could appreciate most of its advantages. Genuinely, the primary immigrants (Muhajerun) at the era of the Prophet have a unique status over us, but at the same time we should remember ourselves that other doors of kindness and benevolent are still largely opened in front of us. Prophet Muhammad, (PBUH), stated: "A Muslim is somebody who saves individuals the damage of his tongue and his hand, and a migrant is somebody who relocates far from what God has prohibited"(Monjur, 2011: 19)

This stunning articulation really gives us incredible expectation that we excessively could be qualified for a portion of the prizes of "muhajerun", here is the manner by which: The straightforward importance of the word Hijrah (relocation) is to move from one spot to the next and take up habitation there. Today, individuals move to different lands countries to improve their reality by finding better opportunity of works, secure better positions, education, or marriage, yet, by Islamic norms, the extension is a lot more extensive(ibid, 20).

The social and cultural reflection of the Hijra of Prophet Mohammad (PBUH)

The Prophetic Migration is a great station from the stations of example, the Prophet (peace and blessings of Allah be upon him), in which lessons and dimensions are the basis for every structure and cultural change in the future of Islam. It has had the greatest impact on the emerging society, Where it moved from the image of primitive community ;from cultivation and hunting to a gathering to uphold the doctrine and carry the message and support the greatest issue in the world, in this society various legislation descend, these legislation regulate the relationship of man to his Lord (such as fasting, Hajj and Zakat) and family provisions and regulate the relationship of man to his brother (transactions and provisions of jihad)regulates the relationship between men and women as the family rules , which are distributed to about twenty-six systems separated from the family system, and moved from a single trade community in its view of reality and society and life to a pluralistic society of religion, this transferred the idea from the small Makki circle to the Arab and international stage and gained new experience in building human relations in various forms(Monjur ,2011:76) .

The migration has become the stage of institutions to build the mosque and the market and the liberation of water resources and build alliances, military industry and acquisition of new martial arts such as digging the trench and the use of geography and psychological warfare in the fighting. Migration represents the transition from elitism to openness to all means in calling for Islam, reporting and prevalence, from verbal communication to overcoming obstacles in language, mind, dialogue and sword. Migration represents the stage of liberation and the elimination of economic dependence and monopolies of the Jewish economies of the city by the creation of the Prophet peace be upon him, separate Islamic markets. Migration represents liberation from dependency in the sources of armament, the transition to production and the multiplicity of sources of armament and the manufacture of weapons (Khan, 1980: 23).

Migration has changed the balance of power in the Arabian Peninsula, and the idea moved from the pursuit and chase to the stage of empowerment and build sources of strength and weaving internal and external alliances. And the emergence of what we call today international relations and political alliances in the movement of society and the calling alike. In migration the idea of the homeland expanded to include the areas where the idea prevails, the immigrants continued to live in AL-madihna sharing the causes of life, and even turned to the successors and rulers of the people of the country, history has not recorded any movement of protest or coup against this new situation. For this were not just a passing incident, but a turning point and a distinctive mark paper in the history of Islam and Islamic society, paved the way for the emergence of the caliphate and agreement on Abu Bakr and resolve any possibility of disagreement (Husain , 1967: 76).

Conclusion, Findings and suggestions for Further Studies

Struggle, an inevitable aspect of our day by day lives, some of which are huge others tiny, it's usually pulsates and takes different positions for many reasons. Its kind, trait and proportion are diverse to the point that utilizing just a single strategy will make it very difficult to determine it. Thus, the world masterminds draw out some procedure that ought to be embraced for struggle settlement, which may require proper change as indicated by the state of debate. To set up harmony and request in human culture Islam likewise underscores on settling clashes. In such manner, Muhammad (PBUH), the prophet of Islam, directed some one of a kind procedure by his truisms and practices. Basic assessment of those techniques demonstrates his brilliant brain and magnitude for all generation. His perceptions on portraying the idea of contentions and on its diverse techniques for answer for different debate were extremely phenomenal. The present techniques that we perform today appear to be the copy adaptation of his practices, which can be demonstrated by the instances of the above mentioned. Truth be told, in that unmindful period his contemplations gave another look to the improvement of human progress, and even it might contribute a great deal right now, particularly to the contention identified with Muslim world.

The researchers find the following answers concerning the questions that have been mentioned previously:1.What did the life of the Prophet Mohammad (PBUH) reflect on the His followers and society? we still live by his guidance and directions, that man who changed the whole life around him ,he got it from darkness to light and so he did with your soul and heart's, his mention is an antidote to the pain of the soul and body. If you demand benevolent and success and happiness of the two lives here and hereafter for you and your family, follow the true approach of Muhammad. his life(PBUH) was filled with sacrifice, tolerance and mercy , so what we want more than implement these merits to make our life glad and stable.

2.What was the role of Prophet (Mohammad) (PBUH) for Muslims from different cultural background? the role of Prophet (Mohammad) (PBUH) is ultimately a distinctive and unique role , he (PBUH) the final prophet and messenger from Allah almighty .by the end of his mission and message, the revelation to the earth and the people ended , he is (PBUH) a phenomenal man that his biography still impacts more that millions people worldwide, he is one of the one hundred personality in history that influential people till now, we still until now and every day mention and pray on him even in our prays, what we can say about a man, whose Allah Almighty, has made his name mentioned with his one , he is Mohammad a man of light whose his "Sunnah" " approach" still lovingly followed by most of Muslims.

3.What did the lessons that the Muslims gain from the Hijra? Lessons that Muslims learned and practice from Hijra are something infinite and endless and is also extended as long as the extension of this life on this planet. as we know that migration is known as the migration of the Messenger of Allah from Mecca to Medina and this is the dimension known to this meaning, but we can take the migration from another perspective is also known as the migration of the slave to God ,as well as the abandon and leaving of the sins, this last sense shows us that the migration of the last Messenger to the people applied daily and every moment in our lives and our diary, we Muslims are required to refuge to God and migrate to him and also to give up all the sins and bad ethics and to achieve comfortable and peace for us and those around and so we all and the humanity happy and achieve peace and harmony.

4.What did the lessons behind the way from Mecca to Madinah (Yathrib)? Many of us are eager to visit the Messenger of Allah in his city " Madinah", in the presence of modern means of comfortable travel, he (peace be upon him) cut this long distance in one camel exchanged with his Companion Abu Bakr, he also faced the dangers around him and gangs of polytheism that wanted to kill him in any way; with so he continued his way and did not put these difficulties and obstacles in mind, this and other things would teach us to insist on the implementation of the tasks of our lives, whatever we will do in exchange for this. Our prophet (Peace be upon him) worked to achieve the good and peace of mankind in his time and we must to convey this message for the love and harmony of the rest of the world.

5. How was the leadership of Prophet Mohammad (PBUH) reflecting on Muslims' Society? The human soul, which is of sound nature, tends towards these qualities. By achieving them in any group, the society will, in turn, contain all that is beautiful and real. This is what the Messenger of Allah (peace and blessings of Allah be upon him) care about; he did not differentiate between a relative or a distant person, between rich or poor and weak or strong. All of them were equal in his eyes, so the Messenger of Allah achieved justice and spread love and brotherhood and peace between his community.

The researchers suggest the following points to all people who are interested in the field of Islam and Syariah, linguistics and its fields and contrastive study the migration of the Prophet (peace be upon him) from Mecca to Madinah "Muhajra" "migrant", had several and important results in the history of the Islamic state, including, get rid of the abuse of Quraysh, and torture of the weak Muslims, and the salvation of Prophet(peace be upon him) of numerous attempts to kill him planned by Quraish . Consolidation of the principle of brotherhood, cooperation between Muslims, immigrants and supporters, so that the Ansar shared everything that could be shared between them and the immigrants. The establishment of the Islamic state, and the beginning of the formation of a new Islamic society, and that one of the most important results achieved after the Prophet's migration. Elimination of any hatred, or odiousness that existed between the tribes; when united under the slogan of the Islamic state. All this invites us to adhere to this extraordinary event and to learn from lessons and examples, to draw the best results in our life.

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THE REALITY OF AUDITORS' INDEPENDENCE IN THE GAMBIA- CONFRONTING THE KEY PLAYERS

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Abstract: *There has not been any publicized corporate scandal involving auditors in the Gambia unlike various reported cases in the WEST (Enron and others). Does this mean that auditors in the Gambia are more objective, independent and competent than their western counterparts? This study therefore sought to investigate the reality of auditors' independence in The Gambia by administering 25 Likert-type questionnaires to participants in Augustus Prom, PKF, DT Associates including Eco Bank and legal practitioners. Respondents were also drawn from Gambia Civil Aviation Authority (GCAA), Gambia Public Procurement Authority (GPPA) and students. Simple frequency distribution and percentage were used to analyze the data in order to obtain the views of sampled stakeholders. The study is important because it will reveal the state of auditor independence in The Gambian audit environment. The findings showed that 68% of the audit reports are biased according to the respondents. Therefore, the research concluded that auditors in The Gambia are yet to be fully independent. This is the reality.*

Keywords: *The Gambia, Auditor's Independence, Scandal, Free and Fair, Professionalism*

Introduction

According to (Sikka, 2004)), audit is a social phenomenon which serves no purpose or value except of its practical usefulness and its existence is wholly utilitarian (Teck-Heang, L., & Md. Ali, 2008)

Auditor independence refers to an absence of interest by the auditor in the auditing assignment, thereby avoiding material bias that could affect the reliability and credibility of the financial statements. The auditor's report adds value to financial statements through the independent verification it provides (Johnstone, K, Sutton, 2001). In fact, it has been argued by some that the profession's very existence depends on the ability of auditors to provide an objective opinion (Previts, 1987). Regulators recognize this and require auditors, through generally accepted auditing standards, to be independent in mental attitude in matters relating to the audit. To achieve this end, regulators stress the importance of auditor independence in fact (i.e. actual independence in mental attitude) as well as in appearance. Despite its importance, no formal theory of auditor independence currently exists. However, auditor independence can be understood by its relation to audit quality.

Recent corporate scandals and presumed audit failures have thrust auditor independence, and consequently, audit quality, into the forefront. While there are numerous situations suspected of impairing auditor independence (e.g. client importance, provision of consulting services, auditor tenure), most recent focus has been on the provision of services other than the financial statement audit to audit clients (non-audit services) and the resulting potential for economic dependence on particular clients. According to the handbook of the code of ethics (IFAC, 2010), independence of mind and in appearance is necessary to enable the professional accountant in public practice to express a conclusion, and be seen to express a conclusion, without bias, conflict of interest, or undue influence of others. Earlier studies did not show the state of auditor's independence in the Gambia.

The work in the current study is so much organized that it will factor out all angles of auditors independent living no stone unturned. The study was never done in the Gambia therefore the study brings issues from other parts of the world and merges it to The Gambian context.

The essence of the study is to investigate against the background of absence of audit scandals like that in the WEST whether this means auditors are really independent in The Gambia.

Research Objectives

This paper aims to pack up different aspects of Auditors independence into a fluent process; discuss and comment on the different areas of Auditors independence. The main objective of the study is to find out whether external auditors are independent in the real sense of it and specifically to confirm whether absents of audit scandals in The Gambia means auditors are independent and doing their works as expected.

Significance of The Study

This study has the potential of improving the incidence of auditors' independence in view of achieving good reputation for the accounting profession, thus reporting without bias. The research helps in understanding how companies use auditors negatively for their own advantage as a tool in preparing their reports. It also contributes to auditing literature.

Finally the study specifically links the findings from academic research to the discussion questions posed by the public from time to time. Several potential implications of the findings should also interest accountants and managers to use auditors whilst remaining within the accounting standards. The study is of immense value to various stakeholders alike as it highlights the motive for auditors' independence. It is of benefit to students, and researchers in the face of little empirical literature available in this area of study in The Gambia.

Literature Review

The authors (Bazerman & Moore, 2011)have explicitly written their own opinions about the independence of auditors in their article "is it time for auditors independence yet?" In the article, the authors turned their attentions to the regulatory bodies specifically, Security and Exchange Commission (SEC) and the auditing services provided by auditing firms. According to them, auditor independence is in jeopardy because auditors provide non-audit services and are inclined to serve the interests of their clients. They have also pointed out that the main barriers to changes in auditor independence are: the involvements of the auditing firms in politics and the human tendency to overvalue the status quo. In a nutshell, the leaders have failed to impact a reform on auditor independence due to their own self-interests.

(Teck-Heang & Ali, 2008) Advises that auditors should be sensitive to the changing expectation of the relevant groups while at the same time containing these expectations within the constraints of what is possible. He also claims that there are inevitably economic and practical limitations on what an audit can do, and this is something which those who wish the benefit must understand.

A research done in Malaysia about the perceptions of Malaysian accountants on auditor's independence, defined independence as a primary justification of the existence and the hallmark of the auditing profession (Abu Bakar & Ahmad, 2014). The authors used the case of Enron, World-Com and Parmalat as their case study of auditor's independence.

Overall the authors concluded the factors influencing auditors independent which includes; size of the audit fee, level of competition among audit firms, audit firm size, tenure of an audit firm serving the needs of a given client, provision of management advisory services and existence of a non-audit committee.

Gaps in Earlier Studies

The major articles about Auditors independence are only concentrated in the U.S auditing practices, therefore the articles from the U.S cannot be use to generalize the state of auditor independent. The SEC and AICPA formed ISB in June 1997, purposely to develop a conceptual framework on auditor independence. Most of ISB's rules were incorporated by the SEC. The main arguments of the authors are based on the current rule developed by the SEC. However, the current rule lacked a coherent conceptual framework which was causing problems rather than providing solutions. SEC states rules without providing rationale. However, the safeguards formulated by the SEC were practically impossible and do not define the circumstances in which auditor independence is comprise or is expected to be comprised (Allen & Siegel, 2002).

Methodology

This study used the descriptive type of research. The purpose of employing this method is to describe the nature of situation, as it exists at the time of the study and to explore the cause/s of particular phenomena (Boswell & Cannon, 2014). This also allowed an investigation of important new issues and questions as they arose. In addition, this study also employs partly quantitative research method, since this research intends to find theories that would explain the relationship of one variable with another variable through qualitative elements in research. These qualitative elements are behavior, attitudes, opinions and beliefs. The study used this kind of research considering the goal of the study to obtain first hand data (Primary data) from the respondents so as to formulate rational and sound conclusions and recommendations for the study.

Data Collection

For this research data is gathered through collating published studies (Secondary data) from different books, articles from different related journals and studies, and other literary instruments. In this study, a secondary data collection technique is mostly used. It is used because it is more suitable and appropriate considering the scope of the research. Secondary data collection technique saves time and is cost effective with ready available data.

The research involved the use different methods of data collection such as distribution of questionnaires and conducting interviews from selected groups which included but not limited, auditing firms and private and public corporations (beneficiaries) Primary data collection technique is one whereby information are gathered by researchers for the sake of conducting research, answering research questions and attaining research goal, Moreover, the study has also used previous studies and compares it to its existing data in order to provide conclusions and competent recommendations.

Population of Study

The population comprises of; auditing firms based in the Gambia, accountants and auditors in the profession. The result and opinion from this population is enough for making a concrete

conclusion on the state of auditor's independent in the Gambia. The population size was also motivated by the financial and resource constraint of conducting the research project.
The sample size of the study is twenty-five (25) respondents drawn from auditing firms, their beneficiaries and practitioners in the accounting profession. The researcher uses twenty-five (25) respondents to have a better picture that will represent the whole population.

Research Instrument

Based on the research objectives stated earlier and the time and cost constraints involve in conducting field studies, the researcher intends to use the case study approach using secondary data to undertake investigation on the research objectives. (Baldry, Ruddock, & Manchester, 2007) defines a case study as 'a strategy for doing research which involves an empirical investigation of a particular contemporary phenomenon within its real life context using multiple sources of evidence'. The case study strategy is often applicable in exploratory and explanatory researches. It will be applied in this research to answer questions such as 'why'? 'What'? And 'How'? Respondents on the questionnaires were divided into; strongly Agree, Agree, Strongly Disagree, Disagree and Not Sure.

Presentation, Analysis and Findings

Most of the time raw data appears to be meaningless to end users unless it is translated using analytical tools making it easy to explore, explain, present, describe and examine relationships and trends from the data gathered. The epistemology position of the researcher would be Positivism 'working with an observable social reality and that the end product of such research can be law-like generalizations. This section analysis the data base on the questions on the questionnaires submitted and received.

The Gambia Government Policies and Regulations Have Enhanced Auditors' Independence

Responses on the assumption that The Gambia government policies and regulations have enhanced auditors' independence are grouped into 5 categories as follows: strongly Agree (28%); Agree (40%); Strongly Disagree (8%); Disagree (12%); and Not Sure (12%).
Findings: The Gambia government policies and regulations have enhanced auditors' independence this is true based on the fact that, majority of the response has agreed comprising of 68% out of 100%.

Increase In University Graduates (Accountancy Graduates) Positively Affected The Qualification and Professionalism Of Auditors

Responses on the issue were grouped as follows: strongly Agree (32%); Agree (40%); Strongly Disagree (4%); Disagree (16%); and Not Sure (8%).

Majority of the respondents agreed that increase in University graduates (Accountancy Graduates) positively affected the qualification and professionalism of auditors. 18 respondents form the majority and constituted 72% and 5 respondents disagreed while 2 respondents are not sure and made up 8%.

Auditors In The Gambia Issue Unbiased Report Under Pressure

Responses on the matter Auditors in The Gambia issue unbiased report under pressure were grouped as follows: strongly Agree (12%); Agree (20%); Strongly Disagree (24%); Disagree (28%); and Not Sure (16%).

Majority of the respondents disagreed that auditors in the Gambia issue unbiased audit report. Forming 13 respondents while 8 respondents agreed and the rest are not sure.

The Independent Auditor's Reports Reflect The Realities (True Situations) Of The Company's Financial Statement, Financial Position And Cash Flow

Responses on the issue, the independent auditor's reports reflect the realities (true situations) of the company's financial statement, financial position and cash flow are categorized as follows. Strongly Agree (24%); Agree (40%); Strongly Disagree (12%); Disagree (16%); and Not Sure (8%).

Majoring of the respondents agreed that, Auditors report in the Gambia reflect the true situation of the company's financial statement, financial position and cash flow. This is the view of 64% of the respondents.

Gambian Auditors Are Not Involved In Conflict Of Interest With Their Client.

Responses on the issue Gambian auditors are not involve in conflict of interest with their client is as follows; strongly Agree (12%); Agree (44%); strongly Disagree (8%); Disagree (24%); and Not Sure (12%).

It is manifested that Auditors in the Gambia are not involved in conflict of interest with their client this conclusion is based on the responses gathered. Majority of the respondents agreed consisting of 56% out of 100%.

Absents Of Audit Scandals In The Gambia Means Auditors Are Independent And Doing Their Works As Expected.

While asked about Absents of audit scandals in The Gambia means auditors are independent and doing their works as expected; 52% respondents agreed; 40% respondents; and 8% respondents remained unsure.

Majority of the respondents agreed that, Absents of audit scandals in The Gambia means auditors are independent and doing their work as expected making a total of 52% of the respondents. It is difficult to conclude that absence of scandal means excellent performance. This is based on almost 50:50 positions of sampled respondents.

Auditors Still Render Audit Service When Fees Are In Arrears For Previous Jobs

Respondents were asked about whether Auditors still render audit service when fees are in arrears for previous jobs. 32% people respond not sure about it whereas 40% disagreed to it that the Auditors still render audit service when fees are in arrears for previous jobs and 28% agreed to it that the Auditors still render audit service when fees are in arrears for previous jobs

Auditors still render audit service when fees are in arrears for previous jobs, 28% respondents agree; 40% disagree and 32% fall under not sure group. This concludes that auditors are always paid in advanced and they do not carry out their work when fees are due.

Auditors Still Issue Clean Audit Opinion Without Complete Or Adequate Audit Evidence

Responses on the issue, Auditors still issue clean audit opinion without complete or adequate audit evidence are categorized as follows. Strongly Agree (0%); Agree (20%); Strongly Disagree (36%); Disagree (32%); and Not Sure (12%).

Majority of the respondents disagree Auditors still issue clean audit opinion without complete or adequate audit evidence making up a total of 68% while the rest respondents fall under agree and not sure category.

Competition For Audit Client Affects Auditor's Independence

36% of respondents agreed that competition for audit client affects auditor's independence whereas 52% disagreed to it and 12% of the respondents remained unsure

13 respondents disagreed competition among audit firms affect their independence, therefore majority disregard to the issue. This is because audit firms in The Gambia are not many therefore, the market is always there.

Patronages Of Audit Firms Is Based On Connection And Familiarities

Responses on the issue were grouped as follows: strongly Agree (4%); Agree (40%); Strongly Disagree (24%); Disagree (24%); and Not Sure (12%).

Majority of the respondents disagreed to the Patronages of audit firms are based on connection and familiarities consisting of 12 respondents. We look at the example of an audit partner who was appointed in 2017 as the Minister of Finance and at the same doing his private audit practice. (Nderry, 2018) revealed how the Minister was trying to award World Bank contracts to his audit firm.

Auditors Service Their Client Beyond Five Years

Responses on the assumption that Auditors service their client beyond five years are grouped into 5 categories as follows: strongly Agree (0%); Agree (20%); Strongly Disagree (24%); Disagree (28%); and Not Sure (24%).

It was realized that auditors do not serve their client beyond five years, based on the majority of the respondents who disagreed auditors' service their client beyond five years.

Findings

The Gambia Accountants Act of 1991 does not clarify or specify the applicable accounting and auditing standards. The same Act establishes the 'Council' as the governing body of the Gambia Institute of Chartered Accountants (GICA). The Act also states the minimum registration requirements to practice accountancy in The Gambia. (M. Zubaidur et al 2010) The Act is weak and outdated in several respects. The Act does not state which accounting and auditing standards should be applied by the preparers and auditors of financial statements. A revised Accountants Act, drafted in 2004, provides for the establishment of a stronger professional accountancy body, but it still does not state the required standards or provide for a modern regulatory framework of accounting and auditing, such as an independent oversight body to provide additional assurance on the quality of audit services. All this boils down to weak instructions.

Many Auditors in the Gambia lacks knowledge of their Terms of Reference (Iryani, 2017) affirms that the auditor should be qualified to understand the criteria used and must be competent to know the type and amount of evidence to be collected in order to reach the right conclusions after examining the evidence.

Conclusion and Recommendation

The researcher believes that an auditor is an expert who is mandated to exert utmost unbiased opinions regarding the financial statements of their clients. It is clearly manifested that auditors in the Gambia are not yet fully independent based on the findings.

Key questions were posed during the study and through this; it is no doubtful that the Gambian auditors are not fully independent and there is much room for improvement. Accountants, as auditors, have cemented their status and privileges on the basis of claims that their expertise enables them to mediate uncertainty and construct independent, objective, true, and fair accounts of corporate affairs (Sikka, 2009)

The Institute of Chartered Accountants should build a stronger institution by establishing the Accountant Oversight Board in an order to monitor and regulate the accounting Firms. The strengthening of the code of ethics on independence for auditing firms as well as the present effort by the University of The Gambia to introducing accounting ethics and values into the training of accountants into the University curriculum should be supported.

(IFAC, 2013) Auditors must be aware of their reputations of independence, which is the degree of the auditors' abilities to recognize the implications of their biasness to the services they provide to their client. As this will ensure that, auditors do not feel intimidated by their clients.

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Appendixes

Appendix 1

Part A-DEMOGRAPHICS {Bio Data of Respondents}

Distribution By Gender		
	Frequency	**%**
Male	21	84
Female	4	16
Total	25	100

Distribution By Years of Experience	**Frequency**	**(%)**		**Distribution By Qualification**	**Frequency**	**%**
1-5 years	10	40		University Degree	**18**	**72**
6-10 years	3	12		Professional	**5**	**20**
Above 10 years	12	48		Others	**2**	**8**
Total	**25**	**100**		**Total**	**100**	**100**

Appendix 2- Part B: Main Questions or Issues

Part B: Main Questions or Issues in The Questionnaire	**Strongly Agree %**	**Agree %**	**Strongly Disagree %**	**Disagree %**	**No Opinion %**	**Total**
The Gambia government policies and regulations have enhanced auditors' independence	28	40	8	12	12	100
increase in University graduates (Accountancy Graduates) positively affected the qualification and professionalism of auditors	32	40	4	16	8	100
Auditors in The Gambia issue unbiased report under pressure	12	20	24	28	16	100
the independent auditor's reports reflect the realities (true situations) of the company's financial statement, financial position and cash flow	24	40	12	16	8	100
Gambian auditors are not involved in conflict of interest with their client.	12	44	8	24	12	100
Absents of audit scandals in The Gambia means auditors are independent and doing their works as expected.	8	44	8	32	8	100
Auditors still render audit service when fees are in arrears for previous jobs	0	28	20	20	32	100
Auditors still issue clean audit opinion without complete or adequate audit evidence	0	20	36	32	12	100
Competition for audit client affects auditor's independence	12	24	16	36	12	100
Patronages of audit firms is based on connection and familiarities	4	20	24	24	12	100
Auditors service their client beyond five years	0	20	24	28	24	100

Part B: Main Questions or Issues in The Questionnaire	**Strongly Agree %**	**Agree %**	**Strongly Disagree %**	**Disagree %**	**No Opinion %**	**Total**
The Gambia government policies and regulations have enhanced auditors' independence	28	40	8	12	12	100
increase in University graduates (Accountancy Graduates) positively affected the qualification and professionalism of auditors	32	40	4	16	8	100
Auditors in The Gambia issue unbiased report under pressure	12	20	24	28	16	100
the independent auditor's reports reflect the realities (true situations) of the company's financial statement, financial position and cash flow	24	40	12	16	8	100
Gambian auditors are not involved in conflict of interest with their client.	12	44	8	24	12	100
Absents of audit scandals in The Gambia means auditors are independent and doing their works as expected.	8	44	8	32	8	100
Auditors still render audit service when fees are in arrears for previous jobs	0	28	20	20	32	100
Auditors still issue clean audit opinion without complete or adequate audit evidence	0	20	36	32	12	100
Competition for audit client affects auditor's independence	12	24	16	36	12	100
Patronages of audit firms is based on connection and familiarities	4	20	24	24	12	100
Auditors service their client beyond five years	0	20	24	28	24	100

FINANCIAL INCLUSION AND DIGITAL FINANCE IN ARAB WORLD: CURRENT STATUS AND FUTURE PRIORITIES

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Abstract: *This study attempts to address three questions: what is the current state of financial inclusion and digital finance in Arab world? What difference can digital technology make for Arab households? And what potential exists for using digital tech to reach financially excluded households in Arab countries? Recently, several studies on financial inclusion and digital technology have appeared worldwide; nevertheless, it seems that little is said about financial inclusion and digital finance in the Arab World. To explore the current state and level of financial inclusion and digital finance, the study applies a selective set of indicators designed by the "Group of Twenty" (G20) to holistically measure financial inclusion categories that are mostly endorsed by digital technologies. Arab world still falls behind other regions in the world with low rates in access to and usage of traditional formal banking services including credit, savings and insurance in addition to SMEs. On the other hand, relative improvements are observed in financial expansions, cashless transactions and digital payments. More importantly, Arab world is found potential to adopt digital technology and enhance financial inclusion. Some Arab countries have started legal and financial initiatives to enter the realm of digital economy. Throughout this study, certain recommendations are proposed to better utilize digital finance for greater financial inclusion in Arab countries.*

Keywords: *Financial Inclusion; Digital Finance; Arab*

Introduction

Arab world covers a huge geographical region with an estimation population of more than 400 million people, according to World Bank (2017), living in 22 countries and showing somehow different economic, social and political conditions.

The contribution of digital finance into financial inclusion has been globally propagandized and endorsed during last few years for its impact on country's economy. Financial inclusion is still in its early stage in the Arab world and seems facing some obstacles and growing slowly but with a potential growth in future. Most Arab citizens are still formally unbanked and digital finance is seen as a powerful tool to improve financial inclusion in Arab countries.

This paper aims to demonstrate the current state of financial inclusion and digital finance in the Arab world, explore benefits of fintech for Arab households and identify any potentialities that exist for using digital technology in Arab countries. Some recommendations are also proposed for policy makers for future enhancements.

Literature Review

Definitions of Financial Inclusion and Digital Finance

Financial inclusion is defined as “a state where individuals, including low-income people, and companies, including the smallest ones, have access to and make use of a full range of formal quality financial services (payments, transfers, savings, credit, and insurance) offered in a responsible and sustainable way by a variety of providers operating in a suitable legal and regulatory environment”, Chehade et al (2017).

In a similar way, Ozili(2018) refers to digital finance as “ financial services delivered through mobile phones ,personal computers, the internet or cards linked to a reliable digital payment system”. Digital financial services (DFS) have been described by Abbasi and Weigand (2017) as “the broad range of financial services accessed and delivered through digital channels, including payments, credit, savings, remittances, insurance and financial information” The purpose of this study is to understand the current level of access and usage of DFS in Arab countries.

Importance of Digital Finance and Financial Inclusion

Grossman and Nelson (2016) emphasize that access to finance is not merely a financial or banking service. It is a question of livelihoods and empowerment especially for developing nations as it comes across with crucial development sectors that are particularly related to gender and rural community developments and economic resilience.

Traditional access to finance is currently unsatisfying in Arab world as Chehade et al (2017) report that 70 % of adults still have no access to formal credit because they are relying on informal financial channels rather than formal financial institutions. This constitutes a great opportunity for the formal financial sector to address the huge unmet rate but may be in new different ways.

There is perhaps a need to understand the reasons that make adults prefer the informal financial services and prevent them from approaching the formal financial channels.

Access to formal financial services is also low for SMEs Sector. AMF (2017) states that only one SME out of five takes a loan from formal financial institutions and it is taken on a short-term basis.

This denotes that access to formal credit is still low in the Arab world for both individuals and enterprises. It is argued that offering appropriate formal financial services is absent in the Arab region and the most excluded are vulnerable such as women, youth and low- income people.

Mayada El-Zoghbi (2016) proposes that that majority of those excluded from formal financial sectors in Arab countries are women and this is due to the laws that discriminate against women in several forms. Some laws in Arab regions still prevent women from opening bank account directly or acquiring assets or get involved in business activities. It seems that to satisfy their business desires and economic aspirations, Arab women resort to the informal sectors.

Chehade et al (2017) postulates that low financial inclusion in Arab countries is mainly resulted from the low outreach of the formal financial institutions whereas Ozili (2018) believes that the differences in income and education across countries affect the level of financial inclusion and thus, people with high income and high education are more likely to benefit from financial inclusion than those of low income or lower education level.

Another reason of the exclusion from formal financial sector is what Ozili(2018)calls “voluntary financial exclusion” where the unbanked people do not wish to deal with banks or they lack awareness of the digital financial benefits or they lack education about how to use digital finance.The point is perhaps that huge parts of the world poor are excluded from formal financial services because "they are simply too expensive to deliver through traditional banking models". So, as digital financial channels are advantageously suggested, Grossman and Nelson (2016).

Benefits of Digital Technology for Developing Countries

Abbasi and Weigand (2017) argue that modern digital revolution added some vital economic and social perspectives to the life of people and those who live in remote areas. The new financing methods through digital devices, such as mobile sets, contributed immensely towards supporting the poor and enhanced the process of financial inclusion,

MIC (2017) points out that most of the financially disadvantaged people are deprived from the benefits of the traditional financial systems because they depend on cash transactions. There are 2 billion adults, the bulk of them live in developing countries, without accounts at financial institutions, therefore excluded from the formal economy. Similarly, Grossman and Nelson (2016) affirm that most people in developing countries are "unbanked" (without bank account) or "under-banked" (with account but depend mainly on informal services) and the gap seems to be filled through digital finance.

Financial inclusion activists maintain that cashless payments methods are very efficient particularly for the poor as they enable them to utilize cheap and easy facilitates through regulated channels which could consequently lead to optimal use of account transactions, GPSS (2016).

In other words, digital finance has contributed significantly to the progress and growth of financial inclusion as it could reach a great size of the targeted population. WDR (2016) explains that digital payments systems offer substantial privileges for huge unbanked nations across the world. MIC (2017) reports that 500 million people have benefited from digital technology and accessed banking and financial tools during the last five years, however, billions of people are still lacking access worldwide. MIC (2017) considers digital money as more advantageous than cash since it can go more places more quickly and more securely and at a lower cost especially for the poor and those who leave their homes. Digital money transfers are thought to be more effective, safe and convenient to be used in humanitarian responses as well.

In this respect, Chehade (2016) raises the question about the possible role of digital financial services in helping over 16 million Arab refugees and internally displaced people resulted from the on- going conflict in the Arab region.

In fact, providing more convenient and affordable financial services through branchless banking and digital technology could offer Arab households the financial services they currently need and allow for the enormous potential to reach the unbanked people in the region

Generally, the benefits of digital finance for developing countries, particularly when three conditions are pursued, are summarily visualized in the following figure:

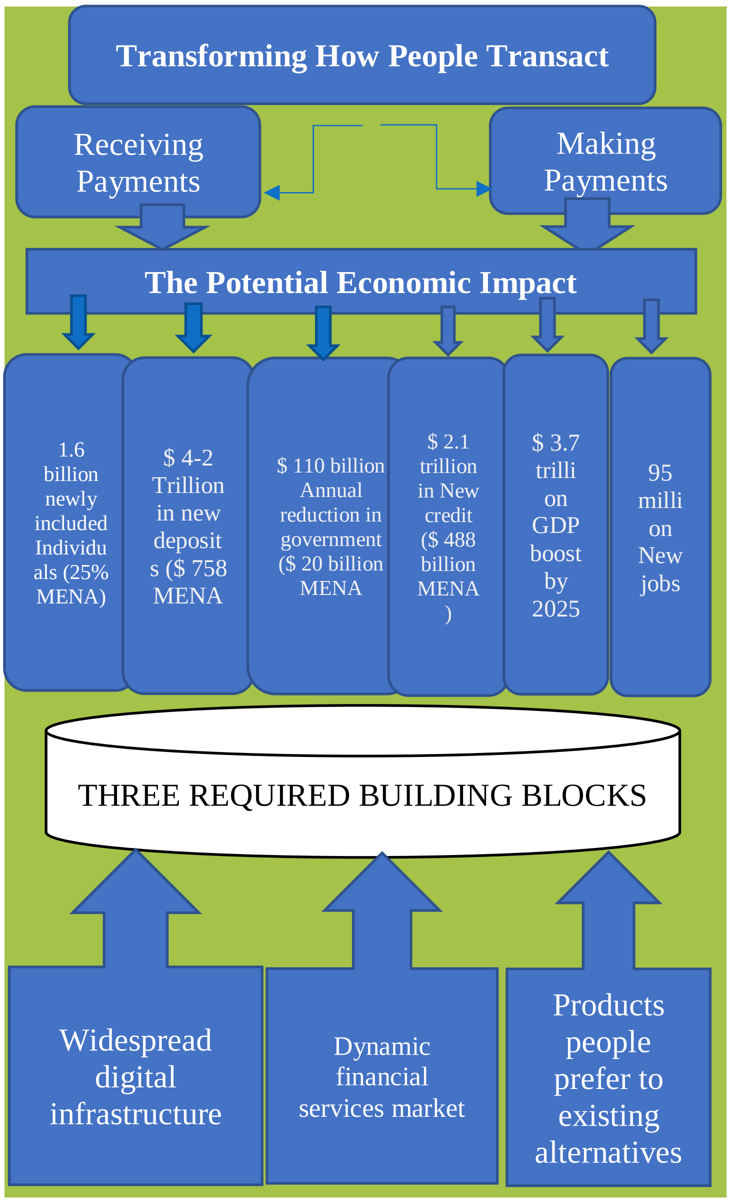


Figure 1: The power of Digital Finance
Source: Extracted from McKinsey Global Institute (2016)

To conclude, despite its importance and the large number of world publications on financial inclusion and digital technology, it seems that it is little is said about the current state and level of financial inclusion and digital finance in Arab countries. This study attempts to address such gap and further understand about the financially excluded groups and how to reach them. The study additionally highlights the benefits of digital finance for Arab households and the potentialities of Arab nations to get financially digitalized.

Discussion

Access and Usage of Formal Financial Services and State of SMEs.

Formal Account Ownership

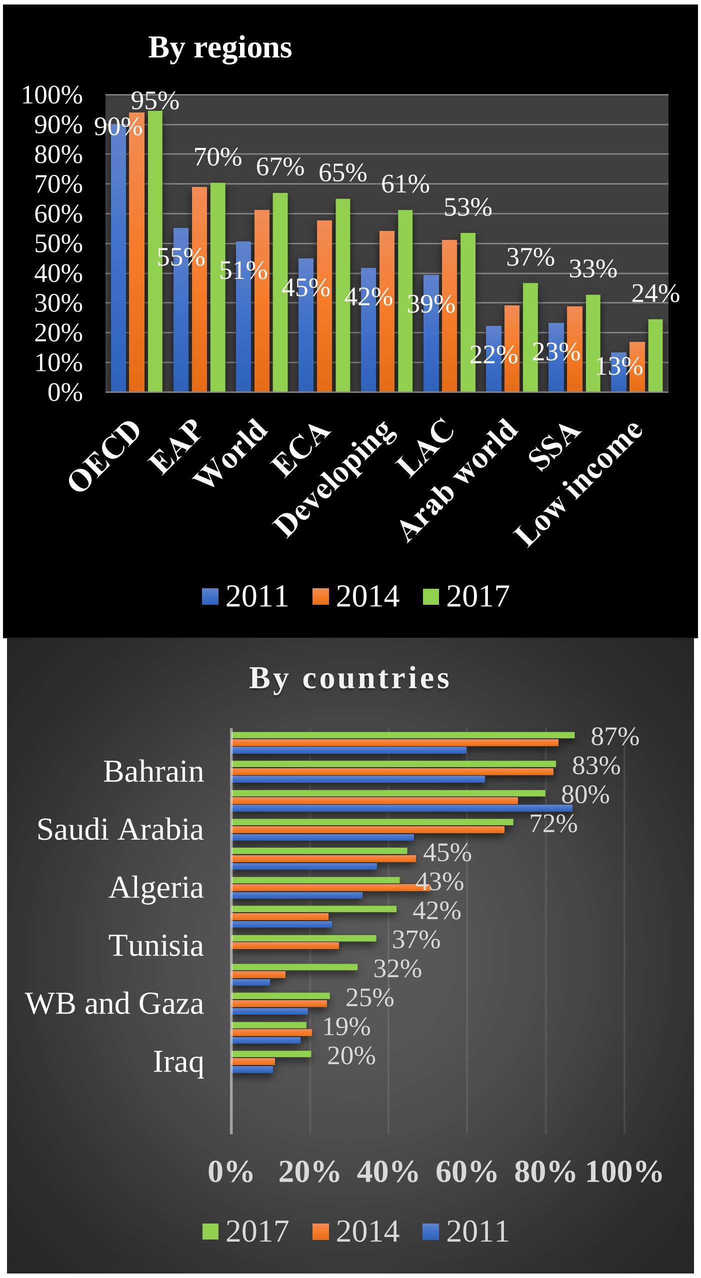


Figure 2: Financial Institution Account (% age 15+)

Source: Findex 2011,2014 and 2017.

Note: data are presented for 2011, 2014 or 2017 whenever they are available for Arab countries.

As demonstrated in Figure (2), Arab world has shown some improvements from 22 % in 2011 to and 37 % in 2017 however, it still lags behinds the globe and many other regional areas.

Most Arab countries have witnessed slight growth between 2011 and 2017 but noticeably still no Arab country has exceeded 50% of formal financial services outreach on average except Gulf states.

Formal Borrowing from and Savings at Financial Institutions

Arab world falls behind all regions in access to both formal credit and savings. It is the lowest region with only 5% formal borrowing and 9% formal savings in 2017 compared to other regions like low-income countries which recorded 7% in borrowing and 11 % in savings in same year.

In brief, access and usage of formal financial services in Arab world are below levels achieved by many regions in the world. This directly affects the process and level of financial inclusion.

Formally Active Banked Adults.

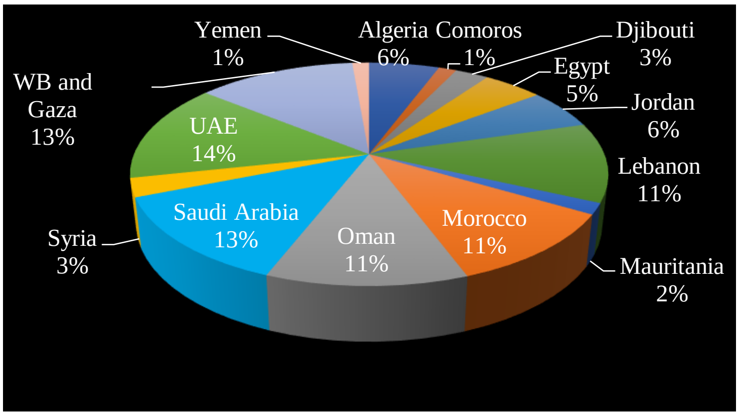


Figure 3: Deposit accounts with commercial banks per 1,000 adults by countries 2017

Source: IMF FAS 2017

Note: 2017 data are collected for all countries where available except for Egypt and Yemen 2015, Mauritania 2016 and Syria 2013.

With reference to figure (3) most Arab countries show low deposit accounts. Commercial banks in Jordon and Algeria possess only 6%, and Egypt 5% whereas the remaining countries stand below this rate and most of their current financial capabilities are comparatively underdeveloped such as Yemen, Syria and Djibouti.

Countries that hold a relatively developed financial systems in the region like UAE and Saudi Arabia record 14% and 13 % of deposit accounts per 1,000 adults, while Oman, Lebanon and Morocco reach equal rate of 11 % in 2017.

Therefore, it is concluded that geographical expansion of formal banking could not satisfactorily attract adult deposit accounts, and this caused a state of weak financial inclusion in Arab countries.

Adults with insurance

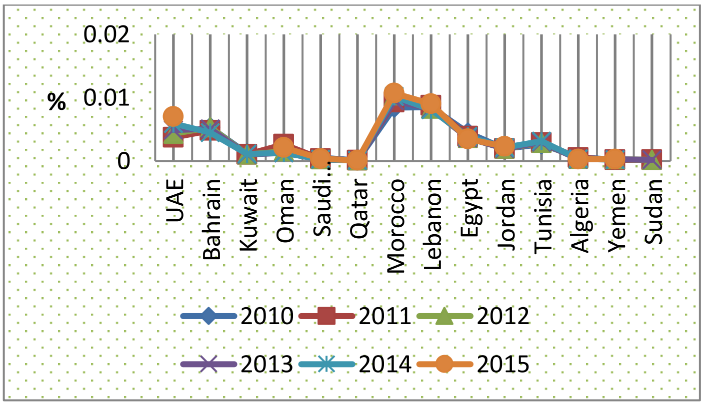


Figure 4: Life insurance Premium to GDP (%) in Arab countries 2010-2015
Source: World Bank (citing: Sigma Reports, Swiss Re) (2016)

Despite its important role in financial and economic development, insurance sector is still unexploited in Arab countries. The low level of insurance sector is ascribed to several interrelated factors. Lester (2011) argues that insurance remains undeveloped in MENA region due to the predominance of state companies in some countries and lack of compulsory insurance policies. Additionally, the weaknesses of regulatory insurance frameworks and supervisory systems and other cultural factors negatively influenced insurance in the region.

As shown in Figure (4), most Arab countries have low penetration levels of life insurance measured by the ratio of gross premiums to GDP. Only one country, Morocco, shows a ratio above 1% of GDP in 2015 with1.07%, then followed by Lebanon with 0.9%.

In short, life insurance sector in Arab countries is still small with an average penetration ratio of only 0.29 % of GDP.

Points of Service (POS)

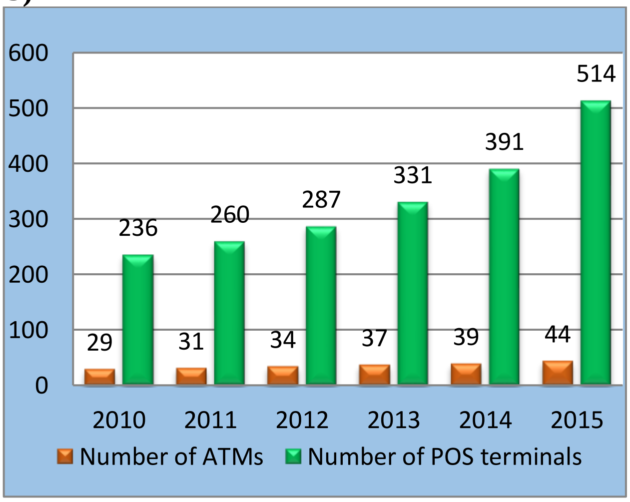


Figure 5: Number of ATMs and POS per 100,000 adults in Arab countries 2010-2015
Source: World Bank GPSS Payments (2016)
Note: Latest data are available for 9 Arab countries. They are Egypt, Iraq, Jordan, Lebanon, Morocco, Saudi Arabia, Tunisia, United Arab Emirates and Yemen.

In terms of Points of Service (POS), Arab countries have relatively grown fast over the last period in both ATMs and POS per 100, 000. In fact, POS terminals per 100,000 inhabitants increased by 82 % while ATMs per 100,000 adults increased by 53% over the period of 2010-2015 (Figure 5).

State of Small and Medium Enterprises (SMEs) and Female Participation in Ownership

Country	Year *	No. of SMEs	Total No. of Enterprises/ Firms	% of Enterprises with Female Participation in Ownership
Algeria	2007	554	600	15%
Djibouti	2013	248	266	23%
Egypt	2016	1279	1814	26%
Iraq	2011	749	756	7%
Jordan	2013	447	573	20%
Lebanon	2013	471	561	38%
Mauritania	2014	125	150	17%
Morocco	2013	294	407	36%
Sudan	2014	614	662	9%
Syria	2009	382	508	15%
Tunisia	2013	436	592	53%
WB and Gaza	2013	411	434	13%
Yemen	2013	313	353	12%

Table 1: SMEs and Female Participation in Ownership
Source: World Bank Enterprise Surveys Data (2016)
Note: * Year of latest data available. No data are found available for Gulf countries

Table (1) shows that SMEs account for 83% of the total enterprises (firms) in Arab world. Nevertheless, female participation in SMEs ownership, which varies amongst Arab countries, is only 22% on average.

Access to and usage of mobile account ownership and cashless and digital transactions
Mobile Money Account Ownership

By regions

Region	2014	2017
Arab world	NA	NA
EAP	0%	1%
ECA	0%	3%
LAC	2%	5%
Low income	10%	18%
Developing	2%	5%
MENA	NA	6%
South Asia	3%	4%
SSA	12%	21%
World	2%	4%

By countries

Country	2014	2017
UAE	11%	21%
Egypt	1%	2%
Iraq	NA	4%
Jordan	0%	1%
Lebanon	1%	NA
Morocco	NA	1%
Mauritania	6%	4%
Tunisia	1%	2%

Table 2: Mobile money account (% age 15+) 2014-2017

Source: Findex 2014 & 2017

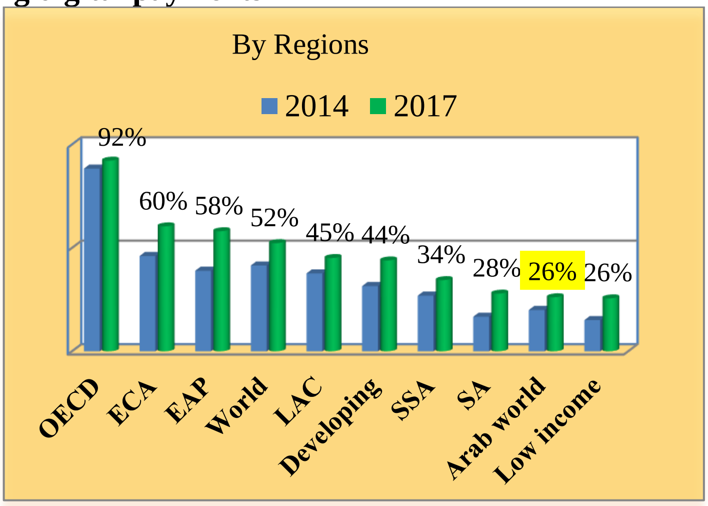
Table (2) shows that mobile money account ownership increased slightly in some Arab countries between 2014 and 2017 yet, they still have a relatively low rates that does not exceed 4% except UAE that holds 21% end of 2017.

Cashless Transactions in Arab countries

According to World Bank GPSS Payments data (2016), Arab countries have conducted total cashless transactions of about 1.7 trillion USD in 2010 out of which 1.2 trillion USD is conducted in Gulf States. Five years later the total cashless transactions reach 3.3 trillion USD for all Arab countries and out of which 2.8 trillion USD in Gulf States.

It is worth noting that some Arab countries go through a tremendous growth in cashless transactions payments methods. For instance, Jordan increased from 45.6 billion USD in 2010 to 149.4 billion USD in 2015. Similarly, Egypt grew from 110 billion USD in 2010 to 165.5 billion USD in 2015.

Making or receiving digital payments



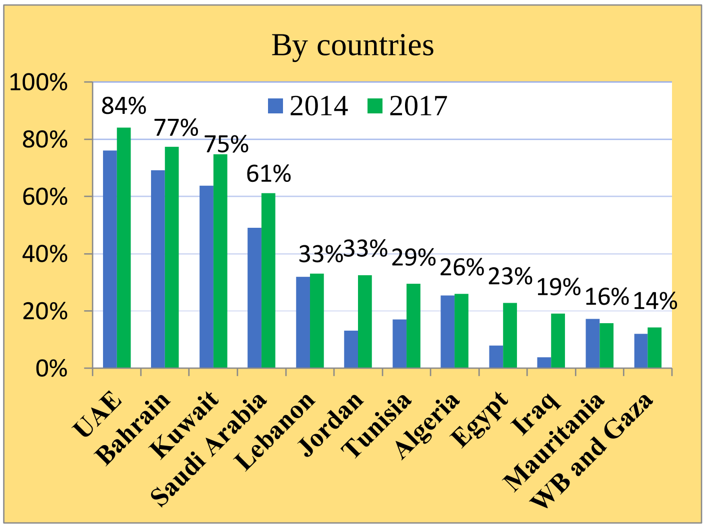


Figure 6: Made or Received Digital Payments in the Past Year (% Age 15+) 2014 – 2017
Source: Findex 2014 and 2017.

As shown in Figure (6), using or receiving digital financial transactions have somewhat improved in the Arab world between the years 2014 and 2017 at both regional and country levels.

At regional level, Arab world moves from 20% in 2014 to 26% in 2017, like Low income countries, but still much lower than other regions like OECD 92%, ECA 60% or EAP 58% in the same year.

At country level, although Gulf States show higher rates compared to others, some countries noticeably demonstrate significant growth between 2014 and 2017 such as Iraq from 4% to 19%, Egypt from 8% to 23 %, Jordan from13 % to 33% and Tunisia from 17% to 29 %.

To summarize, Arab world shows noticeable growth, compared to the traditional financial methods, in performing digital payments. This might also reveal the level of interest of Arab countries in fintech and digital transactions. Arab countries need probably to foster certain policies that strengthen financial inclusion and help reach the underprivileged Arab households through appropriate digital financial services.

The question that could be raised here is that can digital finance improve the current low state of financial inclusion in Arab countries and reach excluded Arab citizens and contribute to their welfare? In other words, can DFS or fintech mechanisms offer solutions for the current financial exclusion and make differences for Arab households? This will be discussed in the next section.

Benefits of digital technology for Arab households

Digital financial technology has recently grown and facilitated important banking and financial transactions especially for the poor in developing countries which also improved financial inclusion. Basically, financial inclusion advocates digital tools to offer appropriate financial services especially in developing countries such as Arab world.

Digital financial channels can probably help poor households in Arab countries to build savings, do investments and access credit through financial inclusion if they are reached. Financial inclusion is also found to have positive effects on financial stability and economic development by increasing the number of deposits at banks. Owen and Pereira (2018) have consistently come up with a strong and positive relationship between financial inclusion and the level of economic growth in their research on financial inclusion in which they used panel data from 83 countries over 10 years.

Digital finance can additionally stimulate adequate access to financial services for Small and Medium Enterprises (SMEs) which constitute a huge part of Arab small business activities and consequently contribute positively to unemployment rate in the region particularly since SMEs are labor-intensive by nature.

Most of the poor in Arab world including women and small income-generators depend mainly on informal financial resources since formal banking could not approach them. Digital financial services through digital channels particularly mobile payments scheme can help households get the financial services they need through their mobile sets for instance.

To sum up, using fintech and strengthening financial inclusion appear to be a necessity for Arab world to improve its socio-economic development and economic growth. This, according to Abbasi and Weigand (2017), has encouraged many developing countries to invest heavily in building their IT infrastructures and transform into digital banking successfully. The next part will show how Arab countries are ready to make use of fintech facilities and get financially digitalized.

Potentiality of Arab countries to adopt digital platforms

In the previous part of this paper digital finance is perceived as a powerful tool to address the problems of low access and usage of formal financial services and enhance financial inclusion in Arab countries.

This study also argues that Arab world sounds ready to become financially digitalized. The spread of digital payment companies and mobile network operators in Arab countries has been noticed in the last few years. Chehade(2016)explains that " JoMo Pay" in Jordan, for instance, shows a growing interest in digital financial services while "Fawry processes over 1.2 million transactions daily in Egypt, and the GSMA has recently outlined the opportunities and challenges for mobile money in the region".

The growth of innovative technologies like mobile phones companies has encouraged many Arab customers to use digital financial services rather than cash-based transactions. As it becomes somehow relatively simple, the excluded household just need to open account and get digital access to borrow, for example, and perform transactions remotely, Ozili(2018).

It is worth mentioning that Mobile cellular subscriptions (per 100 people) have grown largely at the rate of 104% in Arab World, from 53 in 2007 to 108 in 2017 as shown in figure (7) below.

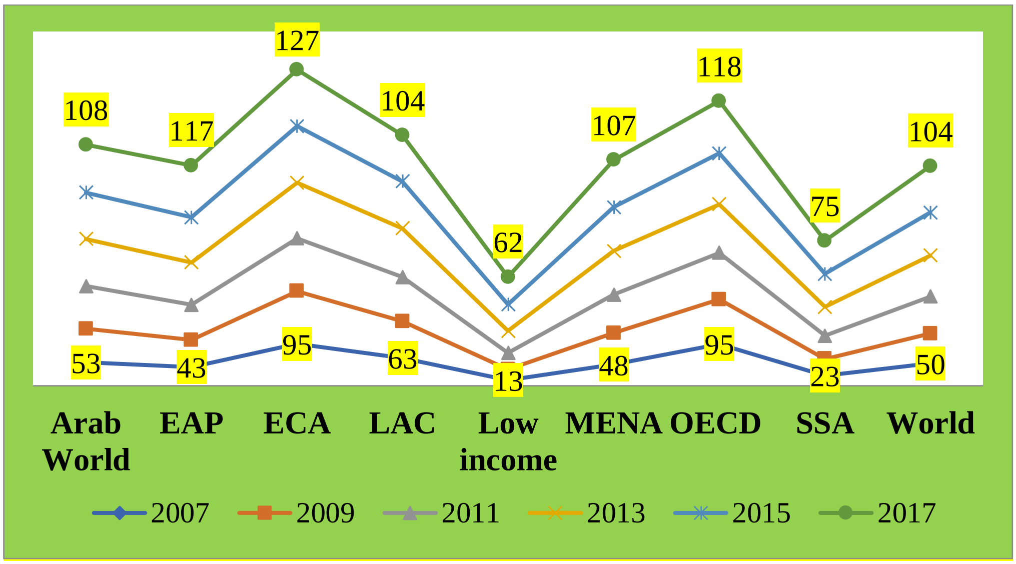


Figure 7: Mobile cellular subscriptions (per 100 people) by regions in the last 10 years (2007-2017)

Source: World Bank Group (2019)

Moreover, Chehade et al (2017) observe that Arab region has distinctively an active borrowing environment with 44% of adult borrowers even higher than the rates of 42% of global and 40% of OECD countries. Yet, this high ratio goes to the informal channels. This demand could probably be addressed through right digital channels instead.

Grossman and Nelson (2016) add that electronic payment systems flourish DFS for the poor in rural areas. Evidences have also shown that digital financial transactions are more affordable, efficient and transparent. More importantly, through DFS systems people are given power to control their "own financial future".

Therefore, many Arab countries have taken initial steps to improve financial inclusion and digital finance by activating legal forms for using mobile wallets for instance. Grais (2015) argues that Arab countries started serious attempts to heighten their financial capabilities and adopt international standards. On a similar note, Chehade et al (2017) highlight the progress made in launching significant regulatory frameworks to enhance financial inclusion in several Arab countries.

Thus, Arab countries show a state of readiness to deepen financial inclusion. Chehade (2016) foresees a better future growth for financial inclusion in Arab region. Her optimistic view is based on the high level of interest shown by the key players and the level of regulations that are in place in many Arab countries including Centrals Banks in Jordan, Palestine, and Morocco in addition to Tunisia, Yemen and Syria. Additionally, many Arab countries have started "National Financial Inclusion Strategies" and showed commitment toward financial inclusion principles.

So, the ambition to reach the unbanked population through DFS seems grounded and Arab countries appear disposed to joint digital world and be part of it. Many Arab countries have lately started creating a facilitatory environment for some digital transactions in few fields and invested to build their systems to cope with the modern developments in DFS area. Nevertheless, certain policies and procedures need perhaps to be reconsidered to accelerate future digital adoption.

Conclusion

This paper sought to show the current situation of financial inclusion and the use of digital financial technologies in Arab world. The benefits of fintech for Arab households and potentiality of Arab countries to adopt digital technology were presented.

Arab world is currently seen far below other regions in several dimensions of financial inclusion since the formal financing channels could not reach the unbanked people in the region. Thus, digital technologies are found beneficial for enhancing financial inclusion.

This article has highlighted some potentialities of Arab world to adopt digital finance and presented some recommendations for larger financial inclusion. An interesting direction for future research would be to explore the impact of digital finance on the economic development and social welfare in Arab countries.

Recommendations

Based on the findings and conclusions in this study, the following recommendations are made:

- Conducting a comprehensive market study per country to better understand financial inclusion models there and get enough and accurate data on the available DFS as well as identifying needs and expectations.
- Developing and designing digital financial services and products that meet the needs and expectations of Arab households and consider the variations amongst Arab countries.
- Focusing on vulnerable groups and individuals that are increasing rapidly in the region particularly women, migrants, refugees and the internal displaced people when designing DFS and products.
- Supporting Small and Medium Enterprises (SMEs) in addition to the micro businesses that are spread largely in the Arab region and demand suitable digital financial services.
- Identifying inherent barriers and challenges facing digital financial inclusion and providing suggestions on the use of fintech in Arab region and countries based on regions and world experiments.

- Appraising available technologies related to digital finance that might fit into the contexts of Arab world.
- Establishing a kind of Arab financial inclusion alliance that support innovations, research and development in the field as well as disseminate awareness.
- Networking and partnerships towards better digital finance for greater financial inclusion in Arab world.

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THE INFLUENCE OF ENVIRONMENTAL KNOWLEDGE, ENVIRONMENTAL CONCERN AND NOVELTY SEEKING IN RECYCLING BEHAVIOUR IN MALAYSIA

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Abstract: *Malaysia's economy has been developing rapidly for the past decade while at the same time government put much emphasize on building a sustainable future. With a population of almost 30 million people, the collective behaviour of these individuals as consumers must not be ignored as they make a huge impact on the economy as well as the environment. The current study investigates the motivation behind consumer recycling behaviour using Ajzen's Theory of Planned Behaviour as the underlying foundation. In addition, three additional antecedents were tested such as Environmental Knowledge, Environment Concern and Novelty seeking to examine the impact of personal influences. With the current world being information driven and promotes uniqueness and individuality, it is interesting to explore these personal factors on consumer recycling behaviour. Findings showed that Novelty seeking is the strongest contributor to recycling behaviour while contracting to other studies, social influence made no significant contribution. The possible reasons are discussed further in the paper.*

Keywords: *Recycling, Novelty seeking, Consumer behavior, Green Marketing*

Green Marketing and Green Consumers

Marketing, as defined by the American Marketing Association is "The activity, set of instructions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, marketers and society at large" (Gundlach & Wilkie, 2009, p. 262). Green Marketing is a more niche category that emphasizes on the environmental aspects of marketing. Peattie and Charter (2003) defined green marketing as "The holistic management process responsible for identifying, anticipating and satisfying the needs customers and society, in a profitable and sustainable way" (p. 727).

There have been many terms used in literatures that convey the same meaning to green marketing. Some of them are eco marketing, environmental marketing, and sustainable marketing. Despite the different terms, the underlying meaning remains the same which is promoting environmentally friendly products or services (Dangelico & Vocalelli, 2017). Ottman, Stafford, & Hartman (2006) pointed that green marketing needs to serve consumers satisfaction at the same time preserving the quality of the environment. Many businesses failed to achieve their objective to promote green products because they focused on the product attribute neglecting the consumer's expectation and needs. Groening, Sarkis and Zhu (2018) highlights that green product requires a different approach and strategy to reach out to consumers.

Many have argued the definition of a green consumer. It is a subjective matter as to pin point the exact characteristic of a green consumer. Some people consider their actions to be green such as saving the electricity usage as and when not required, save water, minimise the use of plastic bag, purchasing green product, recycle or driving an energy efficient vehicle. But not all consumers who consider themselves as green will adopt all the above behaviour (Axsen, TyreeHageman & Lentz, 2012). Different people perceived green differently thus consumers are sometimes confused of what is considered green (Manget, Roche & Munnich, 2009; Johnstone and Tan, 2015)

Wagner (1997) pointed out how to derive to a standard definition of green consumer behaviour. He highlights the existing argument that has been debated about green consumer is that they should consider when making a purchase the product process and life cycle from beginning to the end. Peattie (2001) has also argued that the overall process of green consumption needs to be look into from the search for information, purchase, product use and its disposal.

Environmental marketing has been a new concept for consumers to grasp upon in Malaysia. The government of Malaysia has launched many environmental campaigns to different segments of consumers such as children, teenagers and adults to promote environmental friendly behaviours. Campaigns such as public awareness on ozone protection were held to increase the awareness of the people about the danger of using CFC to the ozone layer (Department of Environment & Ministry of Natural Resources and Environment, 2009). In addition to that, there is also Malaysia Environmental Week that involves the community to plant trees other that the environmental exhibitions. Schools that encourage their students in green activities and promote the environmental preservation were also rewarded with the Sustainable School Environment Award. The recognition given to these entities is hope to instil the values of preserving the environment to individuals and promotes the environmental friendly behaviour.

Government has come up with several policies to help encounter the false claims done by companies by establishing an independent entity to verify the claims made such as eco labels provided by SIRIM and FAMA (Nik Abdul Rashid, 2009). The eco label programme is used by companies to informed consumers about the environmental impact a product has on the environment (Rahbar & Abdul Wahid, 2011; Mohamed, Kit Teng, Rezai, & Sharifuddin, 2014). According to a study done by Rashid, Jusoff and Kassim (2009), the usage of the eco label logo will help consumers in their decision making during purchase when they are looking for environmentally friendly products.

Environmental Friendly Behaviour

Pro environmental behaviour, according to Peattie (2010) can be defined as “purchase choice, product use and postuse, household management, collective, and consumer activism behaviours, reflecting some degree of environment-related motivation” (pg 198). Behaviours such as recycling, purchasing organic food and energy saving products, and participating in environmental activities/tourism are some of the behaviours that are considered as pro-environmental (Liu, Wang, Shishime, & Fujitsuka, 2010; McDonald, Oates, Thyne, Alevizou, & McMorland, 2009).

Consumers nowadays have become more aware and educated about the environmental degradation. Several studies have found that consumers are becoming more actively involved in helping to preserve the environment by participating in environmental activities and also purchasing environmentally friendly products (Axon, 2017; Mei, Wai & Ahamad, 2016). In Malaysia, the establishment of NGOs that focuses on environmental sustainability has also increased indicating the rise of environmental awareness. A review by Schultz, Oskamp, and Mainieri (1995) found that knowledge has a positive effect on recycling behaviour. It shows that the more people learn about the environment, it is more likely for them to adopt environmental friendly behaviour. Similar findings were found by Haron, Paim, and Yahaya (2005), Abdul Wahid, Rahbar and Tan (2011) and Lee (2011). Increased in awareness is necessary to promote recycling behaviour to consumers (Babaei, Alavi, Goudarzi., Teymouri, Ahmadi, & Rafiee, 2015; Young, Davis, McNeill, Malhotra, Russell, Unsworth, & Clegg, 2015). In order to be able to come up with interventions that can help promote environmental behaviour, it is vital to understand consumer behaviour (Jackson, 2005).

Recycling is one of the most important actions to reduce the impacts of the pollution caused by waste. The most common waste to household are paper, glass, plastic and food. There are numerous benefits of recycling such as natural resources are saved, emissions decreased, burden of solid waste reduced and cost saving (Zhou, Gong, Hu, Cao, & Liang, 2015). Recycling efforts arises from different motivations – e.g. in the North, the disposal cost of waste is increasing public concern about the impacts of waste disposal. In the South, mainly driven by economic motives. (Beukering & Bouman, 2001). Government legislation has also pushed the recycling agenda into practice such as in the UK since 1990 (Hobson, 2004). Malaysia also has adopted the household waste segregation in several states such Kuala Lumpur, Putrajaya, Pahang, Johor, Melaka, Negeri Sembilan, Perlis, and Kedah in an effort to achieve 22% recycling rate by year 2020. Developed countries such as Singapore and German has achieved 59% and 62% respectively (Abu Bakar, 2016). China on the other hand recorded less than 2% (Zhang, Zhang, Yu & Ren, 2016) of recycling rate Developed countries and developing countries are different in various levels – wealth, resource endowment, and environmental awareness. Due to the differences, it is important to investigate the level of recycling behaviour in Malaysia. The current research aims to explore what are the factors that may influence recycling behaviour in Malaysia.

Literature Review

Theory of Planned Behaviour

Several models and theories has been developed to examine pro-environmental behaviour such as Norm Activation Theory, Value-Belief Norm Theory and Model of Responsible Environmental Behaviour (Jackson, 2005; Kollmuss & Agyeman, 2002). However, the behaviour theory that has been widely tested and accepted by the various behaviour domains is The Theory of Planned Behaviour (Cheng, Lam, & Hsu, 2006; Yousafzai, Foxall, & Pallister, 2010). According to Kaiser, Hubner and Bogner (2005), Theory of Planned Behaviour represents a better indicator of behaviour compared to the Value Based Norm Model in a study of Conservation Behaviour. The Value Based Norm Theory and Norm Activation Theory only focus on internal factors that do not capture the external influence of behaviour (Turaga, Howarth, & Borsuk, 2010). Theory of Planned Behaviour suggests that the direct determinant of behaviour is intention. Prior to forming the intention, individuals are influenced by three factors namely attitude, subjective norms and perceived behavioural control (Ajzen, 1991). In this study, intention was removed from the model as several arguments has been put forward on weak correlation between intention and behaviour (Bargh, & Williams, 2006; Sheer, 2006). Attitude was not included in the final model as it is deemed as similar to Environmental Concern explained in the following section.

Social Influence

Social influence or Subjective norm refers to "the perceived social pressure to perform or not to perform the behaviour" (Ajzen, 1991, p. 188). Social pressures were found to be an important factor in a person's decision making. Social influences can be from family, spouse, friends, or the social community to which the person belongs. A subjective norm is assumed to be influenced by normative beliefs. Normative beliefs can be defined as, "the likelihood that important referent individuals or groups approve or disapprove of performing a certain behavior" (Ajzen, 1991, p. 195). Ajzen's view was that normative beliefs are individuals' held assumptions about the approval or disapproval of performing behaviour by people important in their social surroundings. Social norm was found to have a significant influence towards green purchase and environmentally behaviour (Liobikiene, Grinceviciene & Bernatoniene, 2017). Joshi and Rahman (2015) found that social influence is the best predictor of green purchase behaviour among young educated consumers in India. However, the study also found that different countries have different motivation towards green consumption.

Perceived Behavioural Control

Perceived behavioural control (PBC) is the perception of an individual's "perception of the ease or difficulty of performing the behaviour of interest" (Ajzen, 1991, pp. 183). Each person has their own level of control in performing behaviours. According to Oxford Dictionaries Online, perception can be defined as, "a way of understanding or interpreting something". It is thus understandable that perception is influenced by how a person sees and captures information and interprets the meaning for their own understanding. In the Theory of Planned Behaviour, perceived behavioural control is assumed to be influenced by a set of control beliefs, which is the existence of a factor that hinder or assist the execution of the behaviour (Ajzen, 1991). It is also similar to the self-efficacy concept by Bandura (1993), which indicates the confidence level that a person has in order to perform a particular behaviour.

Environmental Concern

Given the many different lifestyles, there are those who simply do not care about their everyday consumption that affects the environment (Autio and Heinonen, 2009). They prefer to enjoy the most convenient lifestyle without worrying about the consequences. Some may express a concern on the environment but only if there is no additional effort or cost involved (Euromonitor, 2018). They also put much emphasis on quality and price. On the contrary, those who believe in green consumerism are willing to take the extra effort so long as they are confident that their action will somehow make a difference. Consumers who are concerned with the environment are seen to have a high involvement in the marketing relationship and thus are presumed to engage in green purchase behaviour. Bhate (2001) conducted a study on environmental awareness and behaviours across three different countries (India, UK and Greece) in different stages of development. The types of products the subjects purchased also differed: Those in the UK purchased lead free petrol and recycled tissues, while those in India purchased recycled tissues, products with recycled packaging and food containing no animal fat. Liu and Mu (2016) also found that the environmental concern level varies in different regions in China. Hence, it can be suggested that the concern between individuals residing in the city is different from his counterpart living in a sub urban or rural area. This indicates that different types of green products are prominent in different part of the world. The study portrayed some evidence that the geographical area does influence behaviour, given that countries differ in adopted values and availability of products.

Environmental Knowledge - Environmental Values, Perceived Environmental Problem and Environmental Lifestyle

As there have been growing awareness in the environmental degradation, it is presumed that there is also an increase in environmental knowledge. Consumers' green purchases and participation in green activities are often geared by their environmental concern and knowledge (Darnall, Ponting and Vazquez-Brust, 2012; Lee, 2011; Haron, Paim and Yahaya 2005). McGregor highlighted that an empowered consumer was more able to maximise a market opportunity by being "knowledgeable, confident, assertive, and self-reliant" (p. 1) largely because they were more critical of received information. From this, it is possible to suggest that an empowered consumer has a deeper belief in their capability to make a decision and execute an action. Meanwhile, Haron, Paim, and Yahaya (2005) studied the level of knowledge among households in Selangor and also found that knowledge had positive effects towards environmental attitude, behaviours, and participation in environmental behaviour. Supporting this, Rahbar and Wahid (2011) conducted research among green volunteers and found that these volunteers ranked social influence as the most important factor that influenced them to purchase green products, followed by environmental concern and knowledge. Similarly, knowledge was found to be significant in young consumers' green behaviour (Kanchanapibul, Lacka, Wang, and Chan, 2014). Knowledge also were found to be able to influence the consumption of organic food (Mesias Diaz, Martinez-Carrasco Pleite, Miguel Martinez Paz and Gaspar Garcia, 2012).

However, having knowledge about the environment may have an opposite effect on green consumption (Peattie, 2001). This was found by a study conducted by Laurian (2003) in the public participation in planning the clean-up and reuse of toxic sites. It was found that the residents, despite their awareness, knowledge, and intention to participate, showed only 13 percent rate of participation. Another study done by Hartmann, Apaolaza, D'Souza, Barrutia and Echebarria (2016) found that environmental knowledge does not have a significant effect for residence to opt for green electricity. On another study, Grob (1995) tried to distinguish between green car drivers and traditional drivers, and found that the two groups of drivers do not differ in their level of knowledge. However, the differences can be seen in their response towards environmental problems. In a comparative study done by Liu, Vedlitz and Shi (2014), environmental education which used to have an impact towards environmental concern showed little influence on environmental concern in the recent years. Given the mixed result, this paper aims to investigate the environmental concern and knowledge of consumers in the Malaysian context on recycling behaviour.

Consumer innovativeness (Novelty Seeking)

According to Goldsmith and Foxall (2003), innovativeness can be defined as, inter-individual differences in how people react to new things and accounts for much of their success and failure. New products are developed through modifications, line or brand extensions, new brands, or innovations. Innovativeness is measured to identify how a new product will be accepted by consumers. Novelty seeking behaviour is important for the development of product information with regards to brand loyalty and innovation decision (Hirschman, 1980). This behaviour allows the market place to innovate and react to the changes that is portrayed by consumers. Novelty seeking is a trait where consumers seek new information and looking to try new products. The trait has been developed since the earlier age (Flavell, 1977 c.f. Hirschman 1980) where when presented with two different visuals, the infant chose the less familiar stimuli compared to the familiar stimuli. By identifying these innovative consumers, marketers will be able to create a market leader image that will help towards product breakthrough to other consumers. Other than that, getting to know new information allows consumers to become more aware about the product.

This research adapted the consumer innovativeness measure developed by Manning, Bearden and Madden (1995), which measures consumer novelty seeking. Novelty seeking can be viewed as individuals looking for new information to be well informed and to improve their problem-solving skills (Hirschman, 1980). Since green products are still new in Malaysia, it is essential to measure how innovativeness influences the adoption of recycling behaviour in Malaysia.

Based on the arguments presented above, the following hypotheses were developed.

H1: Recycling is positively influenced by Environmental Concern.
H2: Recycling is positively influenced by Social Influence.
H3: Recycling is positively influenced by Perceived behavioural control
H4: Recycling is positively influenced by Consumer Innovativeness (Novelty Seeking)
H5: Recycling is positively influenced by Environmental Values
H6: Recycling is positively influenced by Perceived Environmental Problem
H7: Recycling is positively influenced by Environmental Lifestyle

Methodology

Data collection was held using a 5 point likert scale self-administered questionnaire. Sampling was done in two levels. The first level is using Cluster Sampling. Cluster sampling involves segregating the sampling into regions or areas. In this study, the areas are focused on high population areas namely Kuala Lumpur, Petaling and Ulu Langat. Urban centres for each area were selected: Bangsar, Shah Alam, Petaling Jaya, Subang Jaya, Serdang, Puchong and Putrajaya. After each of the location is identified, second level sampling involves a non-probability sampling method. In a non-probability sampling method, identification of the sample size should consider three situations, namely the number of sub-groups, rule of thumbs and budget considerations (Cooper & Schindler, 2006). Due to time and cost constraints, a snowball sampling method was applied in the second level of this research. First the respondents were approached using mall intercept method. Then, the questionnaire was given to the respondents as well as to their peers/family. According to Dragan and Isaic-Maniu (2012), snowball sampling is recommended when the total population cannot be identified. This method involved making initial contact with a group of people who will then help to establish the contact with other respondents (Easterby-Smith, Lyles & Tsang, 2008). It is deemed as suitable for an exploratory research (Ferber, 1977). Although this sampling technique is seen to be biased due to the absence of random element, the data collected was distributed in major cities in Kuala Lumpur and Selangor through cluster segmentation (i.e. Bangsar, Petaling Jaya, Shah Alam, Serdang) to improve reach of different consumer localities. A total of 430 questionnaires were distributed. However, only 375 questionnaires were used for further analysis.

Results

The independent variables explained 41.5 percent of the recycling behaviour. Based on the results, Social Influence, Environmental Concern, Perceived Behavioural Control and Environmental values does not make a significant contribution to recycling behaviour. Consumer Novelty Seeking is the strongest predictor to recycling behaviour, followed by Perceived Environmental Problem and Environmental lifestyle. It can be concluded that Consumer Novelty Seeking is the best predictor while Social Influence does not make any significant contribution the dependent variables.

Table 1: Summary of Results

Variables	β Value	Decision
Environmental Concern --> Recycling behaviour	.084	Not significant
Social Influence --> Recycling behaviour	.021	Not significant
Perceived Behavioural Control --> Recycling behaviour	.082	Not significant
Consumer Novelty Seeking --> Recycling behaviour	.534*	Significant
Environmental Values --> Recycling behaviour	.031	Not significant
Perceived Environmental Problem --> Recycling behaviour	-.153*	Significant
Environmental lifestyle --> Recycling behaviour	.115*	Significant

Discussion

Consumer Novelty Seeking scored highest for Recycling Behaviour (β =0.534). It can be suggested that consumer who actively seeks for new green product are likely to engage in recycling behaviour. Perceived Environmental Problem is the second highest factor to contribute to recycling behaviour. The result supports the study by Rahbar and Wahid (2011) where environmental knowledge has a positive influence on green purchase. It shows that the higher level of these factors in consumers, the higher level of recycling behaviour they will be engaged in. Environmental Knowledge (Perceived environmental problem and environmental lifestyle) has a low but significant effect. On the hand, social influence, environmental concern, perceived behavioural control and environmental values made no significant contribution to recycling. Social Influence does not make a significant effect suggesting that the influence from family and friends does not have an impact on consumers' recycling behaviour. The results is similar to Yazdanpanah and Forouzani (2015) and Yadav and Pathak (2016) where by social influence does not make any effect because the behaviour is not yet common among the consumers. Although awareness on recycling has increased in Malaysia, consumers' behaviour on recycling is not influence by people surround them. Consumers seems to be driven by their preference to be unique and different from others. Thus, businesses and policy makers should craft their messages to the public in a manner that highlights the importance and uniqueness of green consumption behaviour to promote more engagement from consumers.

Meanwhile, policy makers and government agencies should continue to create awareness campaign starting from the earliest age so that consumers increase their understanding and they can relate how the environments' condition is affecting their everyday lives. The research is necessary as Malaysia is facing with the challenges of rapid economy development while at the same time preserving the environment. Consumers play a vital role to support the implementation of environmental policy put forth by the government and policy makers. Future studies may want to monitor the changes in behaviour of consumers after some time to see the difference before and after a condition is implemented.

This would give an insight to the relevant business and policy makers to identify the factors that help facilitate the positive change.

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THE ROLE OF BAITUL MAL WA TAMWIL FOR POVERTY ALLEVIATION IN BANDUNG, INDONESIA

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Abstract: *In Indonesia, Islamic microfinance established through the presence of Baitul Mal wa Tamwil (BMT), the most popular type of Islamic microfinance institutions. BMT providing financing for the micro-entrepreneurs, as their potential clients, that operates their activities mostly at the traditional markets. The purpose of this study is to measure the impact of BMT for poverty alleviation in Bandung, the capital city of West Java as the biggest population province in Indonesia. This study is looking at income variables of micro-entrepreneur's household before and after they received financing from BMT, as well as the income of their micro-businesses. This study using two types of respondents: those whom has received financing from BMT less than 1 year, and those whom has received financing from BMT more than 1 year. The primary data obtained through in-depth questionnaires in Bandung, Indonesia.*

Keywords: *Baitul Mal Wa Tamwil (BMT), poverty alleviation, Islamic microfinance issues.*

Introduction

Islamic microfinance can fill up the needs of inclusion for the poor in financial system as well as providing the Muslim clients the Islamic alternative that are more in line with their religious and cultural sensitivities. 650 million Muslims in the world are living below the poverty line, with less than $2 per day income. Meanwhile, Islamic microfinance services only attempted to get 1.3 million Muslims out of poverty out of 650 million, whereas remaining 649 million Muslim, living in poverty, are still looking forward to any financial assistance through Islamic means (Tariqullah and Obaidullah, 2008).

In Indonesia, Islamic microfinance institutions were established through the presence of Baitul Mal wa Tamwil (BMT), the most popular type of Islamic microfinance institutions. The potential clients of the Islamic microfinance are the micro-entrepreneurs that operates their activities mostly at the traditional markets, known as micro-entrepreneurs. The "*sejahtera*" level of micro-entrepreneurs become important concerned in Indonesia. According to *Undang-Undang Republik Indonesia* No.11 (2009), "*Kesejahteraan Sosial"* defines as the condititon of fulfilment needs of material, spiritual, and social citizen so they can live a worthy life and improving their self development, to do their social function. The objectives of "sejahtera" is to achieve a proper balance between the material and spiritual goals, a level of *fitrah* that many muslims has trying to achieve in his or her life.

The emergence of Islamic micro financial institution becomes the alternative solution for the micro-entrepreneurs who need working capital assistance. However, the impact of Islamic microfinance institution in reducing poverty level is somewhat still debatable, especially whether it will achieve to "sejahtera" level. This needs further empirical assessment on the impact of Islamic microfinance institution on poverty, especially to achieve "sejahtera" level of micro-entrepreneurs. BMT as Islamic microfinance institution, in the nearest traditional market, give the easiest access (no collateral, faster process) to micro-entrepreneur to earn financing that normally they do not get from banking institutions. The impact of the access to BMT program on poverty alleviation of micro-entrepreneur needs to be evaluated, as well as the impact from financing to the business perfomance and spirituallity of the micro-entrepreneur needs to be investigated.

Basically, it is not just BMT's responsibility to alleviate poverty, and reach the holistic and balance *sejahtera* between material and spiritual, but also each individual who become BMT's customer, especially the micro-entrepreneur. The way in operating business activities become one important factor in reducing poverty. Because in Islam, the businessman demanded not only to emphasize in the material side but also the spiritual side. As mentioned in HR. Al-Baihaqi: "*Strive to get halal income is an obligation beside other command obliged*". Nevertheless only few of market micro-entrepreneurs who realize the importance of spiritual aspect in operating their business. This condition become current challenge for BMT to take its role in giving the understanding about the importance of spiritual aspect in operating a business, through training skill program and such.

Based on those observations, this study will analyze the impact of Islamic microfinance institutions practice in Indonesia, specifically on Bandung as capital city of West Java province, the biggest population province, which consist of nearly 20 percent of the total population in Indonesia. Moreover, this study can help the government in making policy that is in line with the goals of reducing poverty of the communities using Islamic microfinance institutions.

Literature Review

Business structure in Indonesia economy is dominated by micro and small enterprise which consist of 51,2 million or reaching 99.91 percent from the total business in Indonesia. Financial intermediary institution like BMT would cater the needs of financial that dominating this particular segment in the society. (Sakti, 2013).

In Indonesian Act year 2008 chapter 6 about Micro Small and Middle Business (known as Usaha Mikro Kecil dan Menengah, abbreviated as UMKM), explained that micro business is a business that has maximum asset value of 50 million Indonesian rupiah or with maximum yearly sales equal with 300 million Indonesian rupiah. In addition to that, according to National Board of Statistics, micro business is a business with permanent workers or employer maximum of 4 people.

99% of business entrepreneur in Indonesia are on the scale of micro small and middle business. There is 2.5% increasing contribution of sector micro small and middle business to the Gross Domestic Product Indonesia in the last 5 years, from 57.84% to 60.34%. There is also 15.8% contibution of sector micro small and middle business to the export volume of Indonesia. (Data from Ministry of Cooperative and Micro Small and Middle Entreprise, 2017).

One of the solutions to reduce poverty is by increasing the jobs sector. That solution can be helped by developing and enhancing the micro small businesses, which are labor intensive and can provides more jobs in accordance with the number of capital invested to those micro small businesses. The establishment of many micro small business will also increasing the income level of the people and urbanization. The capability of micro small businesses to create jobs with low cost are suitable with the characteristic of developing countries that has problems with the high increasing population growth every years.

The problem of capital for microbusiness and microentrepreneur is one of the main reasons as to why there is a need in microfinance institution. Such institution can give business financing to those micro-entrepreneur. With the understanding that microfinance institution is a financial institution for the people that has limited access to banking, the model that should be developed in running microfinance institution will have to be an institution that close and has deep root in society where the microfinance institution operates. The mechanism should be practical, simple and the benefit is real as well as has access to all level of society.

The growth and development of microfinance institution has been significant in recent years in Indonesia, especially with the government of Indonesia intention to foster the MDGs (Millenium Development Goals) target, the President has given President Instruction no. 3 Year 2010 about the Equitable Development Program, where one of its goals are to eradicate extreme poverty and hunger, one of the strategy is through microfinance institution.

Microfinance institution is an institution that serve people who does not have access to banking institution, this definition is following the definition by the international organization such as UNDP, ILO and many NGOs. The meaning of "does not have access to banking" is because they do not comply with banking technical requirement in using banking financial services, and usually the banking technical requirement is in terms of collateral and or financial report of their microbusiness which in many cases has not been separated from their household needs.

If we refer to the criteria of Micro, Small, Medium Enterprise in Indonesian Law (Act No. 20 Year 2008), they are being classified into three categories based on their asset and income. The micro business has asset not more than 50 million rupiah and income maximum 300 million rupiah. The small business has asset between 50 to 500 million rupiah with income between 300 million to 2.5 billion rupiah. While the medium business has asset between 500 million to 10 billion rupiah with income between 2.5 to 50 billion rupiah.

The microfinance institution by nature should provide service and financial access to the micro business. The challenge with this type of business is normally they are so small that they do not even have financial report or their capital may be mix with their household needs, which in long run leads them with less and less capital or asset.

The establishment of microfinance institution as a prospective and sustainable business entities basically has to conduct effectively and efficiently since the process of planning, actuating and controlling. The system and operational management has to be prepared based on principles of operational business institution in accordance with characteristics of needs, situation and condition of society where microfinance institution operates.

Microfinance in Indonesia is a legal entity of cooperatives model, where cooperatives is a legal entity established by individual or group with the separation of the member wealth as capital to operates their business, this should also fulfill the requirement and needs of economy, social and culture in accordance with values and principle of cooperatives (Undang-Undang no. 25 Year 1992 about cooperatives in Indonesia). Furthermore, this cooperatives divided by two types of model: the conventional one, and the Islamic one of cooperatives. The Islamic cooperatives has a generic name: Baitul Mal Wa Tamwil (BMT).

Islamic microfinance in Indonesia is define as cooperatives institution that has financing activities in accordance with Islamic principles, includingmanaging zakat, infaq, shadaqah, and waqf. (Peraturan Menteri Koperasi dan Usaha Kecil Menengah, No. 11, 2017). To establish BMT is not a complicated process. A group of people who are interested to establish a BMT in their society need to find support from their community leaders and prominent members of the society. With the approval and support of the community leaders, this group can make a founding committee (P3B) consisting of 5 people. The main job of the committee is to get 20-40 people as founder members who would like to invest in the initial share capital (simpoksus) of the BMT. With initial capital in the range of US$ 2,000-3,500, members may have the first general meeting to formally establish BMT and appoint the management. Out of the surveyed BMTs, about 70 percent were fromed by groups; the remaining by individuals, cooperatives, NGOs, financial institutions, local governments and others. An earlier 2007 survey by Bank Indonesia has the additional finding that BMTs are mostly promoted by educated persons, teachers in many cases, who are apparently motivated by their concern for economic betterment of the community. (IF Social Report 2014, Thomson Reuters).

Methodology

Methodology is defined as a general approach to conduct a particular research topic. This research is an impact assessment research, with a mixed between descriptive statistic and qualitative analysis. Any necessary information for this study will be extracted using empirical method, and then will be critically analyzed and interpreted using explanatory method.

This research will make assessment on the influence of BMT financing program on the business income and household income of micro-entrepreneur, by examining their level condition of poverty before they join BMT financing program and their level condition after they join the BMT program.

This study using two types of respondents: those whom has received financing from BMT less than 1 year, and those whom has received financing from BMT more than 1 year. The primary data obtained through in-depth questionnaires in Bandung, Indonesia.

Location

This research has been taken place at Bandung, West Java to micro-entrepreneurs who has been receiving financing program from Baitul Maal Wat Tamwil.

Time of Reseach

The questionnaire has been conducted from January to February of 2019.

Sample of Research

Sample of this research are the micro-entrepreneurs who has been receiving financing program from Baitul Maal Wat Tamwil as mentioned above. The number of sample is 80 mirco-entrepreneurs.

Findings

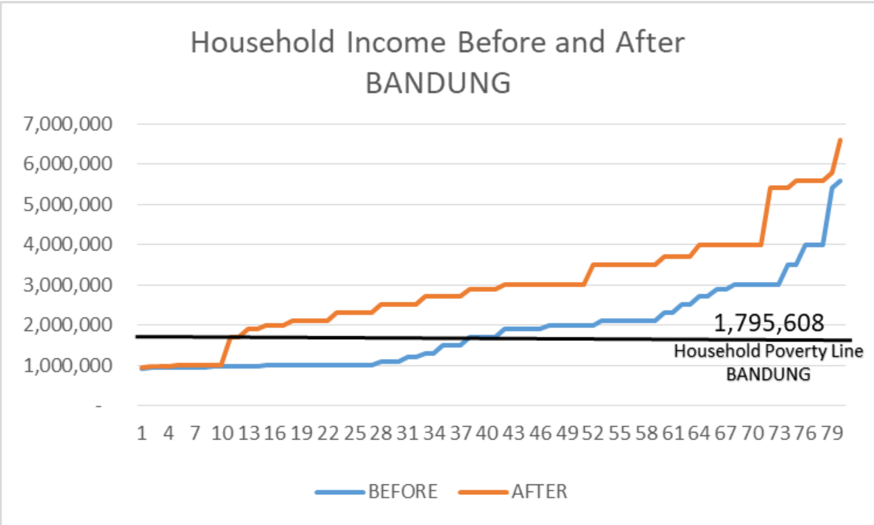

Figure 1: Household Income Before and After, in Bandung
Source: Primary Data, 2019

The above figure, describe the household income level, before and after micro-entrepreneurs received BMT financing in Bandung.

Based on Indonesia's National Statistical Board data on September 2018, the household poverty line in Bandung are at IDR 1,795,608 level. Before BMT financing, there are 41 household out of 80 respondents, i.e. micro-entrepreneurs, that has income below poverty line of Bandung. While after BMT financing, there are only 12 household of micro-entrepreneurs that has income below poverty line of Bandung.

It means the number of poor micro-entrepreneurs in Bandung has been decreasing since they received BMT financing and BMT has influencing poverty alleviation among micro-entrepreneurs household.

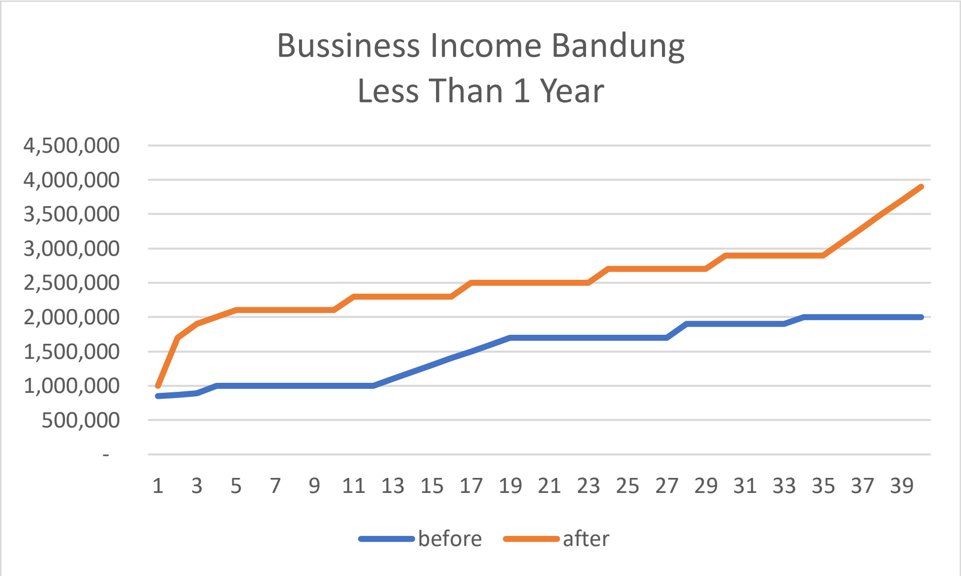

Figure 2: Business Income Less Than 1 Year Financing Before and After, in Bandung
Source: Primary Data, 2019

The above figure, describe the business income level, for less than one year financing period before and after micro-entrepreneurs received BMT financing in Bandung.

Before BMT financing, the lowest business income for this category are IDR 850,000, and the highest income is at level IDR 2,000,000. While after BMT financing, lowest business income for this category are IDR 1,000,000, and the highest income is at level IDR 3,900,000.

It means the number of poor micro-entrepreneurs in Bandung has been decreasing since they received BMT financing for less than one year period and BMT has influencing poverty alleviation among micro-entrepreneurs business.

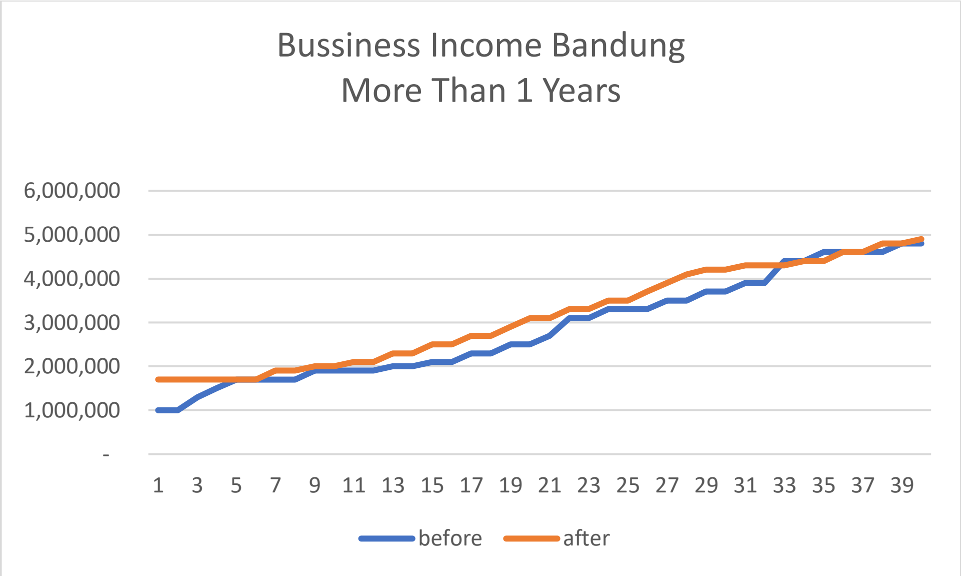

Figure 3: Business Income More Than 1 Year Financing Before and After, in Bandung
Source: Primary Data, 2019

The above figure, describe the business income level, for more than one year financing period before and after micro-entrepreneurs received BMT financing in Bandung.

Before BMT financing, the lowest business income for this category are IDR 1,000,000, and the highest income is at level IDR 4,800,000. While after BMT financing, lowest business income for this category are IDR 1,700,000, and the highest income is at level IDR 4,900,000.

It means the number of poor micro-entrepreneurs in Bandung has been decreasing since they received BMT financing for less than one year period and BMT has influencing poverty alleviation among micro-entrepreneurs business.

Conclusion

This research is about the role of Baitul Mal Wa Tamwil (BMT) as an Islamic microfinance institution on micro-entrepreneur in Bandung, Indonesia. Based on the findings, it can be concluded that BMT has improving the micro-entrepreneur income household as well as income in their micro-businesses. The poor level has been decreasing after microentrepreneur joining the financing program from BMT.

Following the above analysis of various previous studies and literature on this current research, it is evident this would help the government in a way to find appropriate strategy to solve the lingering problem of poverty using what is called microfinance program, especially with the model of Islamic one can offer. Further research on other aspects of BMT role on microentrepreneur including but not limiting to the business performance, as well as the household, is much needed.

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SURVIVING THE KAMPONG HERITAGE IN RAPID URBANIZATION: THE CASE OF KAJANG TOWN.

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Abstract: *The Greater Kuala Lumpur development initiative by the Malaysian government which began in 2010 has brought a tremendous economic benefits and opportunities for the people of Kuala Lumpur and its surrounding towns. However, this ambitious project has also altered the physical landscape of traditional villages in the neighbouring areas as well as the lifestyle of people affected. Kajang town is one of the smaller towns located in the outskirts of Kuala Lumpur city affected by the development. The purpose of this paper is to investigate the surviving and remaining cultural heritage among traditional village communities in Kajang and to identify the promising cultural heritage that can be preserved digitally. The study was focused on traditional cultural ceremonies which are still being practiced by communities in villages located along Jalan Cheras, which were directly affected by the Sungai Buloh-Kajang (SBK) MRT project which is apart of the Greater Kuala Lumpur development. This project has impacted the lifestyle and activities of the villagers and there are risks of cultural heritage loss among these communities. Qualitative research method was employed through discussions and interviews with the local community, village elders, local museum curator and through visits and observation of the remaining villages. The result suggests that some of the loss of natural heritage such as orchards and rivers have led to the loss of cultural heritage of villagers in ceremonial activities. However there are also opportunities towards preservation of cultural heritage of Kajang villages through new media identified through this study, considering the positive support from youths towards cultural activities. The result acquired from this study will be used to further develop a research work on digitization of tangible cultural heritage of this unique town.*

Keywords: *Village Heritage, Urban Development, Cultural Heritage*

Introduction

In the past decades, the growth of the capital city of Kuala Lumpur and the surrounding Klang Valley has publicized a remarkable progress due to various development initiatives by the government to improve the economy and quality of life of the population within. The Greater Kuala Lumpur development initiative by the Malaysian government is part of the Economic Transformation Programme announced in 2010. One of the important components of the Greater Kuala Lumpur is the improvisation of transportation and mobility within the Klang Valley. The result will be cities, towns, and areas that link together into integrated regions, allowing for them to function as a single economic unit, leading to economies of scale and a far stronger distribution network - for goods, services, and information (Aziz, Kassim & Masirin, 2018).

Hulu Langat is a district in southeast Selangor and it is quietly booming. The constituency has Kajang as its centre of growth and this town may well be part of the Greater Kuala Lumpur conurbation (Singh, 2013). According to the 2010 National Census, Kajang is the third largest town in Malaysia based on the populations within the local government areas. By sheer population size Klang, Subang Jaya and Kajang ought to be considered cities. All these areas, though within Selangor, are themselves greatly varying in character, size, demography, ethnic makeup and culture (Yeoh, 2011).

Touted as a Greater Kuala Lumpur hotspot, Kajang has much to offer residents and developers alike as development plans for housing and better infrastructure are afoot by various parties (Singh, 2013). The purpose of this research is to investigate the surviving and remaining cultural heritage among traditional village communities in Kajang and to find out the possible cultural heritage that can be preserved, developed and offered (Aziz & Abdullah, 2011). The study was focused on the villages and the kampong communities along Jalan Cheras, Kajang, areas which were directly affected by the Cheras-Kajang Expressway project in 1998 and the Sungai Buloh-Kajang (SBK) MRT project in 2017, which both are parts of the Greater Kuala Lumpur development. These projects have definitely altered the physical and cultural landscape of traditional villages in the neighbouring areas as well as the lifestyle of people affected.

Literature Review

The Kajang district covers an area of 787.61 km^2 and it is surrounded by other smaller towns such as Cheras, Semenyih, Bangi, Putrajaya and Serdang. These towns serve as important economic, education and administrative centres. Along with other urban centres in Selangor with population of 150,000 and above in Peninsular Malaysia, historical factors had played a vital role in the growth of the economy and population (Hasan & Nair, 2017). Despite the uniqueness that Kajang has to offer in terms of its heritage and history, little efforts were taken to preserve and conserve.

Choo (2014) quoted Singh (2013) in his report "There are no comprehensive books on Kajang's history or its development through the ages. There is not much initiative to preserve Kajang's heritage and many of these places will otherwise be knocked down and forgotten over time". According to Lee Kim Sin, director of the Kajang Heritage Centre and former Kajang assemblyman, the founding of the area can be traced back to the 1850s when the Javanese and Sumatrans lived in small pocket settlements along Sungai Langat (Khoo, 2018). Subsequently, in the 1870s, Chinese and Indian migrants moved to the area as labourers and traders (Khoo, 2018). Based on the study conducted by PLANMalaysia@Selangor in 2016, four traditional kampongs located within Kajang district which are Kampung Batu 10 Cheras, Kampung Bukit Dukung, Kampung Sungai Jernih and Kampung Sungai Ramal Luar has been in existence for more than 100 years.

Sadly, some of these kampongs have been partially demolished and significant numbers of villagers were forced to move to a different housing area. The annexation of these rural settlements located near the metropolitan areas has contributed to acceleration of the urbanisation process (Hasan & Nair, 2017). This wave of demolishing the urban villages, which were commonly regarded by government officials and urban planners as the "cancer" of the city has provoked a lot of attention and public debate on issues of fairness, equity, and justice with regard to the villagers, and motivated many people to self-consciously document and preserve in various ways memories of these urban villages (Yu, 2017). The unique historical development of states still has an important and inter-related influence on the urbanisation process (Hasan & Nair, 2017). As kampongs physically as tangible cultural heritage disappear, the intangible heritage of the inhabitants will disappear simultaneously.

Figure 1: MRT station being built alongside the remaining village of Kampong Bukit Dukung at Jalan Cheras, Kajang in 2017.
Source: https://www.bigkl.com/mrt/bukit-dukung-mrt-station

Figure 2: A Scene of a Traditional Malay Wedding at Kampung Batu 12, Kajang in 1960s.

Methodology

In performing this research, the researchers work towards answers by selecting small geographical area as the subject and investigate contemporary real-life phenomenon through analysis of a limited number of events. The information gained mostly comprised of opinion based on facts, supporting data, information and objective evidences (Bachek, Zainudin & Haron, 2014). The study was focused on traditional cultural ceremonies which are still being practiced by communities in kampongs located along Jalan Cheras, Kajang.

In obtaining primary data the researchers conducted a series of in-depth interviews with local community leaders, village elders, a local museum curator, photographic records and observation of the remaining kampongs. For convenience all the informants were interviewed on-site. This is to allow the researchers the opportunity to follow up on some of the informants' responses related to their respective community (Rahimah, 2017). Understandings gained about village urbanism and the history and heritage of Kajang town from secondary data were accumulated and compared with the findings from the observations and interviews. Through the observations conducted on this area, evidences of ceremonial cultural activities can be seen. The intangible culture recognized through ceremonial activities that are commonly practiced in villages within the study area has been analyzed.

Findings

Kajang community was made of a various ethnic and sub-ethnic groups through migrations centuries ago. The Langat River was very significant in the formation of Kajang town. According to Singh (2013), the Langat River was one such highway that brought travellers to the hinterland of Selangor. It was also along the Langat River that the settlement of Kajang started. Main kampongs and settlements in Kajang were named after rivers (sungai); Kampung Sungai Sekamat, Kampung Sungai Balak, Kampung Sungai Jernih, Kampung Sungai Kantan, Kampung Sungai Ramal, Sungai Jelok, Kampung Sungai Merab and Sungai Chua. Back in the 1960s, in traditional Malay kampongs, there used to be seasonal fishing activities and villagers would gather to take part and festive-like scenario. Today, most of these rivers are heavily polluted, unhygienic and unusable for any kind of activity. Besides that, based on the interviews conducted with kampong elders, it was found out that the loss of natural heritage has led to the loss of some of the cultural heritage of the villages. Villagers used to own orchards and it was easy to acquire raw materials to be crafted and used in cultural ceremonies. With more lands are being sold or acquired by government and developers, these raw materials are getting harder to find. Although traditional kampong ceremonies such as wedding, engagement and circumcision are still being practiced today, they are not visually the same as it was 40 to 50 years ago.

Figure 3: Traditional Ceremony of Upholding the Bride and Groom using Bamboo Carrier in a Malay Wedding.

One of the uniqueness of Kajang kampong heritage relating to ceremonial activities is the Sukmo Rogo silat performance. Literally means “Soul and Body”, this martial art was originated from Java, Indonesia and was established in Kajang since 1925 by the late master Mr. Sukimin Bin Marto. Today, in its third generation the silat is still being widely practiced within villages in Kajang. The silat comes with its own uniqueness in term of the movements, clothing, rituals and music being used compared to other forms of silat. It is common to see the silat being performed in wedding ceremonies and other cultural related events around Kajang and it is popular among youngsters, teenagers and children with more than 1000 registered members across Kajang area.

Figure 4: The Sukmo Rogo Silat Performance during a Wedding Ceremony in 1960s.

Interview analysis and site observations conducted in this research as per recommended by Rahimah (2017) have been focused on intangible cultural heritage of the Kajang kampong community. The findings from SWOT analysis that has been made include:

•The Strengths

The socio-culture of Kajang village showed some promising future through the villagers' activities. Participation from younger generation in cultural happenings and societies is very positive and the acceptance towards the idea of digitization of Kajang town's own heritage is very encouraging. Efforts taken by the Kajang Heritage Centre has managed to somewhat popularize heritage tourism in Kajang and further inspire participations and collaboration with universities and local community.

•The Weaknesses

The loss of natural heritage such as rivers and vegetation through urban development and pollution has caused some rituals and traditional cultural activities to disappear completely and became unknown to the younger generation.

•The Opportunities

Kajang cultural distinctiveness will hopefully grow into creating its own sense of place to be remembered. Various cultural artefacts belonging to various sub-ethnic groups with high heritage values are still available for digital preservation. Sukmo Rogo martial arts and performance has great potential to be developed and promoted as local cultural heritage by looking through their activeness, popularity in cultural events and ceremonies in Kajang. Through active participation and contribution by villagers, local tourism will be very likely to become successful. Community-based tourism (CBT) refers to tourism that involves community participation and aims to generate benefits for local communities in the developing world by allowing tourists to visit these communities and learn about their culture and the local environment (Supriharjo, Rahmawati, Santoso, Setiawan & Pradinie, 2016).

•The Threats

Considering the location of Kajang town as the hot spot of the Greater Kula Lumpur, migration of new population may further alter the socio-cultural landscape of the local communities. Besides that extensive unnecessary future modernization works will cause the town to lose its authenticity and the natural atmosphere of kampongs in Kajang would be threatened with the rapid development.

Conclusion

There are needs to give greater attention to aspects of community involvement in urban conservation alongside contemporary development that have changed the tangible and intangible heritage of historical towns. The cultural heritage of Kajang is worth preserving and it has to be promoted based on the various sub-ethnic groups living in the town as a whole, as these communities moved themselves together in building the town's history and heritage.

The direction of this research is towards the digitization of the history and cultural heritage of Kajang town through potential new media such as Virtual Reality, animation and digital scanning to preserve tangible and intangible heritage of this unique town and its multi ethnic community. This may include the creation of virtual museum or gallery to enable a more immersive and interactive experience for visitors or tourists. Through the success of other towns in Malaysia such as Georgetown in Penang and Ipoh in Perak in promoting heritage tourism, a lot can be learnt through different programmes and networking with relevant parties from the heritage and conservation activists and community. Penang has successfully painted itself as a cosmopolitan city of heritage, culinary delights, culture and history which in turn has been a catalyst for city transformation through a multitude of stakeholders (Hasan & Nair, 2017). Findings and data obtained from this study will be very important for the researchers to include in the next level of research on the digital preservation of the heritage of Kajang town.

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DETERMINANTS OF SALES TAX NON-COMPLIANCE: A CASE STUDY OF MANUFACTURERS IN NEGERI SEMBILAN

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Abstract: *Tax non-compliance has always been a problem since the tax systems were instituted in our country long time ago. Based on past studies, among the factors that contribute to the tax non-compliance includes tax knowledge, tax rate, probability of detection and tax structure system. Despite the significant importance of this issue, documented studies that address on the tax non-compliance are still limited especially from the perspectives of manufacturers even though 40% of this segment were estimated not complying with the tax return obligations. Thus, the purpose of this study is to investigate the determinants of local sales tax non-compliance, which focuses to the manufacturers around Negeri Sembilan area. It is hope that the findings from study will provide meaningful evidence and to shed some light to the policy makers regarding factors of tax non-compliance among taxpayers in Negeri Sembilan.*

Keywords: *Tax Compliance, Sales Tax, Risk Management.*

Introduction

Malaysia has been known to have the tax system introduced by early Malay rulers as early as before the year 1910 (Jeyapalan Kasipillai & Shanmugam, 1996). Over the years, the tax system has improved and became complete and comprehensive as what we have now. The taxation bodies in Malaysia are the Malaysian Inland Revenue Board (IRB) and Royal Malaysian Customs Department (RMCD) which assigned under the Ministry of Finance and led by Finance Minister. In 1972, revenue legislation was declared, called the Sales Tax Act 1972. In 1st April 2015, the Goods and Services Tax (GST) was implemented but had repealed on 1st September 2018. Then, an announcement has been made by Malaysian Prime Minister, Tun Dr. Mahathir Mohamad on the 30th of May 2018 that the Sales Tax would be implemented starting from the 1st of September 2018 with new Sales Tax Act 2018.

The tax system in Malaysia can be divided into two categories which are direct taxes and indirect taxes. IRB has administered direct tax such as income tax, real property gains tax and petroleum income tax, whereas tax authority RMCD has administered the indirect tax such as Sales and Services Tax (SST) and customs duties. Government of Malaysia has collected income revenue through taxation to finance government expenditure and boosting the economic development of a country (Asmuni, Yusoff, Syuhadah, & Ses, 2017). The revenue collected is also used to lessen an inequality of the income groups in Malaysia.

Nowadays, taxpayers' compliance issue is the main issue in RMCD aligned with Compliance Management Division established in the RMCD's Headquarter back in 2008 headed by a Deputy Director of Customs. Tax authorities will have tax audit exercise through tax field audit which is a common procedure to detect tax non-compliance (Ser, 2013). Small businesses are the most frequent taxpayers who have non-compliance issue as this segment has a rate of 40% for not comply with the tax return obligations (Kumar & Thomas, 2017). Non-compliance taxpayers' indirectly can jeopardize government revenue and reduce economic efficiency. Tax non-compliance has two categories which are tax evasion and tax avoidance. Marziana & Ali (2017) stated that tax evasion is done intentionally whereas tax avoidance is done unintentionally. From the perspective of tax laws, non-compliance can be defined as a failure to meet tax obligations whether it is intentionally or unintentionally. Wentworth & Rickel (1985) in his study revealed that tax non-compliance always been a problem since the tax systems have been instituted. There is substantial research regarding tax compliance and tax non-compliance since a long time ago, which tried to identify the factors influencing of tax non-compliance and find ways to solve this problem.

Sales Tax Implementation

Sales Tax Act comes into operation on 1st September 2018, replacing the Goods and Services Tax Act 2015. Registration of taxable person is processed through an online system known as MySST. A taxable person is a person who manufactures taxable goods and liable to register if the annual turnover has exceeded RM500,000 for twelve months period. Such a person is required to register under MySST system. Sales tax are levied on taxable goods manufactured in or imported into Malaysia. The rates of the tax levied are 5 percent, 10 percent or at a specific rate stated in Sales Tax Order 2018. Sales tax is a single -stage tax mechanism of a supply chain where it is levied at the point of import and locally manufactured goods. It is imposed for goods importing into Malaysia and when goods are sold or disposed of by the manufacturer.

According to Sales Tax Act, manufacture means a conversion of materials by manual or mechanical means into a new product by changing the size, shape, composition, nature or quality of such materials and includes the assembly of parts into a piece of machinery or other products. However, the manufacture does not include the installation of machinery or equipment for construction. Therefore, manufacturers will act as an intermediate for the government in collecting and remitting sales tax collections to RMCD within the time given (refer to Table 2.2) when they sell or disposed taxable goods. Taxable goods are all goods manufactured in Malaysia which not listed under the Sales Tax (Goods Exempted From Sales Tax) Order 2018. The registered person who is known as a registered manufacturer in MySST system is liable to sales tax payment if the manufacture processes are exactly defined in the Sales Tax Act, 2018. All manufacturers are liable to be licensed except manufacturers exempted from being licensed under Sales Tax (Exemption from Registration) Order 2018 in schedule "A". The manufacturer will act as an intermediate for the government in collecting and remitting local sales tax collections to RMCD within the stipulated time given as illustration below.

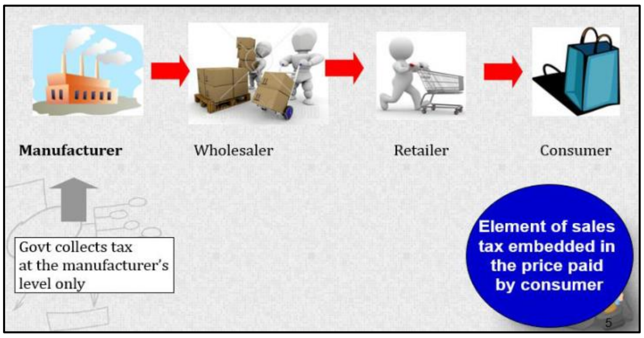

Figure 1: System Process Flow

Source: RMCD web portal, FAQ Sales Tax 2018

Malaysian Government announced different tax rates for each goods according to requirement and goods consumption to assist RMCD and sales tax system implementation. Different tax rates will help to monitor and control the consumption of the products by society and enhance country revenues. The tax rates are 5 percent, 10 percent and at a specific rate as described in Table 1 below.

No.	Products Type	Tax Rate (%)
1	Food products, barcode reader, phone/smartphones and others	5
2	General Goods (Aluminium, Canned Drinks, Electrical Appliances, Ceramic, Copper, Paper products and others)	10
3	Petroleum oils and gases, benzene and others	The specific rate at RM0.60/RM0.40/RM0.30/ RM0.01 per liter or kg

Table 1: Sales Tax Rate on Products Type
Source: Sales Tax (Rates of Tax) Order 2018

An example of sales tax computation is shown below in Figure 2.

* Products price	=	RM 200. 00
* Tax Rate	=	10%
Computation Method		
Products price **x** Tax rate	=	RM 200.00 x 10%
Sales Tax paid amount	=	RM20. 00

*** Products price sold to the customer is total RM220.00 includes sales tax. (RM 20. 00 is the sales tax to be remitted to RMCD)

Figure 2: Ten Percent Sales Tax Computation

Sales Tax Payment and Penalty

Sales tax is required to be accounted on taxable goods at the time when the goods are sold, disposed or first used and released from the taxable manufacturer. Payment of taxes can be made electronically through MySST system or manually by cheque or bank draft. Payment or settlement of taxes online must cover the full amount of taxes due and payable as stated in return. Sales tax declaration is made either manually or electronically through MySST system in SST-02 return and must be done on a bi-monthly basis. This printout return form together with the payment must be completed and be submitted within 30 days after due tax period to the SST Processing Centre located at Petaling Jaya, Selangor. Payment can be made either by cheque, money order or bank draft in the name of Director General of Customs.

According to Sales Tax Act 2018, the first taxable period of every taxable person should commence from the date of the registration under section 13 of the Sales Tax Act 2018 and ending on the last day of the following month and the subsequent taxable period shall be a period of two months ending on the last day of any month of any calendar year. Penalty with a minimum penalty of 10 percent to a maximum penalty of 40 percent will be imposed if the offenses are committed whether there is any deficiency on the net tax payable, a return is submitted without payment, or lesser payment, failure to register or no sales tax return is made.

Literature Review

The following section discusses some literature reviews about non-compliance behavior and to identify some variables that would lead to indirect tax non-compliance behavior especially regarding the relationship between the behavior variable and indirect tax non-compliance. There were very few studies found on non-compliance behavior specifically in indirect taxation or sales tax in the tax literature compared to direct taxation. However, those variables still valid to be adapted to indirect tax non-compliance behavior.

According to the Sales Tax Act 2018, compliance relates to the extent to which a manufacturer meets these four broad categories of an obligation which are:

- Registration in the MySST system;
- Timely filing or lodging of requisite taxation information;
- Reporting of complete and accurate information; and
- Payment taxation obligation on time.

If a manufacturer fails to meet any of the above obligations, they could consider being non-compliant (Sales Tax Act, 2018)

Tax compliance refers to prescribed tax obligations as specified by the law to be fulfilled freely and thoroughly (Atawodi & Ojeka, 2012). Roth, Scholz, & Witte (1989) have defined tax compliance as an obligation to file tax returns at the proper time and that returns accurately report tax liability following the tax law applicable at the time the return is filed. James & Alley (2002) interpreted tax compliance refers to the preparedness of individuals to act in accordance inside both the 'spirit' and the 'letter' of the tax law and administration without the application of enforcement activity. Kasipillai & Jabbar (2006) describe the failure to submit a tax return
within the stipulated period or non-submission return, under-reported of income, overstatement of deductions and failure to pay assessed taxes by the due date could be in the form of non-compliance. Strader & Fogliasso1 (1989) found in their study there are three main factors said to affect taxpayer non-compliance which is rate structure, tax complexity, and tax control system. Taxpayers might want to comply with the tax systems but are unable to do so because of insufficient knowledge and lack of understanding their full obligations. Even they understand their obligations they may not know how to comply with it because of there is no effective two-way communications between the authorities and taxpayers (Mohd Nasir, Abdullah Sani, Mohtar, & Zainurdin, 2015). Besides, Abdul-Jabbar (1996) defined the lack of proper records led small businesses to fail to comply with business taxation requirements. The government as a policymaker plays a pivotal role to make sure compliance to tax obligation is achieved. From these perspectives, the information will assist tax authority to develop their tax education and simplification program (Saad, 2014).

Tax Knowledge

Knowledge on tax could be one of the variables that influence the taxpayers' non-compliance behavior with regards to the sales tax. Saad (2014) explained the importance of technical knowledge of the tax system when meeting the tax obligations. Othman et al. (2017) emphasized that public awareness can be improved by the increase of tax knowledge that can be imparted by a general understanding of the tax regulations. According to (Eriksen & Fallan, 1996), education level regarding tax is important as the main reference to current taxation systems and can influence the taxpayer's behavior. Taxpayers appeared to have insufficient knowledge on the technical aspects of the tax system and may have to incur more compliance costs in dealing with the tax matters such as the huge amount of paperwork to be completed in complying with tax obligations, and it further escalated the problem (Saad, 2014). Taxpayers might want to comply with the tax systems but are unable to do so because of insufficient knowledge and lack of understanding their full obligations. Even they understand their obligations they may not know how to comply with it because there are no effective two-way communications between the authorities and taxpayers (Mohd Nasir et al., 2015). McKerchar (1995) reported that small business taxpayers in Australia are not aware of their tax knowledge flaws and this may lead to unintentional non-compliance behavior and followed by lack of understanding the rules, the tax return forms and other relevant written information. It is important for the government to play a vital role by explaining clearly about taxation matters so that people could have a clear understanding (Syazwani, Fadzillah, & Husin, 2016). Efforts have been made in enlighten taxpayers' awareness and to strengthen the cooperation with local consumer societies in order to fight profiteering activities and to raise public acceptance on arising issues (Zhou, Tam, & Heng-Contaxis, 2013). The level of education could also affect the publics' awareness of tax. It is suggested that the government make an effort to provide or add subject about necessary taxation as the main subject at schools to educate students at an early age and also the teachers. This could improve their tax knowledge, tax morale, and could change their perception towards the GST tax system (Mohd Nasir et al., 2015).

Tax Rate

Several empirical studies have shown that higher tax rates tend to boost tax non-compliance. According to Tran-nam & Phuong (2015) tax rate has a positive relationship on tax collection and tax compliance has an impact on revenue collection. The higher tax rates caused the higher pressure of taxpayers' which motivates to non-compliance behaviour (Atawodi & Ojeka, 2012). According to Strader & Fogliasso1 (1989), the tax rate structure defines as rates become higher; there is more incentive to under-report income and tend to stimulate tax evasion. Strader & Fogliasso1 (1989) found in their study there are three main factors said to affect taxpayer non-compliance which is rate structure, tax complexity, and tax control system. According to these researchers, the tax rate structure defines as rates become higher; there is more incentive to under-report income and tend to stimulate tax evasion. Alm, Mcclelland, & Schulze (1999) found that tax compliance still troubling whereby governments wish to increase tax. However, there are obvious limits to a government's ability to increase compliance in the traditional policies of greater audits and fines. They found that, three general issues to address in the findings: the effects of tax, audit, and fine rates to answer why people pay taxes. The previous research about tax rates that influences taxpayers' decisions to comply with tax laws has been claimed by Clotfelter (1983) that tax rates are not the only policy with the potential to discourage tax evasion, but the tax rate is an essential factor in determining tax compliance behavior although the exact impact is still unclear and debatable (Kirchler, 2007). Furthermore, Ali, Cecil, & Knoblett (2001) claimed that raising marginal tax rates will likely encourage taxpayers to evade tax more while lowering tax rates does not necessarily increase tax compliance.

Probability of Detection

Another factor that can influence compliance behavior of sales tax is perceptions on law and enforcement implementation by RMCD. Based on Sales Tax Act 2018, law related to this study for those fail to file the sales tax return and fail to account sales tax are subject to penalty. Law is an instrument in controlling and guiding certain authorities, which are comprehensive (Kamil, 2006). Law and enforcement exist mainly to control and ensure the societies to fulfill their responsibilities by obeying the law. In order to lower compliance and administrative costs, tax regimes and enforcement should be simple, consistent and predictable so that it will reduce the uncertainty faced by taxpayers and improve the levels of voluntary compliance (J Kasipillai, 2005). Sanusi, Omar, & Sanusi (2015) outlined documented policies, and procedure shall be updated and clear to all staff to reflect changes to the law. According to Edwards (1992), compliance can examine between detection and punishment in recognizing the importance of private utility on the probability of detection and possible level of influence compliance decisions. According to (Hazmi, 2009), high-perceived possible level of sanctions would increase the perceived probability of detection by reminding the respondents of those probabilities and respondents mental calculations appear more complicated and believe that as the probability of detection from class investigations goes up, the consequences from such detection drop, and thus preferred level of compliance decreases. Economists agree that taxpayer dislikes taxes. Torgler & Schneider (2007) found that enforcement efforts by the government could not entirely give details of tax compliance. According to Umashanker Trivedi, Shehata, & Mestelman (2005), tax avoidance is still happening even though tax authorities increase the volume in the auditing process and high penalty. Past studies show that positive relationship between law perceptions and high enforcement with compliance behavior. Murphy (2005) which found that financial penalty imposed to tax evader could be the best solution preventing tax avoidance supports this statement. Trivedi *et al.* (2005) also found that when tax authority increases auditing activities, tax declaration activities also increase.

Tax Structure System

To achieve tax administration objectives, the government must be effective and efficient. An effective administration system may require establishing an environment in which citizens are induced to comply with tax laws voluntarily. Saad (2014) explained the importance of technical knowledge of the tax system when meeting the tax obligations. Taxpayers appeared to have insufficient knowledge on the technical aspects of the tax system and may have to incur more compliance costs in dealing with the tax matters such as the tremendous amount of paperwork to be completed in complying with tax obligations, and it further escalated the problem (Saad, 2014). Simplifying record keeping for small business would acknowledge businesses to allocate more resources in doing business (Pope & Abdul-jabbar, 2008). Richardson (2006), in his study on 45 countries, found that apart from education, income source, fairness and tax morale, complexity is the most crucial determinant of tax non-compliance behavior. Tax complexity is ignoring the possibility of the taxpayer making honest mistakes. This does explain accidental non-compliance to the system of controls.

The tax control system can be thought of as two subsystems: preventive controls, such as withholding and third-party information returns, and punishment controls Strader & Fogliasso1 (1989). Tax structure complexity and compliance can analyze whether a simple tax system creates comfort and encourages compliance. Forest & Sheffrin (2002) use data from the 1990 taxpayer opinion survey and found that empirical model that explores the connections between (i) taxpayer perception of the complexity of the system, (ii) taxpayer perceptions of the unfairness of the tax system, and (iii) taxpayer noncompliance. The results suggest that simplifying the tax system may not be an effective deterrent to tax evasion because taxpayers do not necessarily consider a complex tax system to be unfair (Forest & Sheffrin, 2002). (Mason & Calvin, 1984) suggested that tax system such as the difference in evasion proportions and fear is a stronger incentive to follow tax law. Dissatisfaction among honest and dishonest is related to high taxation is a motivation for tax fraud because they found that people thought tax system was unfair and chances of being caught for evasion were less and felt that people cheated on their taxes because taxes are too high. Taxpayer's positive perceptions about the taxation system implemented by tax authorities can be improved by giving tax knowledge in order to enhance their compliance behavior. This tax knowledge will lead to tax awareness to the taxpayers and increase positive perceptions about tax fairness (Eriksen & Fallan, 1996). Tax complexity is an ignoring the possibility of the taxpayer making honest mistakes. This does explain accidental non-compliance to the system of controls.

Proposed Framework and Methodology

This study aims to extend empirical studies in examining the factors that caused the manufacturers' non-compliance towards the sales tax. In general, this study hypothesizes that manufacturer's perception on several tax issues and non-compliance have significant positive relationships. Based on the previous literature, a conceptual framework is developed to model this relationship, as depicted in Figure 3.

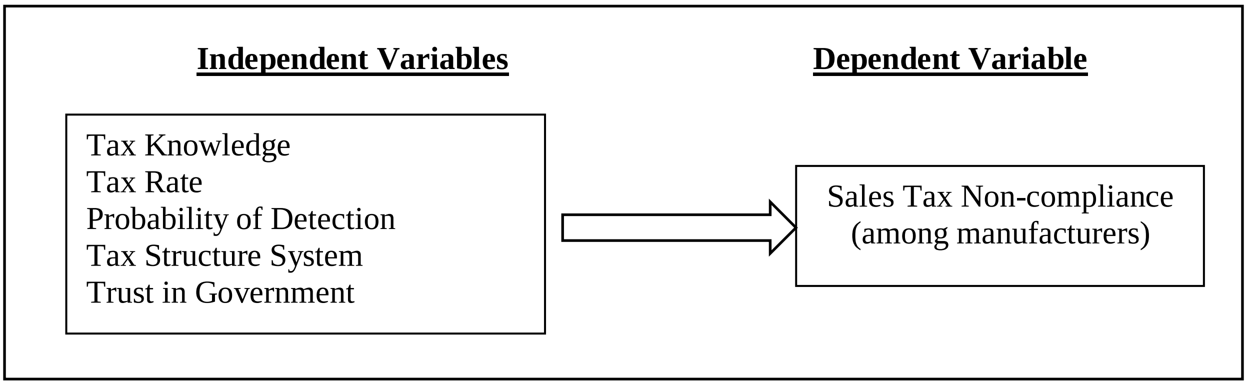

Figure 3 : Conceptual Framework

Conclusion

New sales tax is still at the infancy stage in Malaysia since its implementation and the application of the rules still evolving. The problems arise because of unfamiliarity to the new system and it is a common problem experienced by any other companies (Othman et al., 2017). The model in this study concentrates on the variables such as, tax knowledge, tax rate, probability of detection and tax structure system on the tax system complexity because it contributes to the role in influencing non-compliance behavior. Thus, this study is conducted in order to provide meaningful results and broaden the knowledge on the determinants of tax non-compliance especially in Malaysian context. Revenues authorities may utilize the findings from this study on the manufacturers' perceived attitude about sales tax, so it could help policymakers on the improvement of tax compliance regulations. Besides that, building people's trust in tax authorities also could helps to lower the issue on tax evasions and increase the attitudes towards voluntary compliance.

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DIFFUSION AS AN INNOVATION: PROMOTING EFFECTIVE MICROORGANISM TECHNOLOGY AMONG HOG PRODUCERS

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Abstract: *This novel study analyses the adoption by hog producers of the Effective Microorganism (EM) technology in the province of Batangas. It has been slow despite the growing evidence of its effectiveness and efficiency in the Philippines and in over 140 countries worldwide. However, there is no common result that can validate the effectiveness of this technology on matters of production output. The researcher focused on three objectives; (1) to identify factors affecting their interest in the diffusion of EM technology as an innovation; and (2) to determine whether significant relationships exist between (a) selected factors such as (i) motivation; (ii) knowledge; (iii) experience; (iv) familiarity and (v) other contextual variables such as demographic profile and farm characteristics and (3) interest to adopt such innovation. Its end objective is to come up with recommendations to expedite the interest to adoption of innovative hog production system highlighting the use of EM technology among backyard hog producers. The study randomly collected 400 backyard hog producers in the cities of Batangas. It was further stratified into 64 respondents in Tanauan, 304 respondents in Laurel and 32 respondents in Talisay through a survey questionnaire. Statistical methods such as frequency count, and correlation were used to evaluate the objectives and the hypothesis identified. The study showed that the hog producers moderately disagree to adopt EM technology. Findings showed that motivation was related to civil status and education. Experience and familiarity were related to gender and interest to adopt was related to married hog producers. Familiarity and experience were related to number of employees. Knowledge (hear and learn) was related to number of employees and farm area (ha).*

Keywords: *diffusion of an innovation, agriculture, sustainability, profitability, microbial inoculation*

Introduction

EM technology is popular and being used in 140 countries worldwide. Its output is a bio-fertilizer called "Effective Micro-organisms". It is developed by Teruo Higa at the University of Ryukyus, Okinawa, Japan (Higa, 1991). EM technology is the "the lifeline of an organic/natural farming" and is very vital in every industry especially organic/natural farming (Costales, 2015). The many beneficial effects on the technical and environmental efficiencies of EM tech are the following: 1) inhibit harmful microbial species; 2) enhance the proliferation of beneficial microorganisms, and 3) detoxify harmful substances simultaneously (Higa, 1993, 2001, 2003).

The global trends in animal agriculture had been affected largely on the changes in lifestyle and eating habits of the people. Consumers are demanding leaner meat and less fat in meat. As a result, competition in the market place continues to drive increased efficiency to livestock production to lower per unit cost to consumer. Additionally, the increasing emphasis on disease prevention rather than treatment is another trend in livestock. Livestock producers can lose approximately 20 percent of their income from disease, parasites, and toxins. The most alarming concern is the increasing large scale and integrated hog production (Frank B. Flanders and James R. Gillespie 2018) 9th edition, Modern Livestock and Poultry Production p.20). In the Philippines, particularly Batangas where backyard hog producer is eliminated and cannot compete with large scale hog producers issue of efficient production is attributed to EM technology.

The main objective of the study is to come up with recommendations to expedite the interest and implementation of innovative hog production system highlighting the use of EM technology among backyard hog producers.

The study fill that gap by determining the different statistically significant factors which promote overall interest (persuasion), growth performance, profitability and nutriently safe and healthy meat products together with a set of exogenous variables(knowledge, motivation, experience, familiarity) and contextual variables such as demographic profile(in terms of age, gender, status and educational attainment), and firm characteristics(in terms of no. of employees, no. of hogs and farm area) highlighting the used of EM technology among 400 hog producers in the Philippines particularly in the of province of Batangas. It aimed to answer the following research objective. What are statistically significant factors for determining the driving factors that expedite the interest and implementation of innovative hog production system using of EM technology among backyard hog producers? To be able to answer the research gap and objective, a descriptive research design was derived using structured survey questionnaires to measure the independent variables among 400 backyard hog producers and quantify the results using 3 statistical tests.

The theoretical implication of the study is that the implementation technology is effectively constant relative to productivity. And that, the main issue and practical implication of the study are dependent on the four determinants particularly described as follows, culture, educational attainment, financial knowledge and technical knowledge. In order to bolster and come up with a conclusive evidences on both the theoretical and practical implications of the study, a full blown investigation is highly recommended for future research and researchers alike.

Literature Review

The Efficacy Of Em Tech

The efficacy of EM technology can be classified into two main efficiencies: 1.) technical (probiotic) efficiency as food and drink additives, control and reducing foul odor and flies, maintaining the health of livestock and decreasing diseases by improving immune system, improve the quality products (egg, milk, meat) and reduce costs of the waste management composting, and water waste treatment and 2.) environmental efficiency (eliminate foul odor and enhance decomposing of organic matter, can revitalize self-cleaning function of nature in Malaysia and for disaster recovery in Thailand Tsunami in 2005, cleaning lakes and rivers in

Thailand and for controlling odor at the relocation site Cagayan de Oro flash flood (Philippine,2014).

The Development Of Organic Farming Using Em Technology

Organic hog farming using EM (PROBIOTIC) technology can be viewed as an innovation of Traditional or Conventional hog farming when used and practiced by a farmer. Thus, farmers and customers play a major role in the adoption of this innovation in the agricultural field. There is one biofertilizer called "Effective Micro-organisms" (EM) that is consider to be an "elan" vital in an organic and natural farming(Higa,1991) and has been selected from various environments and described as a combination of more or less 80 "compatible beneficial microorganisms (Higa,1993). Higa suggested a very broad application range of EM preparations and has reported to have beneficial effect in different environment such as soil, plants and water (Higa 1993,2001, 2003). EM preparation are reported to include population of lactic acid bacteria, yeast and small number of phototrophic bacteria, filamentous fungi and Actinomycetes (Higa and Parr, 1995), that may inhibit harmful microbial species, enhance the proliferation of beneficial microorganisms and detoxify harmful substances simultaneously. (Higa,1993, 2001, 2003).

Reasons For Organic Hog Production Using Em Technology And Its Attributes

The concept of adoption from diffusion of innovations theory helps to frame the problem of organic hog production highlighting the use of EM technology as well as organic conversion among traditional farmers of different product sectors. An innovation, like organic farming, is an idea, practice, or object that is perceived as new to potential adopters. The attributes of an innovation—its relative advantage, compatibility, complexity, trialability, and observability—greatly affect its adoption (Tress, 2001; Padel, 2001; Lockeretz & Madden, 1987; Panel, 1999; Howelet et al., 2002; Kaltoft, 1999, Rogers, 1983). Organic farmers of differing product sectors may perceive the attributes of organic farming in diverse ways, which may in turn reflect differences in organic farmers' motives relative to their respective product sector. Through the framework afforded by adoption theory, farmers' perceptions /opinions of organic farming and their motives in adoption and use of EM technology can be compared. (Abdulai & Huffman, 2005; Ajzen, 1980; Conford, 2002)

Global And U.S Farmers' Motives And Perceptions Of Organic Farming

According to the previous studies, there are many possible motives among farmers for adoption to technology /organic production. The farmer motives were classified in a variety of ways including financial/economic, environmental, health/safety, and ideological motives (better personal and family health, sustainable farming relationship with customers, etc.) On the other hand, numerous potential motives for adoption and possible conversion have been identified through previous studies, there is little research that clarifies how farmers' motives and perceptions may be linked with product sector. While differences in marketing opportunities, differences in institutional support, and differences in investment consideration for different types of organic products have been identified, little research has been done to show how these differences compare with farmers' motives and perceptions regarding organic conversion. The present research study would lucidly illustrate on how farmers' motives for adoption and their opinions of organic agriculture vary with respect to the farmer. Additionally, the investigation on the connection between farmers' motives/perceptions regarding organic adoption with the technology/ innovation may lead to an improved understanding of farmers' rationale in adopting organic production systems that may give rise to a new and improved policies and programs designed specifically for Filipino backyard and commercial hog producers. (Molder, et al., 1991; Burton, et al., 1999; Canavari, et al., 2007; Vogtmann, et al., 1993; Sullivan, et al., 1996; Fairweather, 1999; Kaltoft, 1999; Howlett, et al., 2002; Koesling, et al., 2009; Neimeyer & Lombard, 2003).

Establishing a livestock farm operation requires an integral planning in air and environmental pollution control. (Maya Farms, Philippines, 1983), the most interesting and impressing report is the absence of foul odor and flies in environmental condition of Gab Farms, Victoria, Laguna. (Philippines, 2015) There is inadequacy of literature regarding the adoption of organic hog production systems using EM Tech in the Philippines, and how it is perceived to sustainability of hog productions. This review of literature was conducted to understand how countries were able to integrate sustainable organic hog production into the mainstream of husbandry system. It investigated the background information necessary to provide the EM technology as effective probiotics for hog diseases by the hog producers. It led at understanding why farmers refuse to implement the innovation and technology.

A theoretical framework covering five theories for this study is discussed namely: Supplementation of Effective Microorganism (EM), EMROSA, 2003, Roger's Theory of Diffusion of Innovation, Theory of Reasoned Action, Theory of Planned Behavior, and Theory of Trying.Sustainable tourism as defined by The World Tourism Organization (UNWTO) is tourism that takes full account of current and future economic, social and environmental impacts

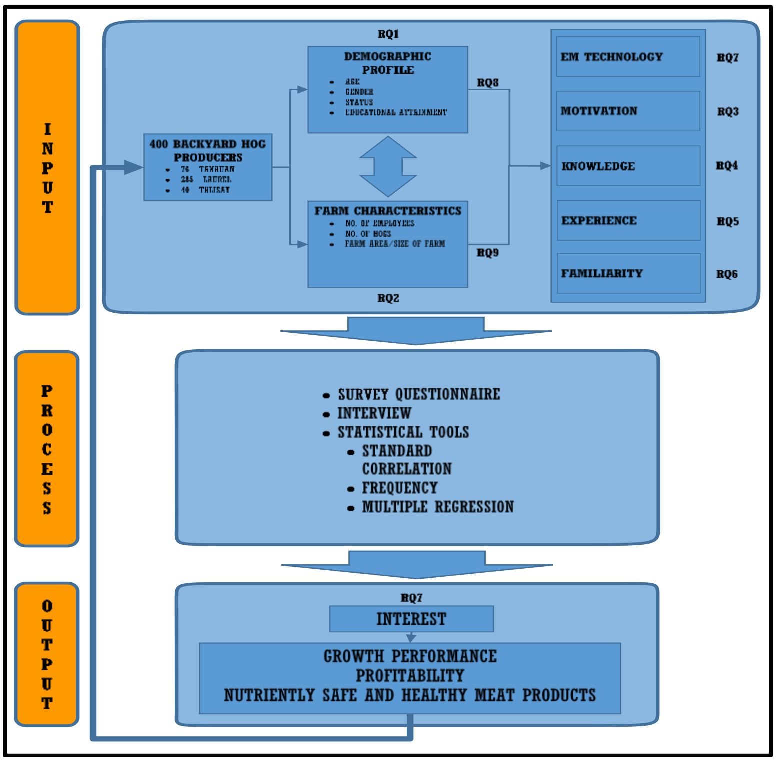

Figure 1. Conceptual Framework

Methods

Sampling Procedure

A stratified random sampling is the method used for identifying cases for this research. Cases were restricted to 400 respondents composed of backyard hog producers in Batangas as shown in Table 2. Using the Yare Tamaro's formula below, sample size was determined:

$$n = \frac{N}{1 + Ne^2}$$

where:
n = size of the sample
N = size of the population
e = margin of error

Table 1.

Site	# of Hogs	Percentage	# of Respondents
Tanauan City, Batangas	5, 390	6%	64
Talisay, Batangas	1, 746	8%	32
Laurel, Batangas	15, 805	76%	304
Total	**20, 941**	**100%**	**400**

Table 2. Estimated Total Population of Hogs and Computed No. of Respondents
Source: Researcher's Survey Data

By Tamaro's formula:

$$sample\ size = \frac{Total\ Population}{1 + (Total\ Population) \times e^2}$$

$$sample\ size = \frac{20{,}941}{1 + (20{,}941) \times 0.05^2} \approx 400$$

Sample Size, Power, And Precision

The paper used of a survey instrument which the researcher formulated based on Review of Literature, and interviews from the key informants. A sample of the Survey Form/ Questionnaire is presented in Appendix C while the key informant interview is presented in Appendix B . The researcher conducted a PRETEST of the 20 respondents situated in the provinces of Laguna, Cavite and Batangas prior a full blown research investigation.

Cronbach's Alpha was used in determining the internal consistency of the data and reliability of the questionnaire. The questionnaire was pretested with 20 respondents and all of items were measured through 6 Likert Scale design. The value of the Cronbach's Alpha based on the items equals to 0.8937, which indicates a good internal consistency; hence the survey questionnaire used is reliable.

Measures

This study used a 6-point Likert scale structured survey questionnaires for the factors identified. The following statistical measures were used in the study: frequency count, and multiple regression analysis, and correlation analysis. These were used for computation of variance and correlation. In frequency count, data are classified or itemized according to some particular scheme and a numerical count is done of the number of items on each classification within the scheme. Frequency count is done to present nominal data before other statistical measures can be done. Standard Correlation coefficient formula are used to find how strong a relationship is between data Multiple Regression Analysis was used to study the significant relationship exist between (a) selected variables such as motivation, knowledge, experience, familiarity and other contextual variables such as demographic profile and farm characteristics and (b) interest to adopt to innovation.

$$Y = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \beta_5 x_5 + \beta_6 x_6 + \beta_7 x_7$$

Where: $\beta_0 \cdots \beta_7$ = unknown parameters to be tested at a 5% level of significance

Y = interest

x_1 = demographic profile
- Gender: 1 – male, 0 – female
- Education
  - 1 = college, 0 = high
  - 1 = post-graduate, 0 = high school
- Age
- Status

x_2 = farm characteristic
- yrs. in hog business
- population/ no. of hogs
- size of farm

x_3 = motivation

x_4 = knowledge

x_5 = experience

x_6 = familiarity

x_7 = technology
- 1= w/ technology
- 0 = w/o technology

x_7 = innovation

The equation above indicates the interest (dependent variable) affected or influenced by $x_1 \cdots x_7$ factors (independent variables). On the other hand, the $\beta_0 \cdots \beta_7$ are the unknown parameters to be tested at 5% level of significance.

Result

Relationship Of Interest To Adopt Em Technology And Other Factors

The correlation between their interest to adopt in EM tech and

1. their motivation to adopt EM tech
2. experience to adopt EM tech
3. their familiarity of EM tech
4. knowledge of EM Tech

		Interest to Adopt
Motivation	Pearson Correlation	**.323****
	Sig. (2-tailed)	**.000**
	N	**400**
Experience	Pearson Correlation	**.283****
	Sig. (2-tailed)	**.000**
	N	**400**
Familiarity	Pearson Correlation	**.395****
	Sig. (2-tailed)	**.000**
	N	**400**
HEAR	Pearson Correlation	.023
	Sig. (2-tailed)	.642
	N	400
LEARN	Pearson Correlation	.069
	Sig. (2-tailed)	.169
	N	400

Table 2. The Relationship of Interest to Adopt EM Technology and Other Factors
Source:
Researcher's Survey Data

EM Technology Factors, Farm characteristics and Demographic Profile Affecting Interest to Adopt

	B	Standardized coefficients Beta	Sig. (2-tailed)
(Constant)	2.993		0.001
Familiarity	0.180	.305	0.001
Motivation	0.295	.233	0.001
Experience	0.042	.071	0.001
LEARN	-0.006	-.017	0.001
HEAR	-0.038	-.060	0.001
1 = 21-30 yrs old	0.129	.054	0.001
1 = 31-40 yrs old	0.106	.047	0.001
1 = 41-50 yrs old	-0.022	-.010	0.001
1 = 51-60 yrs old	0.205	.080	0.001
1 = male. 0 = female	0.217	.104	0.001
1 = Single	-0.308	-.122	0.001
1 = Married	-0.203	-.097	0.001
1 = Separated	-0.247	-.060	0.001
1 = Elem	-0.793	-.233	0.001
1 = HS	-0.760	-.388	0.001
1 = BS	-0.641	-.321	0.001
1 = MS	-0.382	-.087	0.001
NO. EMPLOYEES	-0.020	-.018	0.001
NO. OF HOGS	-0.001	-.017	0.001
FARM AREA (m^2)	0.000	.082	0.001
Dependent Variable: interest to adopt			

Table 3.The EM Technology Factors, Farm characteristics and Demographic Profile Affecting Interest to Adopt
Source: Researcher's Survey Data

Table 3 shows the relationship of interest to adopt and other factors (motivation, experience, familiarity and knowledge of EM technology. Interest to adopt was positively related to motivation, experience and familiarity. The positive relationship indicates that high level of motivation, experience, and familiarity increase the potential to adopt EM tech. Knowledge was not statistically related with interest to adopt EM tech at 5% level.

Discussion

Summary Of Findings

<u>Relationship of Interest to Adopt EM Technology and Other Factors</u>:
The correlation between their interest to adopt in EM tech and

1. their motivation to adopt EM tech
2. experience to adopt EM tech
3. their familiarity of EM tech
4. knowledge of EM Tech

Error! Reference source not found. shows the relationship of interest to adopt and other f actors (motivation, experience, familiarity and knowledge of EM technology. Interest to adopt was positively related to motivation, experience and familiarity. The positive relationship indicates that high level of motivation, experience, and familiarity increase the potential to adopt EM tech. Knowledge was not statistically related with interest to adopt EM tech at 5% level.

EM Technology Factors, Farm characteristics and Demographic Profile Affecting Interest to Adopt:

Correlation analysis determines the positive and negative direction of relationships between variables. However, the effect of predictors to the dependent variable cannot be determined. The use of multiple regression analysis can detect the effect or influence of predictors to the dependent variable (interest to adopt). 0 shows the effects of EM tech factors, farm characteristics and demographic profile to interest to adopt. The standardized coefficients beta indicates the value that determines the factors of EM tech affecting interest to adopt.

Familiarity (0.305), motivation (0.233) and experience positively affects interest to adopt at 5% level of significance. This suggests that high level of familiarity, motivation and experience increase the level of interest of the hog producers to adopt EM tech. knowledge (learn and hear) has a negative influence to interest to adopt EM tech. The negative influence suggests that low level of knowledge on EM technology decrease the level of interest to adopt EM technology.

An arbitrary benchmark was designated in the age groups (0 = 61-above) to compare which age group(s) has the highest level of effect to interest to adopt EM tech. The 51 – 60 years old has the highest interest to adopt EM tech than 61 and above hog producers. Also, the age groups 21 – 30 years old and 31 - 40 years old have higher level of interest to adopt EM tech than the 61 and above hog producers. However, the 61 and above group has a better level of interest to adopt EM tech than 41 – 50 years old hog producers. The results showed that level of interest to adopt EM tech increase with age implying older hog producers have higher level of interest to adopt EM technology.

The male hog producer has a higher level of interest to adopt EM tech than female hog producer. The negative signs for all the indicators of the civil status indicated that widow hog producers have a higher level of interest to adopt EM technology than single, married, and separated hog producers. However, the separated hog producers have the highest level of interest to adopt the EM technology than the single and married hog producers. The results suggest that hog producers with family or have had experience having a family have high level of interest to adopt EM technology.

Educational attainment has negative influence to interest to adopt EM technology at 5% level of significance. The results showed that hog producers with high level of education tend to have lower interest to adopt EM technology. This implies that hog producers with elementary and high school education tend to have better level of interest to adopt the EM technology.

The farm characteristics showed that hog farms with large number of employees tend to have lower level of interest to adopt EM technology. Hog farms with large number of hogs tend to have lower level of interest to adopt EM technology than those hog farms with lesser number of hogs. Hog producers with big farm area has higher level of interest to adopt EM tech than those hog producers with small farm area.

Limitations Of The Study

The study focuses only on Effective Microorganism extended solutions such as EMAS—Effective Microorganism Activated Solution and EMRW—Effective Microorganism Rice Wash as probiotics to hog production. It focuses only on the technical efficiency of EM Technology as probiotics taken as food additive and water drink to the fatteners. The use of commercial feeds rather than organic feeds for hog consumption. The study investigated hog raisers whose farms are located within province of Batangas. Four hundred (400) participants were tapped which is further stratified and randomly selected form the following municipalities; 76 respondents in Tanauan, 284 respondents in Laurel and 40 respondents in Talisay. The study had employed a self-formulated questionnaire. The period allocated for the survey (from August to September) also poses constraint. This research study may have an individual-blame bias as it focused only on the industrial end-user, such as hog farmers of organic and non -organic husbandry/ traditional hog raisers. The study does not guarantee full success of the 400 respondents due to several internal and external environmental factors.

Conclusion

The result of the study revealed that the combined extended solution of EM 1 such as EMAS—Effective Microorganism Activated Solution and EMRW—Effective Microorganism Rice Wash were potential stimulus for growth yield and performance in the fatteners. The application is also related to financial returns in shortest time. An increase in operating expenses such as feeds (kg), water and electricity yet EM technology boosts the hog production. However, an increased body weight on fatteners by supplementation of EM culture was due to the effect of EM culture. No single mortality was observed during the entire experimental period.

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MEDIATION EFFECTS OF FIRM LEVERAGE– A PARTIAL LEAST SQUARE-STRUCTURAL EQUATION MODELLING APPROACH (PLS-SEM): EVIDENCE FROM THE PERSPECTIVE OF MALAYSIAN SHARIAH COMPLIANT COMPANIES

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Abstract: *There is a subsequent work on the relationship between capital structure and firm financial performance. However, there is a lack of study that examine the simultaneously of cause-effect framework on the impact of firm and macroeconomic attributes on firm financial performance through leverage which acts as a mediation variable. Particularly, from the perspective of Malaysian Shariah Compliant companies. This study provides the significant information used by the management to develop long term strategy for a good prospect in the future in order to maximize the firm value. We use the PLS-SEM approach in SmartPLS software 3.0 M3 to develop a set of complex mediation model by producing latent variables and indicators in line with the capital structure theory.*

Keywords: *Capital structure, PLS-SEM, Mediation effects, Shariah compliant companies*

Introduction

Firm performance has emerged as an important source of information for firm survival and long term return for investors, stakeholders and economy as a whole. Thus, it provides the significant information used by the management to develop long term strategy for a good prospect in the near future in order to maximize the firm value. It is now well understood that certain important factors such as firm-specific and macro-specific attributes can affect firm leverage (see Bancel and Mittoo, 2004; Booth et al., 2001; De Jong et al., 2008; Deesomsak et al., 2004; Demirgüç-Kunt and Maksimovic, 1999; Rajan and Zingales, 1995; Titman and Wessels, 1988). These attributes are also referred to as capital structure determinants. During the last decade, international studies started to appear investigating the relationship between firm leverage and firm financial performance (see Berger and Bonaccorsi Di Patti, 2006; Margaritis and Psillaki, 2007, 2010). It is reasonable to expect that those capital structure determinants would also influence firm financial performance. Despite the growth of the Islamic capital markets in Malaysia, research on firm performance, especially among shariah-compliant companies remains relatively limited. This is important because the development of Islamic capital market (ICM) in Malaysia is remarkably increasing with the size of Malaysia's Islamic capital market (ICM) is expected to expand at the average rate of 10.6% per annum over the ten year period to 2020 and to reach RM 2.9 trillion by 2020 (Haron and Ibrahim, 2012). This scenario offers an interesting platform to study the firm performance of Shariah compliant firms particularly among the property firms. To empirically investigate the issues, this paper examines the influence of a set of variables on performance with focuses on firm- level and macroeconomic factors via leverage. The theory of capital structure determinants can be formulated as a causal model (Chang et al., 2009; Titman and Wessels, 1988). The attributes identified as determinants of capital structure are usually considered as non-directly observed variables or latent variables[1], i.e., there will be no single accounting indicator that can be used as an exact representation of each attribute (Chang et al., 2009; Titman and Wessels, 1988; Yang et al., 2010). Most literature in capital structure research uses the traditional regression (ordinary least squares) method. Analyses using traditional regression have used various indicators for the attributes of interest. These indicators in the regression equations are explanatory variables. Titman and Wessels (1988) highlight some drawbacks of traditional regression as follows: (i) single indicators may lead to biased parameter estimates and cause invalid test statistics; because there is no single proxy for attributes of interest, researchers may select variables that are statistically convenient (i.e., goodness-of-fit criteria) leading to bias in interpretation; (ii) attributes unrelated to others are difficult to measure for one particular attribute; (iii) as traditional regression uses observable data as proxies for the attributes, an errors-in-variable (EIV) problem may cause biased parameter estimation. We use the PLS-SEM approach which combines features from principal component analysis and multiple regression. PLS-SEM is a statistical approach to model the non-directly observed variable that can be measured by a variation of single and multiple observable indicators or proxies. This approach can also overcome multi-collinearity that sometimes happens in traditional regression. Investigating the mediation effect of leverage will be the main focus of this study. The inclusion of the third variable (the so-called mediator variable) such as firm leverage might influence the relationship of the two variables; that is, the predictor X (capital structure determinants) and the outcome variable Y (firm financial performance). We use a fairly large number of latent variables and indicators. The benefits of the mediation effect can raise questions for the relationship between X and Y: "is there any variance in Y explained by X, and is this a direct or indirect effect?" If there is a significant mediation effect (indirect), then "how much of the variance accounted for (VAF) is explained by the indirect effect (via the mediator variable)?" For instance, if the size of the mediating effect is 50%, it indicates that only half of the total effect of the specific attribute on firm financial performance is explained by the mediating effect. To the best of my knowledge, only Ramadhan et al. (2012) and Ramli (2016, 2018) have investigated the mediating effect of firm leverage between capital structure determinants and firm financial performance. Ramdhan et al (2012) clarify that firm leverage has a mediating effect between capital structure determinants and firm financial performance in the UK market, but their study only includes the firm-specific attributes and ignores country-specific ones. Also, they do not disclose how the coefficient of the attributes led to the causal effects[2]. This gap in the literature gives valuable opportunities for this capital structure study.To the best of my knowledge, lack of studies particularly in developing country (i.e., Malaysia) has examined the overall model of capital structure determinants and firm financial performance simultaneously from the perspective of Shariah Complaint companies.

[1] A latent variable (also called construct) is a variable that is inferred from the measured indicators/items or is measured by a number of observable indicators.

[2] Ramadhan et al. (2012) summarize that leverage acts as a partial mediation between the relationships of capital structure determinants and firm financial performance in the UK market by using the reference of Baron and Kenny (1986) approach.

Literature review

Firm leverage and firm financial performance

The seminal work of Modigliani and Miller (1958) assumes that a firm's capital structure is independent of the firm value and does not matter in a perfect market, with no tax, bankruptcy cost, agency cost or information asymmetry. Unfortunately, in reality, because of market imperfections, the capital structure of a firm considerably affects the firm value. With the modified theory of Modigliani and Miller (1963) using liabilities, firm value leads to a positive relationship via the firms' reduction in taxation. McConnell and Serves (1995) and Dessi and Robertson (2003), using the U.S. and U.K. firms, respectively, split the data into 'low growth' and 'high growth' for an indicator of firm financial performance of Tobin's Q, with a range of variables including debt. They find different results: McConnell and Serves (1995) claim that low growth firms tend to have less debt in their capital structure, which is consistent with Jensen's free cash flow hypothesis but contrasts with Dessi and Robertson (2003). McConnell and Serves (1995) also find that high growth firms are consistent with the Myers (1977) hypothesis that 'too much' debt induces managers (acting in shareholders' interests) to by-pass positive net present value projects. This contrasts with Dessi and Robertson (2003) who find that firms with more volatile cash flows tend to have more debt in their capital structure, which is predicted by agency theory. Moreover, Berger and Bonaccorsi di Patti (2006) and Margaritis and Psillaki (2007, 2010) use the profit X (efficiency indicator) for their performance measurement, and find that high leverage or lower equity ratio is associated with higher profit efficiency over almost the entire range of observed data. This finding is consistent with the agency cost hypothesis. Other studies reveal that high leverage leads to lower performance, thus indicating a negative relationship (Abor, 2005; Booth et al., 2001; Ramadhan et al., 2012). Ramadhan et a. (2012) who examined the U.K. market, find a significant negative relationship between firm leverage and firm financial performance because the U.K. market uses other mechanisms such remuneration to enhance performance. Myers (2001) acknowledges that capital structure is not the only way to explain the financing of a firm, thus explaining the contradictory results. In addition, by the signal theory from the asymmetric information model, the use of debt can give managers a signal to act to differentiate their firm from weaker competitors. Therefore, this model is expected to show a positive relationship between firm leverage and performance. Harris and Raviv (1991) also argue that debt could give information to the investor about a firm's quality, management and efficiency strategy. Similarly with the TOT of Miller (1977), there will be a positive relationship between firm leverage and firm financial performance where a firm has the incentive to use debt, because of the benefit of interest deduction thus leading to a positive relationship.

Indirect/mediation effects

The terms indirect and mediator are interchangeable. In a situation where a variable X is hypothesized to exert an effect on criterion variable Y through a third variable (one or more intervening variables), the third variable is referred to as the mediator variable. We examine the impact of the firm- and macro-specific attributes on firm financial performance as mediated by firm leverage. This assumes that a firm's financing structure influences the way in which the firm and country characteristics impact on firm financial performance. For example, with respect to asset structure, firms with more tangible assets have more collateral to support higher debt levels. This is consistent with the Agency Theory in that it can reduce the agency cost of debt which will in turn, generate more productivity in the value of the firm. This high level of tangible assets may also indicate a good reputation in getting funds, and thus is useful for a profitable project leading to more returns. To the best of my knowledge, only Ramadhan et al. (2012) and Ramli et al. (2016,2018) have investigated the mediating effect of firm leverage between capital structure determinants and firm financial performance. Ramdhan et al (2012) clarify that firm leverage has a mediating effect between capital structure determinants and firm financial performance in the UK market, but their study only includes the firm-specific attributes and ignores macro-specific ones. Also, they do not disclose how the coefficient of the attributes led to the causal effects[3]. This gap in the literature gives valuable opportunities for this capital structure study. Therefore, it is hypothesized that capital structure (leverage) has an indirect/mediation effect on capital structure determinants (i.e., the firm- and macro-specific attributes) and firm financial performance.

Methodolody

Description of Methodology

In this study, firm leverage (M) is the mediator variable for the relationship between firm and macro determinants (X) and firm financial performance (Y). X, M and Y are referred to as latent variables that will be measured by manifest indicators, $x_1..x_3$, $m_1..m_3$ and $y_1..y_3$, respectively.

The measurement equation can be expressed as: Let's say, $x_i = \lambda_{i1} X_1 + \varepsilon_{i1}$

where; x_{i1} is the vector of the i^{th} manifest indicator of the vector of the latent variable of X_i, λ_{i1} is the matrix of factors loading for the i^{th} manifest indicator of x_{i1} to the latent variable of X_i (a matrix of regression coefficient of x_{i1} on X_i) and ε_{i1} is a vector of the measurement error in the model. The measurement model represents the measurement model for X firm and macro determinants. This equation can be represented according to the symbol for the manifest indicator, and the measurement error in the path diagram, e.g., the symbols for the indicator and measurement error for firm leverage are *m* and *ε,* and for firm financial performance are *y* and *ε*. The structural model equation is $Y = \beta_0 + \beta X + \beta M + \varepsilon$, where: Y is the endogenous latent variable, β is the vector matrix of regression coefficient to the vector of exogenous latent variables X and M, and ε is the residual for the structural equation model (inner model). The standard error and the estimation parameter in the measurement and structural models are estimates using the bootstrap procedure.

Data sample and measurement

We use the PLS-SEM approach in SmartPLS software 3.0 M3. PLS-SEM for the sample data period from 1990 to 2016. The choice of the study period is dictated by data availability since before the year 1990, most of the data are missing. We obtained the data from the Bursa Malaysia stock exchange and the Indonesia stock exchange (IDX). Data for the firm-specific factors were gathered from the DataStream database; the internet was used to acquire more information and data for the country-specific factors from sources such as Asian Development Bank (ADB) (2012), http://www.adb.org/; Central Intelligence Agency (CIA) (2012), http://www.ifc.org/; and Financial structural database of the World Bank (2012),

[3] Ramadhan et al. (2012) summarize that leverage acts as a partial mediation between the relationships of capital structure determinants and firm financial performance in the UK market by using the reference of Baron and Kenny (1986) approach.

http://www.worldbank.org/. From the total sample, any data that were not complete records were excluded from the analysis. Financial firms such as banks, insurance companies and investment companies, which generally have different characteristics from other companies, and might be affected by their regulations' requirements (e.g., minimum capital required) have also been excluded. The study has 13 constructs (LVs) for 28 indicators whose proxies have been calculated.

The firm-specific attributes and their indicators or proxies are as follows: asset structure (AS) with its indicators collateral value (CV) and tangibility (TANG); growth opportunity (GRW) with its indicators growth to percentage of total assets (GRW1-%TA), growth of financial debt (GRW 2-FD), growth of market to book value (GRW 3-MV/BV) and Tobin Q; firm size (FS) with its indicators size of log sales (SIZE-Sales) and size with log total assets (SIZE-TA); Business risk (BR) with its indicator earning volatility; Liquidity (LIQ) with its indicator current ratio; and non-debt tax shield (NDTS) with its indicator operating income to total assets (NDTS-OI). The country specific attributes and their indicators or proxies are as follows: the stock market development (SMD) and its indicator is the stock market capitalization to GDP, bond market development (BMD) and its indicator bond capitalization to GDP; economic growth (EG) and its indicator gross domestic product (GDP) and gross domestic investment (GDI); interest rate (IR) and its indicator lending interest rate (Lending-IR); and finally inflation (INF) with its indicators consumer price index (IF-CPI) and GDP deflator of annual % (IF-GDP).Some studies argue that book leverage is a better measure to identify a firm's asset value. This is because it can capture the firm's assets in place rather than discretionary investment growth that is likely reflected in the future (Barclay et al., 2006; Harris and Raviv, 1990). Future investment may be distorted by the use of market value in leverage decisions. However, some studies suggest that market leverage provides a more realistic measurement for leverage because it closely reflects the intrinsic value and potential for future leverage (Kayo and Kimura, 2011; Welch, 2004). The use of market leverage reflects a firm's financial sag and book leverage reflects the use of financing assets in place. Because of this controversy, we use each definition in separate models. Market leverage has been defined in three ways: (i) market value of total debt to total capital (TDTC-MV), that is, computed as total debt divided by the sum of total debt plus market value of equity and reserve plus preferred shares; (ii) market value of long term debt to total capital (LTDTC-MV), that is, computed as long term debt divided by long term debt plus market value of equity capital; (iii) market value of short term debt to total capital (STDTC-MV), that is, computed as short term debt divided by long term debt plus market value of equity capital. Book leverage has been defined in four ways: (i) total debt ratio (TADR), that is, computed as total asset debt ratio; (ii) book value of total debt to total capital (TDTC-BV); (iii) book value of long term debt to total capital (LTDTC-BV), book value of short term debt to total capital (STDTC-BV).

Therefore, We separate the dependent variable, debt level, into three models. Model A uses several definitions of leverage including total debt ratio, debt to capital, long term and short term debt to capital including book and market leverage Model B uses book leverage and Model C employs market leverage. To achieve all the research objectives, several steps have been conducted. The first step assesses the two constituents in PLS-SEM, the measurement and structural sub-models. Each measurement sub-model (i.e., Models A, B and C) is estimated to test construct convergent validity and construct reliability. This test is essential to obtain the reliability and consistency of the data statistics for each indicator/proxy with its construct. The second step assesses the structural model that explains the relationship between the exogenous and endogenous variables. This structural model was tested in PLS-

SEM for its statistically significant value. In the final step the bootstrap t-statistics (Hair et al., 2013; Preacher and Hayes, 2008) and Sobel Test (1982) were used to test whether leverage mediates the effect between the determinants of capital structure and firm financial performance.

Implication of the Study

Normally, the extensive capital structure literature looks at the concept of direct effect relationships $X \rightarrow Y$ (i.e., capital structure determinants) and this is a clear concept that has been understood among all researchers. However, , it is often unclear how firm and macro factors (X) affect performance (Y) directly and how the concept of direct effect $X \rightarrow Y$ can be labelled the "effect to be mediated". Traditional cause and effect relationships let us say X and Y do not normally consider the effect of the mediation variable. My study specifically allows for this "mediation" to define the causal relationship between X and Y. Identification of the mediation effect is essential for the development of theories in corporate finance in two ways. First, the theory of capital structure determinants can be formulated as a causal model (Chang et al., 2009; Jairo, 2009; Titman and Wessels, 1988). Secondly, the direct path is rarely expected and clarified. The assertion of unexplained "direct" paths is often evidence of the effects of one or more omitted mediators. It is common for theoretical independent variables to affect the dependent variables through two (or more) mediators (Zhao et al., 2010). In that case, the unexpected sign in this study of the direct effect that emerged in "competitive mediation" can provide guidelines for theory building. The unexplained sign of the direct effect can provide a clue in future work for a second mediation mechanism. Rucker et al. (2011) and Zhao et al. (2010) suggest that the total effect might possibly be reflected by two or more omitted mediators with different signs. Third, the introduction of factor analysis in PLS-SEM provides a silver lining in capital structure theory because it can help (i) detect the overall model structure in the relationships between variables (ii) identify the underlying correlational pattern (indicators) shared by the variables in order to test the theoretical models, i.e., how many leverage factors are there?, is it only long term debt or multiple?, and (iii) eliminate or identify items for improvement, such as redundant variable or irrelevant variables. This study used Partial Least Squares, which is a variance based Structural Equation Modelling (PLS-SEM) technique to empirically test the relationship between the firm and macro factors and firm financial performance in Malaysian Shariah compliant companies for the period 1990 to 2016. The key focus of this study is to simultaneously examine the impact of firm and macro factors on firm financial performance together with the mediation effect of firm leverage. The understanding of the mediating effects of leverage provides clear evidence concerning how and what firm and macro factors affect performance via leverage. This may provide guidance to investors, issuers, government, corporate practitioners and academician to make appropriate capital structure decisions that can enhance firm performance. The study has important implications for managerial decisions, that is, the financial management knows the "way" and "how" its firm value would increase (decrease) from the firm and macro characteristics and its appropriate capital structure decision from the mediation model.

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ONLINE RISK OF INTERNAL SOCIAL MEDIA: A CASE STUDY OF MALAYSIA'S TELCO

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Abstract: *Social media are becoming an important intermediary for interaction between individuals, groups, governmental agencies and businesses. This is due to the unique characteristics of social media: openness, participation, and sharing. However, of existing social media reviews, very few examined the use of these tools in corporate settings. Also, existing corporate-related reviews seem more focused on the externally facing usage of social media technologies. The purpose of this study is to investigate empirically the risks associated of using social media as a communication medium within an organization. This study contributes to enhanced understanding of social media communication risk inside Celcom.*

Keywords: *Social Media, Social Network Services (SNS), Online Risk, Internal Communication*

Introduction

In the past decade, without a doubt, social media has revolutionize the social network platforms that are created for interaction purposes such as Facebook, Twitter, LinkedIn, Google+, Tumblr, Instagram, Flickr, Blogs, Myspace, Youtube, or any user generated content websites gained huge access in public daily life including individuals and organization. Of existing social media reviews, very few examined the use of these tools in corporate settings. Also, existing corporate-related reviews seem more focused on the externally facing usage of social media technologies. For instance, some studies reviewed the literature on social media usage in advertising, communication, marketing, and public relations (Khang, Ki, & Ye, 2012). While some tries to assimilate social media with traditional media in hope to gain better understanding on the more important role of the marketing communication (Dwivedi, Kapoor, & Chen, 2015; Khajeheian & Mirahmadi, 2015). In fact, within the past few years, social networking sites have overtaken e-mail as the primary means of online communication. Comscore, the leading organization in Internet traffic measurement, reported that communication via social networking exceeded that of e-mail for the past decade since 2009 (Kaplan & Haenlein, 2010).

Although there are many benefits of social media used in the private sector, it also possesses inherent risks, which cause worries and skepticism. For example, interacting via social media introduces new challenges related to privacy, security, data management, accessibility, social inclusion, and governance (Bertot, Jaeger, & Hansen, 2012). Some scholars believe that social media tools themselves are ineffective, resulting doing more harm than good (Sloan, Quan-Haase, Kitchin, & Beninger, 2017). While others regards social media as unchartered territory due to the lack of experience and knowledge regarding implementing social media in a work setting (Sharif, Troshani, & Davidson, 2015). This study is motivated by (Featherman & Pavlou, 2003). The paper examines different types of perceived risk when adopting e- service. Meanwhile, this study argues that online risk has a significant influence towards internal communication. Hence, this study aims to investigate the relationship between online risks and internal communication, and presents a conceptual framework for the study.

Social Media and Social Network Services (SNS)

Social media is engaging with others online. Social networking websites are all about social networking as well as communicating in a way that users believe in between parties and areas they currently participated in. Any website which allows user to discuss their material, views, and encourage connections and group developing can be classified as a social media (SI, 2016). Based on literature review, there are three distinguished mode of communication: interpersonal communication (Davison, 2002), group communication (Chockler, Keidar, & Vitenberg, 2002) and mass communication (Cornelissen, 2014).

The first mode which is interpersonal communication happens when two separate individual shares information through one-to-one interaction (Wood, Wood, & Chamberlain-gaston, 2010). Socializing suggests that individuals have the need to self-disclosure, to acquire peer recognition (Zlatolas, Welzer, Heričko, & Hölbl, 2015). Interpersonal communication provides the opportunity for individuals to sate this need. Moreover, sociological scholars have implied that the relationship between individuals are divided into those that are based on strong connectedness and to those with weak connectedness. Constant online interpersonal communication transform those with weak connectedness towards those of a strong connectedness (Ellison, Steinfield, & Lampe, 2011).

The second mode involves group communication. Group communication on social media refers to the communication nature of said groups. It combines similar goals and the willingness to cooperate amongst one another (Butler, 2001). Group apprehension develops during info sharing and interaction, which leads to a sense of belongings to the group (Wirtz et al., 2014). Group norms governs the behaviour of group members, and in turn lead to a mutual understanding among similar individual in a group (Biron & Bamberger, 2012). In group communication, the perceived communication quality (Burgoon et al., 2002), communication richness (Ngwenyama & Lee, 1997), communication openness (Eisenberg & Witten, 1987), and communication appropriateness (Welch, 2012) are all motivations of effective group communications.

With respect to the third mode, social media sites presents freedom for mass communication (Zolkepli & Kamarulzaman, 2015). Aside from redefining human relationship, online based mass communication concentrates more on media relationship instead of organizational communication. An increasing number of social media users perceived themselves as being a receiver of mass communication (Haridakis & Hanson, 2009). Compared to personal peer-to- peer (p2p), mass communication shares more info and are able to reach far more audience at the same time (Lingel & Naaman, 2012). Receiving info from social media sites is less time straining and easier. Compared to other form of communication, social media sites supports each one of those three correspondence modes at the same time. No matter in what kind of communication modes, social media communication provides benefit towards social relationship improvement.

Social Media and Internal Communication

An effective internal communication is important for organizational success. It has to be a two-way process characterized by dialogue rather than monologue (Ruck & Welch, 2012). A favourable communication climate requires openness, trust, supportiveness and reliability of information (Cornelissen, 2014). Moreover, the essential factors of a manager's communication effectiveness comprise of openness, willingness to share information, approachability and trust (Chockler et al., 2002). Despite of well-recognized literature, scholars have recently criticized that very little research focuses on employees' communication needs and preferences. An effective communication climate, according to (Elving, 2005) requires organizations to provide information and feedback regarding problems reported by employees, employees' job contributions and performance, and problems posed to organizations. (McLuhan, 1964) stated that "the medium is the message". Each medium engages audiences in different ways, and affects the scale and pace of communication interactivity. To date, various communication channels have been adopted by companies and managers to communicate with employees, ranging from traditional print publications (e.g., newsletter, magazines, posters), phone calls, voicemails, and face-to-face communication, to Web 2.0 tools, such as intranet, blog, instant messenger, and internal social networking sites (Gillis & Communicators, 2006).

As noted by (Sheer, 2011), although having limited scope to carry social information compared to face-to-face communication, new media channels with rich features (e.g., webcams, embedded audio or video, commenting and sharing, and online chat functions) promotes relationship building. Organizational social media channels with two-way, interactive/ dialogical, communal, and relational features also promotes employee participation and engagement, aid conversation between employees and the organization, and strengthen employees to share their opinions. The increasing use of social media in internal communication indicates its usefulness in dealing with aforementioned challenges through building a favourable communication climate. (Miles & Muuka, 2011) Investigated the impact of social media on employees, showing employees are empowered to voice their satisfaction or dissatisfaction in their workplace in ways that were not possible before. For instance, Coca-Cola used a "Blog-Blast" to engage employees in an open dialogue about a company value (Lariscy, Avery, Sweetser, & Howes, 2009). Arguably, a ubiquity of using social media tools in workplace changes the nature of internal communications. This new phenomenon requires researchers to consider how organizations today utilize social media in an effective internal communication, and how it plays an important role in successful implementation of internal communication strategies (Ge & Johns, 2013).

Literature Review

The following section discusses previous studies on the effect of online communication risk components namely privacy risk, psychological risk, social risk and time risk to internal communication. Risk is defined as a ''combination of uncertainty plus seriousness of outcome involved'', and according to (Featherman & Pavlou, 2003) risk is defined as a common thought of uncertainty regarding possible negative consequences of using a product or service. Risk has been studied and defined across different areas of research. With regards to social media, risk can be defined as the possible threat or damage or insecurity of using the social media services. For example, (Parveen, 2012) define social media risk as ''the likelihood that a negative social media event will happen (multiplied by) the impact that negative event will have if it does happen.'' (Ma, 2016) reveal that social media adoption is influenced by recognized risk that creates an uncertainty pertaining to undesirable outcomes in using social media. It is more likely that risks associated with social media inversely affect the satisfaction of social media usage. Many studies addressing risk associated with information technology acceptance are found in the literature, but this study specifically focuses on the risks factors that are suitable to social media usage in Celcom. The risk factors that were considered are privacy, psychological, social, and time risk.

Privacy Risk

Privacy is defined as ‘‘the claim of individuals, groups, or institutions to determine for themselves when, how and to what extent information about them is communicated to others” (Review & Westin, 1968). Privacy risk can be defined as ‘‘potential loss of control over personal information, such as when information about you is used without your knowledge or permission’’ (Featherman & Pavlou, 2003). Privacy risk in the social media context is associated with identity theft and the disclosure of personal data of users by social media to unrecognized third parties (i.e., information privacy) of the social media users (Acquisti, Enhancing, & 2006, 2006). In social media, the distinction between who is able to see, obtain, and use the user data becomes blurred and the personal data may cause additional security problems like phishing, information leakage, and stalking (Houghton & Joinson, 2010). The use of social media raises the issue of information management such as personally identifiable information, security of government data and information, and accuracy of publicly available data (Bertot et al., 2012).

Due to privacy risks, organizations in the public sector which adopts social media tend to be more concerned about their information being shared through social media. According to (Böhme, Brenner, Moore, & Smith, 2014), a lack of trust and security management led to privacy risks in the social media context. Furthermore, the author claims that the inability to control access to information posted without adequate identification processes and identity theft led to privacy risks. Therefore, the hypothesis developed is privacy risk is a major contributor to social media internal communication risk.

Psychological Risk

(Featherman & Pavlou, 2003) cite (Mitchell, 2001) psychological risk as, ‘‘the risk that the selection or performance of the producer will have a negative effect on the consumer’s peace of mind or self-perception.’’ Ever since the Internet became a common platform for leisure activity, researchers have been interested in investigating its consequences for user well- being and self-esteem. In the context of social media, psychological risk are defined as the concern or uncertainty by a user of social media that the usage of social media results in loss of self-esteem contributing to a negative effect on feelings and peace of mind. The reasoning behind usage of social media is to connect, interact, and share information with other users.

Nevertheless, social media function as a social intermediary to establish social interactions with others (Forest & Wood, 2012). Typically, the information posted or shared in social media becomes accessible to public, which exposes users of social media to possible attacks through negative remarks from other users. Such unfavourable remarks leads to a low self- esteem contributing to a negative effect on feelings and peace of mind which in turn has a negative influence on the satisfaction level of social media users. The use of social media services can cause the users to worry, be frustrated, or feel incompetent (Valkenburg, Peter, & Schouten, 2008). In the working sector context also, once an organization starts sharing information and interacting with citizens through social media, the social media platform becomes vulnerable to people posting negative remarks. Social media also becomes a platform where citizens can raise their issues and complaints due to undesirable actions. Therefore, they hypothesis developed is psychological risk is a major contributor to social media internal communication risk.

Social Risk

Social risk is defined as ‘‘a potential loss of one’s social group as a result of adopting or using service in social media, looking foolish or untrendy’’ (Featherman & Pavlou, 2003). According to (Valkenburg, Peter, & Schouten, 2008), social media users who are addicted are viewed as having an individualistic character spending more time interacting online rather than meeting people face to face. This kind of behaviour by social media users might lead to them losing out socially. Friends and colleagues of social media users who are not in favour of social media may perceive users less highly. Social interaction of the people changes immensely with the advent of online personality disparity in the nature of the relationship between users (Assaad, Gómez, & Ossietzky, 2011). Community application focuses on a sense of community, which consists of common passion and interest. The core of social networking platform is to represent the user virtually. Open social network systems are in principle apply to any user in network without limit. When the organization adopts social media and it becomes a platform to share and spread information while interacting with others, some group of people may not support the adoption of social media. This can be mainly because people have different attitudes towards social media abuse and some simply are less obsess towards social media. Other people may not have access to the Internet and hence unable to retrieve information shared through social media or simply may not know how to use social media. Due to this reasoning, the following hypothesis is proposed. Social risk is a major contributor to social media internal communication risk.

Time Risk

Privacy is defined as ‘‘the claim of individuals, groups, or institutions to determine for themselves when, how and to what extent information about them is communicated to others’’ (Review & Westin, 1968). Privacy risk can be defined as ‘‘potential loss of control over personal information, such as when information about you is used without your knowledge or permission’’ (Featherman & Pavlou, 2003). Privacy risk in the social media context is associated with identity theft and the disclosure of personal data of users by social media to unrecognized third parties (i.e., information privacy) of the social media users (Acquisti et al., 2006). In social media, the distinction between who is able to see, obtain, and use the user data becomes blurred and the personal data may cause additional security problems like phishing, information leakage, and stalking (Houghton & Joinson, 2010). The use of social media raises the issue of information management such as personally identifiable information, security of government data and information, and accuracy of publicly available data (Bertot et al., 2012). Due to privacy risks, organizations in the public sector which adopts social media tend to be more concerned about their information being shared through social media. According to (Böhme et al., 2014), a lack of trust and security management led to privacy risks in the social media context. Furthermore, the author claims that the inability to control access to information posted without adequate identification processes and identity theft led to privacy risks. Therefore, the hypothesis developed is privacy risk is a major contributor to social media internal communication risk.

Proposed Framework and Methodology

This study aims to extend empirical studies in examining the significance of online communication risk mechanism to the extent of internal communication risk among Celcom employees in Malaysia. This study hypothesizes that online communication risk and internal communication risk have significant positive relationships. Based on previous literature review, a conceptual framework is developed to model this relationship, as depicted in Figure 1.

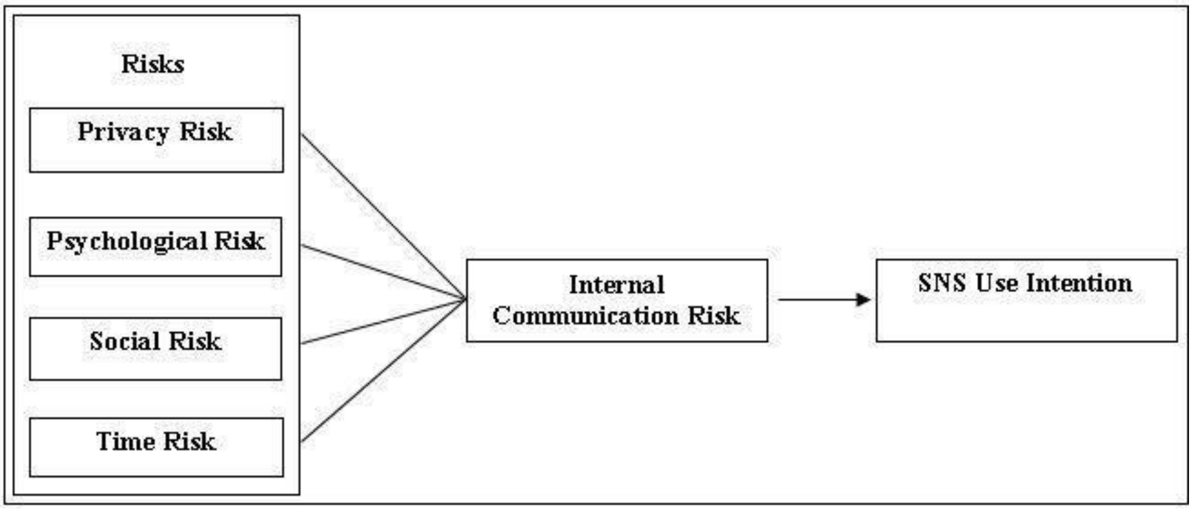

Figure 1: Conceptual framework

Conclusion

Communication and especially internal communication and its variables are among this study's concerns because communication is constitutional in the general concept of social media, and organisations grasps social media internal communication platforms in order to improve their internal communication needs (Papageorgiou, 2014). This research treats social media internal communication platforms as a new communication platform but mainly concentrates on the risks of using it especially in the work environment where efficiency and safety are prioritize. The study focuses on the work related employees' emotions, acceptance and attitudes, and aims to explore employees' understanding about the risks of using social media internal communication platforms on such attitudes. It has to be clarified that in this current study, the term "risks" is used in accordance to (Khan, Swar, & Lee, 2014) proposition regarding the internal social media risks which are exclusive and limited within an organization. Hence, this study contributes to enhanced understanding of social media communication risk inside Celcom.

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THE CONCEPT OF UNIVERSAL HUMANITY OF PANCASILA BASED ON AL-QUR'AN

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Abstract: *This is important to do research of the concepts that offered by Pancasila. Look at about global politics today imposes a variety of ways to achieve the goals, which lead to radicalism and terrorism. Interestingly, the stigma is by the western, the proportion is more closely compared with the Islamic movement, since the incident of 9/11. The data collected from 80 articles, journals and books. The data that were analyzed Madhui al-Farmawi's theory. The results of this discuss study that the concept of the universal concept of Pancasila based on Al-Quran carrying on the interconnection and harmonious interaction between humans and Allah (habl maa Allah), humans with themselves (habl maa nafsih), and humans with others (habl maa-nas).*

Keywords: *The Universal of Humanity, Pancasila, Al-Quran*

Introduction

Conscious or not, nowadays the world's political conditions after the incident of 9/11 bring up a suspicion towards the humanitarian movement of Islam by the Western world. The problems of humanitarian principles in Islam is often to compare with religious missions and the symptoms of Islamic radicalism. So, that humanitarian activities by Islamic institutions still get a bad image from the non-Islamic world.

The mutual suspicion between the Islamic world and the Western is indeed unavoidable even when we discuss the management of the humanitarian movement. As understood, the concept of modern humanity has been formulated through a very long process in Western countries. When referring to the history of the development of the international humanitarian movement in the Western world, the concept formulations are more "secular", as formulation in the Geneva Conventions on the Protection of Victims of Conflict which tend to separate the primordial characteristics of modern humanitarian practices. That phenomenon which for a dozen years has become a debate among humanitarian activists. That is, not all circles agree with the formulation of humanitarian ideologies that break away from identity or religious symbols. Because, precisely religious ethics has become its own inspiration for adherents to be more active in humanitarian activities, such as providing assistance to disaster victims, both at the disaster site and at the location of the conflict.[7]

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[7]Hilman Latief & Zezen Zaenal Mutaqin, *Islam dan Urusan Kemanusiaan: Konflik, Perdamaian, dan Filantropi*, (Jakarta: PT. Serambi Ilmu Semesta, 2015), 25.

Clearly, the Western "liberal" and "secular" approach to humanitarian issues is not entirely acceptable to Muslim society. Moreover, Western domination in global politics has exacerbated the relationship between the Islamic world and the West, and seems to justify the occurrence of clashes between these two great civilizations. In the complexity of the relationship between Islam and the West this is the meaning of humanitarianism is often debated. Humanization means humanizing humans, eliminating "material", dependence, violence and hatred from humans. Humanization is in accordance with the spirit of Western liberalism. It just needs to be added immediately, if Western civilization is born and rests on anthropocentric humanism, the concept of Islamic humanism is rooted in theocentric humanism. Therefore, humanization cannot be fully understood without understanding the concept of transcendence that become the basis.

Western humanism was born from a revolt against dogmatic Church authority in the Middle Ages. An anthropocentric view assumes that life is not God-centered but in humans. The ethos is the spirit of respecting the values built by man himself. The anthropocentric civilization makes humans the benchmarks of truth and falsehood, to use humans as a criterion of beauty and to give importance to parts of life that promise human power and pleasure. Antropocentrism considers man as the center of the world, and therefore feels enough with himself. An anthropocentric man feels to be a ruler for himself. Not only that, he also went further, he want to be a ruler for others. The universe then became the target of powerful lust which became increasingly uncontrollable.[8]

With the ratios as a weapon, anthropocentric humans begin the history of power and exploitation of nature without limits. Modernism with the banner of rationalism has been proved to cause natural damage unspeakable to nature and humans. Science is war whose methods and tactics of war have been written very intelligently by Descartes through his motto "Cogito Ergo Sum". Through Descartes' warfare, modern civilization created war machines against nature in the form of sophisticated technology to conquer and exploit infinite nature, as well as machines of war against humans in the form of sophisticated supermodern weapons, bombs, and even weapons of mass destruction. So, instead of anthropocentric humanism it succeeded in carrying out the process of humanization, what actually happened was a process of dehumanization.

Islam then proposes theocentric humanism instead of anthropocentric humanism to revive human dignity. With this concept, humans must focus on God, but the goal is for the benefit of humans (humanity) themselves. The development of human civilization is no longer measured by rationality but transcendence. Humanization is needed because the community is in a three acute conditions named dehumanization (technological activation, economics, culture and state), aggressiveness (collective aggressiveness and crime) and loneliness (privatization, individuation).

At present, humanitarian discourse and practice are not only formed and formulated by the international community which are active in disaster relief activities, but also by new players who have different political and religious backgrounds and tendencies. Among Muslims themselves, the presence of Islamic humanitarian organizations is very important in the formation of ideas and principles of "universal humanity" in the future.

Why Islam is important? Today, Islam is the second largest religion in the world after Christianity and more than one billion Muslims with diverse cultures and traditions, living in various parts of the world. However, until now, some little effort has been made to develop humanitarian principles of Islam or more specifically formulate "Islamic humanitarian law"

[8]Kuntowijoyo, *Paradigma Islam: Interpretasi untuk Aksi*, (Bandung: Mizan, 1994), 264-271.

which can serve as a general guide for Muslims throughout the world in carrying out agendas and humanitarian activities, especially in conflict locations.

Discourse on the Transformation of Social Humanity

Debates about the methodology and approaches of the social sciences are constantly evolving. At first the social sciences approach was dominated by positivistic approaches, which were based more on pure science. The positivistic approach as we know it was introduced by Modern sociologist, August Comte. However, when many problems arise in the human community (human community) that cannot be understood with positivistic rules or pure science and sich. So people then wondered whether the approach to solving natural and social phenomena must continue over time. It was thereafter, experts in the social field then formulated a relatively new approach, namely the hermeneutic approach that was closer to the approach of reality that occurred in society. This approach was popularized by sociologists-sociologists Emile Durkheim, Max Weber, Hegel and Edmund Husserl.[9]

Meanwhile, after the hermeneutic approach, a critical approach was developed, which became known in the tradition of social sciences with a critical sociology approach which was more likely to see social phenomena in a multi-interpretive, deconstructive way because social phenomena in society were not a single phenomenon and could be understood monodisciplinary. The initiators and at the same time the main experts in the field of social science or critical sociology include, Max Horkheimer, Walter Benjamin, Herbert Marcuse, Jurgen Habermas, and Theodore Adorno, who were the founders of the Frankfurt school. This school is known for the school they developed, the Frankfurt School in.[10]

While in the Islamic world there were also several figures, both with Western and Middle Eastern educational backgrounds, including, M. Arkoun, Hassan Hanafi, Fazlur Rahman, besides that, also in Indonesia a number of figures emerged such as Nurcholish Madjid, Buya Syafi'i , and Kuntowijoyo, and many others. Those who try to talk about Islam and social change, according to them, because Islam always attracts attention, because of the fact that there is a close relationship between the two, both in Islamic history in general and the development of Indonesian Islam. Islam is not only a rigid formal order of worship against the social-community reality, Islam as a system of values that is quite comprehensive is certainly very sensitive to the actual reality as a form of actualization to-Rahmatan lil amin alaminnya. Therefore, for human society in general and those who already have trust in God. Also besides that, Islam in its history appears as an ahistory and asociology.

In the historical reality, the struggle to obtain and maintain human dignity is a dominant feature of the life experience of humans as social beings. In radical historicalization, and constantly in the process of change and transformation, individuals themselves are composed of many identities, and the diversity of these individual identities is constructed in different contexts. In the process of transformation and construction, Islamic discursive practices play a decisive role.[11]

See the above phenomenon, the question is: why is the magnitude of the struggle that continues to happen? And for Muslims, especially in Indonesia, how exactly the concept of humanity has to offer?

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[9]Zuly Qodir, "Pendekatan Integralistik: Sosiologi Untuk Kajian Islam dan Sosial", *Jurnal Sosiologi Reflektif*, Volume 8, No. 1, Oktober (2013), 26.

[10]Zuly Qodir, "Pendekatan Integralistik: Sosiologi Untuk Kajian Islam dan Sosial", *Jurnal Sosiologi Reflektif*, Volume 8, No. 1, Oktober (2013), 26-27. Lihat juga dalam Andy Dermawan, "Dialektika Teori Kritis Mazhab Frankfurt dan Sosiologi Pengetahuan", *Sosiologi Reflektif*, Volume 8, No. 1, Oktober (2013), 251.

[11]Nurcholish Madjid, *Islam Doktrin dan Peradaban* (Paramadina: Jakarta, 2008), 116.

Humanity of Pancasila Based on Al-Quran

It must be admitted that the humanitarian character of the Indonesian people is rooted through the ideology of the Pancasila. Save the author, the values contained in it are very relevant to the context of Indonesianness and Islam. Therefore this study seeks to formulate and harmonize these values with the verses of the Koran. Where, in this case the author seeks to establish this understanding through an in-depth analysis of al-Azhar's interpretation of Buya Hamka.

As for this fair and civilized humanitarian principle, Hamka explained that we must learn about our responsibility towards humans in the view of Islam. Because humans are the subject and core in the second precept. In this case Hamka associates Q.S. al-Baqarah [2]: 30. Allah ta'ala He said:

”*And [mention, O Muhammad], when your Lord said to the angels, "Indeed, I will make upon the earth a successive authority." They said, "Will You place upon it one who causes corruption therein and sheds blood, while we declare Your praise and sanctify You?" Allah said, "Indeed, I know that which you do not know*." (Q.S. al-Baqarah [2]:30).

Hamka in this context interprets, "That God revealed His intention to His angels that He wanted to appoint His caliph Adam as the first human to be made caliph. The Caliph is the person who is entrusted with the responsibility to continue the will of those who caliph him. The angel expressed his consideration, according to the curve of the calculation, that the caliph would be appointed by Allah might bring damage to the earth and shed blood because he happened from flesh and blood, which became a nest of life. While angels don't do that. They are created from nur (light) that does not grow and they are able to say the prayer to praise Allah and purify Him. However, Allah answers that He knows more about what they do not know. That is, what is seen by angels is only damage and shedding of blood. That indeed, but behind the damage and shedding of blood later humans will find their own way of life. From there it will open the secrets of the earth and nature that God gave them to think about. Indeed, thousands of years have lived in the world, indeed blood has been spilled and indeed damage has occurred repeatedly. However, angels cannot deny the progress of life and humanity and prove the existence of high power in nature. Humans are increasingly advancing and some names have been shown to Adam. Hidden secrets have been dismantled by the human mind. "Kuntu Kanzan Makhfiyah" is a hidden treasury. So humans are a day, a year, a hundred thousand years, who dismantle this treasury ".[12]

This interpretation confirms that based on Adam's events and the responsibility that was borne by him, there appeared religious unity, the unity of humanity under the unity of God. Explained again in the word of God that humans are one people. And God said:

“*Mankind was one, then Allah sent prophets bringing good news and warnings, and He sent down with them the Book with truth” (Q.S. al-Baqarah* [2]: 213).

In Q.S. al-Baqarah [2]: 213 This is Hamka explaining, That the base of this verse is one of the foundations of sociology that is instilled by Islam, to be stretched long by a mind that is intelligent and willing to investigate. Where the whole human being is essentially one

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[12]Hamka, *Keadilan Sosial dalam Islam* (Jakarta: Gema Insani, 2015), 18.

people. That is, even though the color of the skin is different, different languages are used, dwell in various worlds and islands, but in their humanity they are one.[13]

Indeed at the end of verse Q.S. al-Baqarah [2]: 213 it also explained the occurrence of disputes and disputes is after the book came because of mere neglect. However, God gives His guidance to those who believe so that they are free from conflict because they want the truth. So, it is very heavy and very human burden when he is blessed to live in this world. They are all seen as one and the same bear responsibility, want to perfect God's will on earth. They are all God's caliphs on earth. The human burden of being a khalifatullah is also strengthened in another verse, al-An-:am: 165.[14]

Hamka added, that in Faatir surah verse 39, surah al-A'raaf verses 68 and 73, in surah an-Naml verse 62, and in surah Yunus verse 14, it can be proved to be related and strong-strengthen among the verses that humans all of them are the caliphs of Allah. Therefore, wanting to bear that responsibility, God sent apostles and prophets with several books. Islam teaches that the content of the purpose of the coming of the prophets is one, namely guiding humanity so that he can pay his heavy and noble obligations. The secret of the arrival of the prophets and apostles is one and Muhammad is the end of the apostles to fulfill the dead that was abandoned by the apostles and prophets first. Because it was raised by humanity with a direct relationship to al-Khaliq. There is no one who can take a special place to demean other humans. Only a joint effort to make yourself closer to God. With the teachings of Islam refuted the basis of the old government of humans in establishing the state and society, namely looking at the king, grandmother, or dukun as God. Therefore, Islam recommends that people try to always take the fragments of the nature of God "Ittasifu bi divine nature". Be characteristic of the nature of Allah, not ordain a human, purify it and others are willing to be slaves and obey what they regulate, and he should not be blamed and be seen as innocent. In this case, the Prophet also affirmed:

لا فصل لعربيّ على أعجميّ ولا لأبيض على أسود إلاّ بالتقوى

"There is no excess of the Arab nation of the Ajam (non Arabs) and there is no excess of white people over black people, but because of their taqwa (Muslim History)".

خير الناس من أنفعهم للناس

"*As good as possible, humans are the ones who benefit the most from fellow humans*" (Jabir's History).

As for those who are religious, it says: "*There is no compulsion in religion*".[15]

Hold on to the rope of all God, do not divide. Even though they are of different religions, have different beliefs, have different parties, but the people who believe in the One and Only God, do not differ in their call to what Bung Karno always calls out, "let's unite". Let's unite in trusting God.[16] As Hamka's statement regarding Q.S. Ali-Imran [3]: 64.[17]

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[13]Hamka, *Tafsir Al-Azhar Juz II*, 218.

[14]Artinya: "*Dan dialah yang menjadikan kamu sebagai khalifah-khalifah di bumi dan Dia mengangkat (derajat) sebagian kamu di atas yang lain, untuk mengujimu atas (karunia) yang diberikan-Nya kepadamu. Sesungguhnya Tuhanmu sangat cepat memberi hukuman dan sungguh, Dia Maha pengampun, Maha penyayang*".

[15] Q.S. al-Baqarah: 256.

[16]Hamka, Nasir, Muzakkir, Anshary, Singodimedji, *Debat Dasar Negara Islam dan Pancasila Konstituante 1957*: *Urat Tungang Pancasila*, 152.

From the explanation above, Hamka concludes, "Isn't it here that the dictator's spirit is strongly resisted, the spirit of deifying the leader, and only one purpose, namely the One Godhead? Seeing the humanity that arises from the One Precepts of Godhead, lies with his belief in the One Godhead, if he is not a theory of humanity which honesty can guarantee, as long as it is not based on the One.[18]

"Then please the second Pancasila is very appropriate for us to explore its meaning: "Just and civilized humanity" In the sense that we respect others as human beings by means of humanizing our humanity by being just and civilized. This is the ethical foundation of association that has been outlined in the second principle of the Pancasila. I am human, and you are human, let us be just and civilized. Combine three key words (humanity, just and civilized), because this is the noble value of our nation and in accordance with all the teachings of our religions in Indonesia.[19]

Conclusion

Based on the analysis of research results using qualitative research methods and library research approaches (library research), it can be concluded as follows:

1) It becomes clear that one of the urgencies of why Muslims today need a formulation of Islamic social theory is that Muslims and even humans in general are able to actualize their faith in objective reality, so that it can be a manifestation of pious deeds effectively in conditions and social realities humanitarian objective.
2) With the research library approach to the related literature, this study concludes that the Koranic concept of universal humanity based on the Qur'an carries the theocentric humanist theory. This is based on the Koran's description of the interconnection and harmonious interaction between humans and Allah (*habl ma'a Allah*), human beings with themselves (*habl ma'a nafsih*) human beings and the others (*habl ma ' al-nas*).

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[17] "*O People of the Scripture, come to a word that is equitable between us and you - that we will not worship except Allah and not associate anything with Him and not take one another as lords instead of Allah ." But if they turn away, then say, "Bear witness that we are Muslims [submitting to Him]"*.

[18]Hamka, Nasir, Muzakkir, Anshary, Singodimedji, *Debat Dasar Negara Islam dan Pancasila Konstituante 1957*: *Urat Tungang Pancasila*, 153.

[19]Hamka, Nasir, Muzakkir, Anshary, Singodimedji, *Debat Dasar Negara Islam dan Pancasila Konstituante 1957*: *Urat Tungang Pancasila*, 153.

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DETERMINANTS OF SUSTAINABLE PRIVATE HOSPITALS

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Background

Hospitals play a major role in society and their long-term sustainability play a major role in terms of effective patient care delivery and safe public health. Healthy and sustainable hospitals are health care organizations (HCOs) that are categorized in terms of good governance, sound financial management, and quality clinical management and responsive to regulatory and public health management. Their long-term viability and sustainability are significant to the health regulators, hospital administrators, managers, patients, and families of patients, health professionals, investors, suppliers and the community at large. Weak and poorly managed hospitals are those HCOs which are limping along due to bad management (Perry, Mobley and Brubaker, 2017), unsound financial management practices, clinical management problems like poor patient safety standards due to lack of proper facilities or staffing problems (Aiken, Clarke, Sloane, Sochalski and Silber, 2002), and not sustainable in the long term in terms of delivery quality health care and may eventually close down due to bankruptcy, be sold, or ordered to be closed down by health care regulators (Hodgson, Roback, Hartman, Kelly and Li, 2015). The Philippines had seen its share of hospitals closing or almost closing due to bankruptcy, mismanagement or other aggravating factors. Bengzon (1988) cited low profitability of Philippine hospitals and high operating costs to patient revenue ratio.

The main objective of the study is to weave together various independent variables of hospital governance, clinical care management and regulatory compliance to identify the determining factors for their long-term sustainability.

This study aimed to fill that gap by determining the different statistically significant factors in developing sustainable and performing private hospitals using independent variables data from the Philippines covering governance, clinical care management and regulatory compliance. For this study, 11 selected large Philippine tertiary general hospitals were utilized. It aimed to answer the following research objective. What are the statistically significant factors for determining the sustainability of private hospitals in terms of governance, financial, operational, quality, clinical patient care and safety, and regulatory compliance? To be able to answer the research gap and objective, a descriptive research design was derived using structured survey questionnaires to measure the independent variables on three hospital management areas and quantify the survey results using weighted mean and then testing the significance of the results using two statistical tests.

The theoretical implication of the study is that the different factors needed for sustainable private hospitals can be statistically determined to be significant. The practical implication of the study is that hospital administrators and managers of private hospitals can embed the sustainable factors into their vision and mission statements, build short and long-term strategies around the factors, implement them and review the results periodically and adjust as needed.

Privately owned hospitals can be classified as for profit or non-profit. Philippine hospitals are classified into three levels of general hospitals and specialty hospitals according to the medical services rendered. As of 2017, there were a total of 1,913 licensed hospitals in the Philippines and around 60% of the Philippine health system is from the private sectors who are actively engaged in it (PhilHealth, 2018).

Health expenditures in the Philippines come from different sources of funding. They come mainly from four sources of financing namely (a) national and local governments; (b) insurance (government and private); (c) user fees/out of pocket; (d) donors (DOH, 2011). Part of the funding for health care for patients of both government and private hospitals comes from the National Health Insurance Program through membership of patients with the Philippine Health Corporation (Philhealth).

Literature Review

There is no existing comprehensive sustainable theory of health care organization management but there are several theories that shape the goal of determining the different factors of hospital sustainability. A theoretical framework covering three theories for this study is discussed namely stakeholder theory, attribution theory and evidence-based management theory.

Stakeholder theory forms the foundation of what good governance is especially for HCOs. Failed hospitals severely impact all healthcare stakeholders. In a document aimed at government policy makers, the World Health Organization (WHO, 2006) posited that reducing health care inequalities is one of the primary health goals of any health system to improve health standards, reduce morbidity and mortality rates globally.

Attribution Theory provides the framework for addressing the causal effects of success or failure in health care management by attributing the causes of actions to its root causes (Palmieri and Peterson, 2009). Alfansi and Atmaja (2009) used attribution theory in studying the service failures of hospitals in Indonesia caused by human and service failures.

On evidence-based theory, Sackett and Rosenberg (1995) argued for the need of evidence-based medicine since doctors need to update their clinical knowledge and skills either directly through using randomized controlled trials (RCTs) or through second hand information through journals or continuing medical education (CME) to update them rather than rely on their practice or asking their colleagues.

The rest of the introduction covers hospital sustainability, governance, clinical care management and regulatory compliance that determine sustainable factors for private hospitals. The independent variables are weaved together as part of an overall discussion of sustainable health care organizations and not as separate parts.

On hospital sustainability, Mihut, Duse and Neamtu (2013) cited sustainable development management must begin with the understanding that health care is a business that requires several factors to make it work like effective target marketing its services, adjusting effectively to external constraints and opportunities, efficient operational performance, management by objective, effective building capacity of its human resources, quality health care and assessing benchmarked performance.

On hospital governance, organization design, culture, leadership, technology and work-related incentives directly impact the quality of the delivery of health care (Glickman, Bagett, Krubert, Peterson and Schulman, 2007). Bengzon (1988) noted that Philippine private hospitals were mostly established as a means for doctors to practice their profession and the profit motive is a secondary consideration. Dovlo (2016) focused on the importance of effective hospital management by having the requisite core competencies, building managerial capacity through proper manager hiring process, training, and performance driven objectives, and strengthening research which will improve the overall health system performance.

Singh (2012) analysed 1,397 U. S. non-profit hospitals' using revenue cycle management to find improving financial performance by increasing the hospitals' gross and net margins, free cash flow, and equity covering the period 2000 to 2007. Choi and Lee (2008) evaluated determinants of hospital profitability for 142 South Korean hospitals and found that ownership type, teaching status, price, cost of services, inventory turnover and debt ratio affect profitability measures. Rauscher (2008) found that 1,132 hospitals in California during the period 2004 to 2006 that collect faster tend to have higher net patient revenue upon discharge, lower contractual allowances and lower write-offs.

On clinical care management, the diverse nature and basis of the performance conceptual frameworks brought out the need for a common performance conceptual framework to improve global health care quality. Donabedian (1988) developed the leading quality healthcare model used three methods namely structure, process and outcomes.

The World Health Organization (WHO) through its World Alliance for Patient Safety. developed a common classification for patient safety for all countries in the world (Mattke, Epstein, and Leatherman, 2006). Piligrimienė and Bučiūnienė (2011) studied differences of the perspective of managers of health care organizations and the medical professionals delivering the medical care to patients. Their findings supported the view that indeed HCO managers view quality health care service delivery differently from medical professionals.

Catacutan (2006) made a study on a 2004 Philippine Department of Health initiative called Quality Assurance Programme certifying primary health care facilities that meets certain quality standards for health delivery. The results of the QA Programme were disappointing where no significant difference was between the improvements of health care delivery through higher quality. Solon, Woo, Quimbo, Shimkhada, Florenino and Peabody (2009) studied operational quality improvement through the implementation of Quality Improvement Demonstration Study (QIDS) in health services delivery in Philippine resource poor areas. Results this time was encouraging, positive and sustainable.

Hesselink, Flink, Olson, Barach, Dudzik-Urbaniak, Orrego et al (2012) studied the perceptions about the service and quality of hospital discharge as perceived by the patient and family members and saw a need for improvement in terms of accommodating patients' convenience and accuracy in their hospital check-out.

On hospital regulatory compliance, El-Jardali, Jamal, Dimassi, Ammar and Tchaghchaghian (2008) highlighted the perception of Lebanese nurses on the impact of hospital accreditation and found that accreditation improves patient quality of care. Botelho (2012) found low compliance on hospital waste management regulations within the European Union. He suggested proper education and training on waste management for them to better comply with regulations.

Reviewing various literatures for health care management showed evidently that there is no existing consolidation of different hospital management areas and of their research findings to determine critical success factors in sustaining private hospitals. As far as the authors had deduced from reviewing existing literature, this is the first time a study was made integrating the determinants of sustainable private hospitals.

To operationalize the study, the conceptual framework for sustainable private hospitals is shown in Figure 1.

Input | **Process** | **Output**

Governance
Financial Statements
Hospital Statistical Reports
Strategic Hospital Vision/Mission/Corporate Planning
Expertise/Experiences of Board, Hospital Administrators, Managers
Qualifications/Experiences of Health Care Professionals, Health Care Employees, Non-Health Care Employees
Human Resources Capacity Building
Health Care Asset Management, Capacities, Resources, Utilization
Hospital Ancillary Services, Finance & Accounting, Facilities Management, Housekeeping, Information System, Quality Processes, Quality Management Risk Management & Waste Management Capacities, Capabilities, Resources & Utilization
Accreditation
Regulatory frameworks

Clinical Care
Hospital Statistical Reports
Qualifications/Experiences of Health Care Professionals, Health Care Employees
Patient Safety & Patient Care rendered
Patient Services rendered
Ancillary Services rendered
Health Care Human Resources Capacity Building
Health Care Professionals Work-Hours assessment
Health Care Asset Management, Capacities, Resources, Utilization
Health Care Information System assessment
Health Care Quality Process assessment
Health Care Quality Management assessment
Patient Complaints & Patient Satisfaction assessment
Philippine Health Corporation Standards & Framework
Department of Health Standards & Framework
Domestic Health Care Societies Standards & Framework
International Health Care Standards & Frameworks
World Health Organization Standards & Frameworks
Regulatory frameworks

Regulatory
Republic Acts & Presidential Decrees
Local Government Unit Regulations
Department of Health Manuals
Department of Health Administrative Orders
Philippine Health Insurance Corporation Circulars
World Health Organization & Other International Standards Guidelines

Structured Survey
Questionnaires
Friedman Test
Factor Analysis

Sustainability and Critical Success Factors
Sustainable and effective Board Governance
Sustainable and effective Management Governance
Sustainable accreditation process
Sustainable and efficient ancillary services
Sustainable financial viability
Sustainable and ethical accounting processes
Sustainable and effective corporate planning
Sustainable and effective human resources management & capacity building
Sustainable and quality clinical services
Sustainable and quality clinical care & patient safety
Sustainable, efficient and green facilities management
Sustainable, efficient and patient oriented information communications technology
Sustainable and efficient housekeeping Services
Sustainable quality processes
Sustainable & effective quality Management
Sustainable and effective risk Management
Sustainable and efficient waste Management
Sustainable compliance with regulations

Figure 1. Conceptual Framework

Methods

Sampling Procedures

The sampling frame was from the member list of the Private Hospital Association of the Philippines composed of 1,091 members. From that list, there were 397 secondary and tertiary private hospital members as of 2016. Forty-four private hospitals were requested to take part in the survey. Only eight hospitals from four large private multihospital groups and three large independent private hospitals agreed to be surveyed. Purposive sampling was used in choosing selected large secondary and tertiary Philippine private general hospitals located in Region 3, Region 7 and National Capital Region in the Philippines conducted through structured survey questionnaires from 2016 to 2018. There were 187 eligible respondents from the private hospitals for the questionnaires derived from 11 selected private hospitals multiplied by 17 factors per hospital. There were 163 respondents that completed the questionnaires giving a response rate of 87.17%. Prior approval with the institutional review boards of most of the hospitals were required and granted. Confidentiality agreements about the identity of the hospitals were confirmed with all the hospitals.

Sample Size, Power, and Precision

The survey respondents' sample size was derived using the representative item method. The number of respondent department heads per hospital including senior officers and board members to be surveyed equals the number of structured survey questionnaires per department which is 17. The total number of respondents equal 1,091 private hospital members multiplied by 17 department head respondents representing the 17 factors per hospital totals 18,547 respondent population. On a 95% confidence level, the sample size derived was 22.20 or around 23 respondents. Power of sample size is 80% and precision is set at ±0.05.

Measures

This study used 6-point Likert scale structured survey questionnaires for the 17 factors. The questionnaires were developed over a one-year period by the authors with the assistance of guidelines from the Department of Health, Philippine Health Corporation and various Philippine and international sources including conducting an extensive review of healthcare literature to find the appropriate variables related to their construction which were then reviewed by healthcare professionals with revisions made accordingly. A pilot study of 15 health and allied professionals was conducted with reliability coefficients greater than 0.7 that indicated the data were internally consistent. The primary outcome of the survey was the weighted mean scores of each factor for all the hospitals using inputs from independent variables covering the three hospital management areas which were then subjected to factor analysis and Friedman test to statistically test the significance of the 17 factors.

Sustainable Factor Index $= \dfrac{\sum_{k=0}^{n} \textbf{weighted scaled question scores per factor}}{n}$ (1)

n = number of Likert scaled questions per factor

The secondary outcome of the survey was the weighted mean score of all the 17 factors per hospital. Data collection was self-administered directly with the 11 large Philippine private hospitals with telephone and personal follow-ups.

Hospital Factor Index $= \dfrac{\sum_{k=0}^{n} \textbf{weighted factor means}}{n}$ (2)

n = number of sustainable factors

Each questionnaire was divided into two parts. The first part covered demographics of the respondents, the second part covered specialized detailed aspects of each factor. For hospital governance, there are six dependent variables namely sustainable board governance, sustainable management governance, sustainable finance and accounting, sustainable human resource management, sustainable facilities management, sustainable corporate planning. For clinical care management, there are 11 dependent variables namely sustainable accreditation, sustainable ancillary and support services, sustainable clinical services, sustainable clinical care and patient safety, sustainable hospital information system, sustainable housekeeping, sustainable quality improvement tools, sustainable quality management, sustainable quality patient safety, sustainable risk management and sustainable waste management. For health care regulatory management, the structured questions were integrated into the 17 dependent variable questionnaires. The coverage of the questionnaires is shown in Table 1.

Table 1. Coverage of the 17 Structured Survey Questionnaires

Factor	Part 2
Accreditation	Domestic Accreditation Bodies, Standards, International Accreditation Bodies, Hospital Awards, Impact of Accreditation on Hospital
Ancillary and Support Services	Standards, Accreditation, Ancillary and Support Services, Services, Diagnostics/Therapeutic Facility, Radiologic Facility, Hospital Nutrition and Dietetic Service, Pharmacy Service, Rehabilitation Service, Specialized Out-Patient Facility
Clinical Services	Standards, Governance, Clinical Services, Nursing Services, Planning, Outpatient and Emergency Department and Special Hospital Units, Pay Ward, Charity Ward
Clinical Care and Patient Care	Hospital Organization, Layout of Patient Flow, Clinical Pathway, Standard Safety Protocols and of Patient Care, Patient Patient Safety Interaction or Contact, Work Area/Unit Patient Safety Grade, Hospital Management Support for Patient Safety, Patient Safety Indicators, Patient Safety Culture Dimensions, Hospital Handoff and Transitions, Organizational Learning – Continuous Improvement, Hospital Nonpunitive Response to Staff Error, Overall Perceptions of Safety, Hospital Patient Care Staffing, Reporting of Patient Safety Events, Frequency of Event Reporting, Staff Communication Openness and Teamwork on Patient Safety, Role of Hospital Supervisors/Managers on Patient Safety, Hospital Admissions for In-patients, Patient Satisfaction Survey, Patient Safety Survey. Patient Safety Climate Survey, Patient Complaint
Corporate Planning	Hospital Annual Operation Plan, Hospital Long Term Strategic Planning, Hospital Capital Budgeting Planning, Hospital Annual Target Business Plan
Facilities Management	Facilities Layout Plan, Facility Security, Medical Standards, Facilities Management Department, Arts Facility/Buildings, Accounting, Billing and Cashier Department, Water Management, Energy Management, Patient Oxygen Supply, Specialized Hospital Equipment and Supplies, Equipment Maintenance Agreements, Information Technology Infrastructure,
Finance and Accounting Management	Annual Financial Planning, Hospital Budgeting Process, Hospital Capital Budgeting Planning, Short Term Working Capital Management, Hospital Accounts Receivables Management, Hospital Collections Management, Hospital Liquidity Risk Management, Hospital Trade Payables Management, Hospital Trade Credit Management, Hospital Counterparty Credit Risk Management, Hospital Interest Risk Management, Hospital Hedging Management, Hospital Inventory Management, Long Term Financing, Long Term Financial Planning
Governance - Board	Hospital Mission and Vision, Board Leadership Commitment on Health Care Delivery, Board Leadership Commitment on Business and Finance, Board Leadership Commitment to Human Resources, Board Leadership Commitment to Strategic Orientation, Board Leadership Commitment to Achievement Orientation, Board Leadership Commitment to Change Leadership, Board Leadership Commitment to Corporate Social Responsibility
Governance -Management	Clinical Quality Management, Leadership Training, Critical Skills for Health Care Leadership, Talent Management, Target Management, Performance Tracking, Performance Dialogue, Consequence Management
Hospital Information System	Standards, Department of Health Unified Health Management Information System, Hospital Eligibility Web Service (CEW or eClaims), Hospital Z Benefit Information and Tracking System, (ZBITS), Hospital Hardware and Software Management, Hospital Electronic Health Record (HER) System/Patient Information Access Management, Hospital Information System Modules, Telemedicine, Hospital Information System (HIS) Functions, Hospital Information System (HIS) Password Management, Internet Service, Hospital Information System (HIS) Security Management, Hospital Software Compliance, Hospital Information System (HIS) Risk Management, Hospital Information System (HIS) Training Management, Hospital Information System (HIS) Budget Planning, Hospital Healthcare Information Management System (HIMS), Hospital MIS System and Management, Hospital Information System (HIS) Target Planning
Housekeeping	Standards, Organization, Housekeeping Manual, Housekeeping Department Budget, Housekeeping Human Resources, Housekeeping Facilities, Housekeeping Equipment, Sustainable Cleaning Practices, Material Safety Data Sheet, Housekeeping Recycling Operations, Infection Control,

Human Resource Standards, Performance Rating Instrument, Human Resource Planning, Capacity Building, Job Descriptions,
Management Job Accountability, Licensures of Hospital Health Professionals, Trainings, Continuing Education, Employee Performance, External Services
Quality Improvement Tools Hospital Quality Improvement Tools, Hospital Quality Circles and Quality Teams, Quality Improvement Activities
Quality Criteria Standards, Baldridge Health Care Criteria for Performance Excellence/ Philippine Quality Award
Management for Performance Excellence, Governance, Total Quality Management, TQM Coordinator, Six Sigma Program, Quality Audit, Quality Survey, Quality Improvements, Awards, Design of Clinical and Managerial Process for Quality Improvement and Patient Safety, Data Collection for Quality Management, Analysis of Measurement Data, Improvement in Quality and Patient Safety, Quality Information Systems
Quality Patient Governance, Patient Rights and Organizational Ethics, Patient Care Standards, Patient Entry to the Hospital,
Safety Hospital Assessment of Patients, Patient Charts, Patient Care Planning by the Hospital, Implementation of Health Care by the Hospital, Hospital Evaluation of Patient Care, Patient Discharge from the Hospital
Risk Hospital Risk Management Committee, Hospital Risk Management Group. Hospital Risk
Management Management Plan, Hospital Risk Management Manual, Hospital Risk Assessment Process, Hospital Quantification of Risk, Hospital Risk Management Contingency Plan, Hospital Medical Malpractice Insurance, Hospital Asset Insurance, Risk Management Trainings, Hospital Structural and Non-Structural Indicators in Emergencies and Disasters, Hospital Function Indicators in Emergencies and Disasters, Drills, Contingency Planning, Hospital Business Continuity
Waste Standards, Environmental and Regulatory Compliance, Hospital Healthcare Waste Management Committee,
Management Hospital Health Care Waste Management Plan, Hospital Health Care Waste Management Manual, Hospital Recycling Waste Management, Hospital Health Care Waste Management Training, Hospital Health Care Waste Management Process, Hospital Health Care Waste Management Personnel Safety Program, Hospital Management of Hazardous Waste, Hospital Health Care Waste Management Data Management, Hospital Health Care Waste Management Staff Training, Hospital Health Care Waste Management Environment Friendly Practices, Hospital Health Care Waste Management Collection Management, Hospital Onsite Health Care Waste Treatment Management, Hospital Health Care Waste Management Financing

Results

Statistics and Data Analysis

To achieve the objective of determining the statistically significant factors for the sustainability of private hospitals, a structured survey questionnaire covering a comprehensive 17 factors was conducted on 11 selected large Philippine private hospitals, with inputs from the independent variables from three hospital management areas with the survey scores computed and two statistical tests conducted for their significance. The Cronbach's reliability coefficient for the structured survey questionnaires under study showed high internal consistency.

From the survey questionnaires conducted showed that the mean of each factor of all the hospitals who participated in the survey are above 3.0 as shown in Table 2. This is indicative that the group followed good governance in managing and running their hospitals, practiced superior healthcare delivery and patient safety to the community and were compliant with national and international regulatory standards for hospitals.

Table 2. Factor Alpha Reliability Coefficient and Likert Scale Factor Index

Factor	Alpha Coefficient	Factor Index
Sustainable Accreditation	0.93	5.270
Sustainable Ancillary and Support Services	0.94	5.063
Sustainable Clinical Services	0.91	5.201
Sustainable Clinical Care and Patient Safety	0.95	4.529
Sustainable Corporate Planning	0.98	4.769
Sustainable Facilities Management	0.95	5.235
Sustainable Finance and Accounting	0.93	4.270
Sustainable Governance – Board	0.96	5.570
Sustainable Governance - Management	0.97	4.273
Sustainable Hospital Information System	0.97	4.291
Sustainable Housekeeping	0.89	5.525
Sustainable Human Resources Management	0.84	4.874
Sustainable Quality Improvement Tools	0.98	5.173
Sustainable Quality Management	0.94	4.962
Sustainable Quality Patient Safety	0.97	5.480
Sustainable Risk Management	0.85	5.428
Sustainable Waste Management	0.90	5.546
Weighted Mean	0.93	5.027

Using the factor mean of each of the different factors, factor analysis was used with the dimensions of the 17 factors derived using XLSTAT 2017. The factor pattern for the 17 factors after varimax rotation is shown in Table 3.

Table 3. Dimensions of the 17 Factors

Attributes	Factor 1 Loadings	Factor 2 Loadings	Factor 1 Eigen-value	Factor 2 Eigen-value	Factor 1 Variance Explained	Factor 2 Variance Explained	Factor 1 Reliability (Cronbach α)	Factor 2 Reliability (Cronbach α)
			9.924	2.154	55.437	12.673	0.947	0,855
Sustainable Accreditation	0.690							
Sustainable Ancillary Services		0.540						
Sustainable Clinical Services	0.603							
Sustainable Clinical Patient Care		0.685						
Sustainable Corporate Planning	0.923							
Sustainable Facilities Management	0.661							
Sustainable Finance & Accounting	0.674							
Sustainable Governance – Board	0.759							
Sustainable Governance – Management	0.599							
Sustainable Hospital Information System	0.853							
Sustainable Housekeeping		0.643						
Sustainable Human Resources Management		0.861						
Sustainable Quality Improvement Tools	0.614							
Sustainable Quality Management	0.833							
Sustainable Quality Patient Safety		0.745						
Sustainable Risk Management	0.634							
Sustainable Waste Management	0.719							

Eleven factors load into Factor 1. These factors covered hospital governance and hospital operations with no direct patient contact. Seven factors load into Factor 2. These factors covered hospital areas with patient care directly and indirectly through human resources whose function in selection of health professionals that impact quality of patient care and safety. Regulatory compliance was built in into the survey results so is inclusive in both Factors 1 and 2. Factor loadings for both Factors 1 and 2 total 67.99%. All 17 hospital factors covered in the survey loaded into Factors 1 and 2.

The results of the reliability measure were high for Factor 1 and Factor 2 at α = 0.947 and α = 0.855 respectively validating the questionnaires. Using rotated factor loadings, both factors are interpreted below. Hospital Accreditation (0.690), Hospital Corporate Planning (0.923), Hospital Facilities Management (0.661), Hospital Finance & Accounting (0.674), Hospital Governance by the Board of Directors (0.759), Hospital Governance by Management (0.599), Hospital Information System (0.853), Hospital Quality Improvement Tools (0.614), Hospital Quality Management (0.833), Hospital Risk Management (0.634), and Hospital Waste Management (0.719) have large positive loadings on Factor 1. This factor describes governance of the hospital and how well the hospital is being run. Hospital Ancillary Services (0.540), Hospital Clinical Care (0.685), Hospital Clinical Services (0.603), Hospital Housekeeping (0.643), Hospital Human Resources (0.861) and Hospital Quality Patient Safety (0.745) have large positive loadings on Factor 2. This factor described how well the patients of the hospital were being taken care of. Together the two factors explained 67.99% of data variation.

Friedman test was performed to check the significance of 17 factors that affect the sustainability of the selected private hospitals. The findings of the Friedman test are shown in Table 4.

Table 4. Friedman test results of the 17 factors for 11 selected Philippine private hospitals

Factor	χ^2	Critical value of χ^2	*p* – value	Significance
Sustainable Accreditation	78.00	12.592	0.005	Significant
Sustainable Ancillary & Support Services	55.00	11.070	0.001	Significant
Sustainable Clinical Services	170.70	16.919	0.000	Significant
Sustainable Clinical Care & Patient Safety	171.00	16.919	0.000	Significant
Sustainable Corporate Planning	73.71	12.592	0.205	Not significant
Sustainable Facilities Management	105.00	14.067	0.000	Significant
Sustainable Finance & Accounting	105.00	14.067	0.015	Significant
Sustainable Governance – Board	55.00	11.070	0.001	Significant
Sustainable Governance - Management	171.00	16.919	0.007	Significant
Sustainable Hospital Information System	36.00	9.488	0.047	Significant
Sustainable Housekeeping	171.00	16.919	0.000	Significant
Sustainable Human Resources Management	55.00	11.070	0.006	Significant
Sustainable Quality Improvement Tools	170.70	16.919	0.000	Significant
Sustainable Quality Management	105.00	14.067	0.005	Significant
Sustainable Quality Patient Safety	55.00	11.070	0.001	Significant
Sustainable Risk Management	104.63	14.067	0.004	Significant
Sustainable Waste Management	135.67	15.507	0.000	Significant

A summary of survey results of the 17 factors for the selected 11 Philippine private hospitals are shown in Table 5.

Table 5. Hospital Factor Index of the 17 factors for 11 selected Philippine private hospitals.

Hospital	A	B	C	F	G	H	I	J	K	L	M
Factor Index	5.57	5.13	5.23	3.94	4.48	4.23	5.46	5.65	4.96	5.07	4.99

Discussion

Summary of Findings

In summary, in determining the comprehensive sustainability factors of the selected 11 Philippine private hospitals, the study used 6-point Likert scale structured survey questionnaires from inputs of three management areas to determine the 17 sustainable factors and findings showed high internal consistency. The weighted mean score of each factor for the hospitals scored all above the mean score of 3.0 indicating good governance, superior health care management and regulatory compliance. The results support the theoretical framework of stakeholder theory where good governance enhance stability, viability and growth of hospitals, of attribution theory where effective, transparent processes ensures and protects their operations, and of evidence-based theory where quality patient care and public safety is practiced. Findings from factor analysis showed statistical significance on the 17 factors and 16 factors showed statistical significance from Friedman test. Overall results showed statistical significance of the factors validate the integrated approach of this study in determining sustainability of private hospitals thus critically answering the objective of the study.

Limitations of the Study

Several limitations are cited for this study. First, the study focused only on secondary and tertiary general private hospitals excluding primary, specialized and government hospitals. Second, the study considered 11 selected large Philippine tertiary general private hospitals located in different geographical areas of the Philippines who agreed to be surveyed but other large general hospitals originally included in the survey list were dropped for the following reasons: due to privacy issues, pecuniary consideration, not willing to cooperate or no response. Third, data collected and analysed covered the period 2016 to 2018.

Conclusion

The study found evidence in determining the 17 factors for sustainable private hospitals showing hospital compliance of good governance, quality healthcare management and regulations. Results support the integrated approach of the study covering independent variable inputs from the three hospital management areas namely governance, clinical care management and regulatory compliance. The findings showed that the 17 dependent variable factors in this study are statistically significant as criteria in private hospital sustainability. The results are further supported by the high overall mean score of the 17 factors for the 11 selected large private hospitals meant better hospital performance in terms of governance, financial, operational, quality patient care and safety and regulatory compliance.

This study tried to integrate and determine the sustainability factors of private hospitals by focusing on all areas of the hospital rather than focusing on a specific area independently. The previous approach of looking on independent variable inputs from specific hospital management areas independently but overlooking others like financial stress, regulatory infractions and medical malpractices among others had resulted in many hospitals closing down or going through restructurings. The findings of the study are significant to all the healthcare stakeholders of private hospitals from the regulators, investors. hospital administrators, managers, patients and their families, health professionals, and the community since successful and sustainable hospitals contribute to the well-being of the nation, while failed hospitals dislocate resources with serious and sometimes fatal consequences for the community. The findings suggest private hospitals should strategically adopt long term sustainable goals by adapting the 17 critical sustainable factors in health care management with consistent, robust support from healthcare regulators for their long-term viability and growth.

For future research, it is recommended for researchers to study sustainability factors for government hospitals and compare them to private hospitals with their commonalities and differences to learn and capitalize from their strengths and weaknesses and improve on them.

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FINANCIAL INCLUSION AND DIGITAL FINANCE IN ARAB WORLD: CURRENT STATUS AND FUTURE PRIORITIES

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Abstract*: This study attempts to address three questions: what is the current state of financial inclusion and digital finance in Arab world? What difference can digital technology make for Arab households? And what potential exists for using digital tech to reach financially excluded households in Arab countries? Recently, several studies on financial inclusion and digital technology have appeared worldwide; nevertheless, it seems that little is said about financial inclusion and digital finance in the Arab World. To explore the current state and level of financial inclusion and digital finance, the study applies a selective set of indicators designed by the "Group of Twenty" (G20) to holistically measure financial inclusion categories that are mostly endorsed by digital technologies. Arab world still falls behind other regions in the world with low rates in access to and usage of traditional formal banking services including credit, savings and insurance in addition to SMEs. On the other hand, relative improvements are observed in financial expansions, cashless transactions and digital payments. More importantly, Arab world is found potential to adopt digital technology and enhance financial inclusion. Some Arab countries have started legal and financial initiatives to enter the realm of digital economy. Throughout this study, certain recommendations are proposed to better utilize digital finance for greater financial inclusion in Arab countries.*

Keywords: *Financial Inclusion; Digital Finance; Arab*

Introduction

Arab world covers a huge geographical region with an estimation population of more than 400 million people, according to World Bank (2017), living in 22 countries and showing somehow different economic, social and political conditions.

The contribution of digital finance into financial inclusion has been globally propagandized and endorsed during last few years for its impact on country's economy. Financial inclusion is still in its early stage in the Arab world and seems facing some obstacles and growing slowly but with a potential growth in future. Most Arab citizens are still formally unbanked and digital finance is seen as a powerful tool to improve financial inclusion in Arab countries.

This paper aims to demonstrate the current state of financial inclusion and digital finance in the Arab world, explore benefits of fintech for Arab households and identify any potentialities that exist for using digital technology in Arab countries. Some recommendations are also proposed for policy makers for future enhancements.

Literature Review

Definitions of Financial Inclusion and Digital Finance

Financial inclusion is defined as "a state where individuals, including low-income people, and companies, including the smallest ones, have access to and make use of a full range of formal quality financial services (payments, transfers, savings, credit, and insurance) offered in a responsible and sustainable way by a variety of providers operating in a suitable legal and regulatory environment", Chehade et al (2017).

In a similar way, Ozili(2018) refers to digital finance as " financial services delivered through mobile phones ,personal computers, the internet or cards linked to a reliable digital payment system". Digital financial services (DFS) have been described by Abbasi and Weigand (2017) as "the broad range of financial services accessed and delivered through digital channels, including payments, credit, savings, remittances, insurance and financial information" The purpose of this study is to understand the current level of access and usage of DFS in Arab countries.

Importance of Digital Finance and Financial Inclusion

Grossman and Nelson (2016) emphasize that access to finance is not merely a financial or banking service. It is a question of livelihoods and empowerment especially for developing nations as it comes across with crucial development sectors that are particularly related to gender and rural community developments and economic resilience.

Traditional access to finance is currently unsatisfying in Arab world as Chehade et al (2017) report that 70 % of adults still have no access to formal credit because they are relying on informal financial channels rather than formal financial institutions. This constitutes a great opportunity for the formal financial sector to address the huge unmet rate but may be in new different ways.

There is perhaps a need to understand the reasons that make adults prefer the informal financial services and prevent them from approaching the formal financial channels.

Access to formal financial services is also low for SMEs Sector. AMF (2017) states that only one SME out of five takes a loan from formal financial institutions and it is taken on a short-term basis.

This denotes that access to formal credit is still low in the Arab world for both individuals and enterprises. It is argued that offering appropriate formal financial services is absent in the Arab region and the most excluded are vulnerable such as women, youth and low- income people.

Mayada El-Zoghbi (2016) proposes that that majority of those excluded from formal financial sectors in Arab countries are women and this is due to the laws that discriminate against women in several forms. Some laws in Arab regions still prevent women from opening bank account directly or acquiring assets or get involved in business activities. It seems that to satisfy their business desires and economic aspirations, Arab women resort to the informal sectors.

Chehade et al (2017) postulates that low financial inclusion in Arab countries is mainly resulted from the low outreach of the formal financial institutions whereas Ozili (2018) believes that the differences in income and education across countries affect the level of financial inclusion and thus, people with high income and high education are more likely to benefit from financial inclusion than those of low income or lower education level.

Another reason of the exclusion from formal financial sector is what Ozili(2018)calls "voluntary financial exclusion" where the unbanked people do not wish to deal with banks or they lack awareness of the digital financial benefits or they lack education about how to use digital finance.The point is perhaps that huge parts of the world poor are excluded from formal financial services because "they are simply too expensive to deliver through traditional banking models". So, as digital financial channels are advantageously suggested, Grossman and Nelson (2016).

Benefits of Digital Technology for Developing Countries

Abbasi and Weigand (2017) argue that modern digital revolution added some vital economic and social perspectives to the life of people and those who live in remote areas. The new financing methods through digital devices, such as mobile sets, contributed immensely towards supporting the poor and enhanced the process of financial inclusion,

MIC (2017) points out that most of the financially disadvantaged people are deprived from the benefits of the traditional financial systems because they depend on cash transactions. There are 2 billion adults, the bulk of them live in developing countries, without accounts at financial institutions, therefore excluded from the formal economy. Similarly, Grossman and Nelson (2016) affirm that most people in developing countries are "unbanked" (without bank account) or "under-banked" (with account but depend mainly on informal services) and the gap seems to be filled through digital finance.

Financial inclusion activists maintain that cashless payments methods are very efficient particularly for the poor as they enable them to utilize cheap and easy facilitates through regulated channels which could consequently lead to optimal use of account transactions, GPSS (2016).

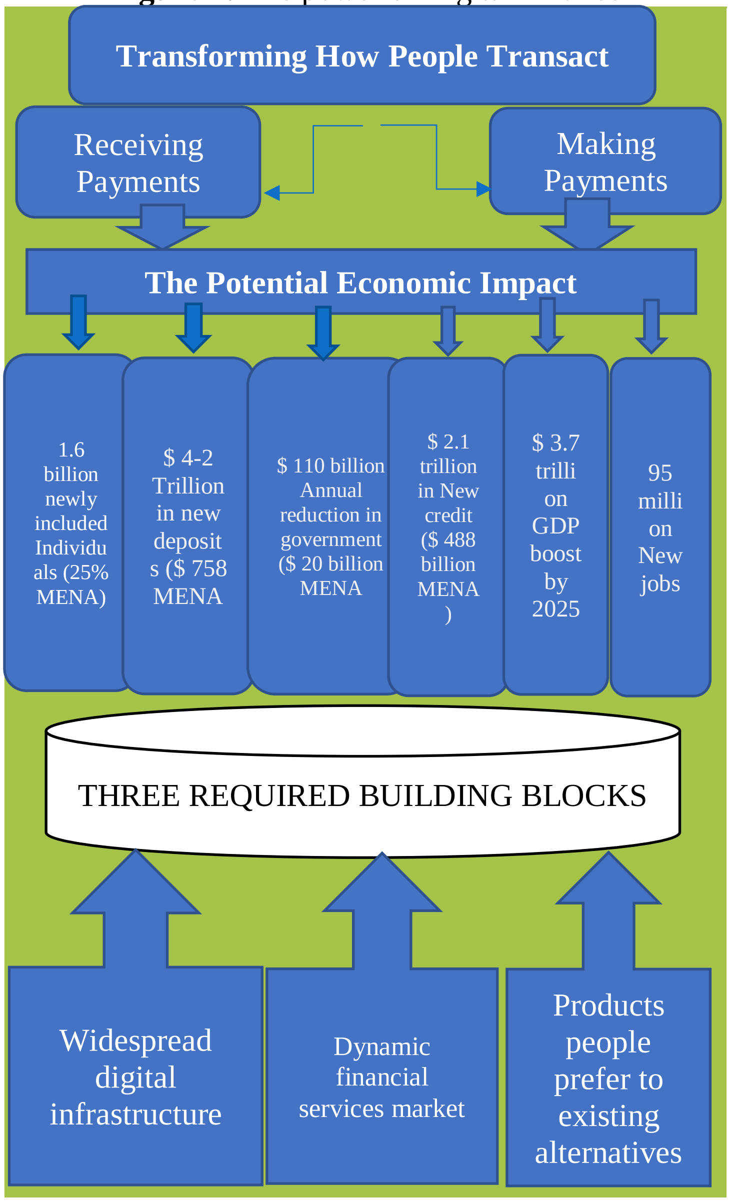
In other words, digital finance has contributed significantly to the progress and growth of financial inclusion as it could reach a great size of the targeted population. WDR (2016) explains that digital payments systems offer substantial privileges for huge unbanked nations across the world. MIC (2017) reports that 500 million people have benefited from digital technology and accessed banking and financial tools during the last five years, however, billions of people are still lacking access worldwide. MIC (2017) considers digital money as more advantageous than cash since it can go more places more quickly and more securely and at a lower cost especially for the poor and those who leave their homes. Digital money transfers are thought to be more effective, safe and convenient to be used in humanitarian responses as well.

In this respect, Chehade (2016) raises the question about the possible role of digital financial services in helping over 16 million Arab refugees and internally displaced people resulted from the on- going conflict in the Arab region.

In fact, providing more convenient and affordable financial services through branchless banking and digital technology could offer Arab households the financial services they currently need and allow for the enormous potential to reach the unbanked people in the region

Generally, the benefits of digital finance for developing countries, particularly when three conditions are pursued, are summarily visualized in the following figure:

Figure 1: The power of Digital Finance



Source: Extracted from McKinsey Global Institute (2016)

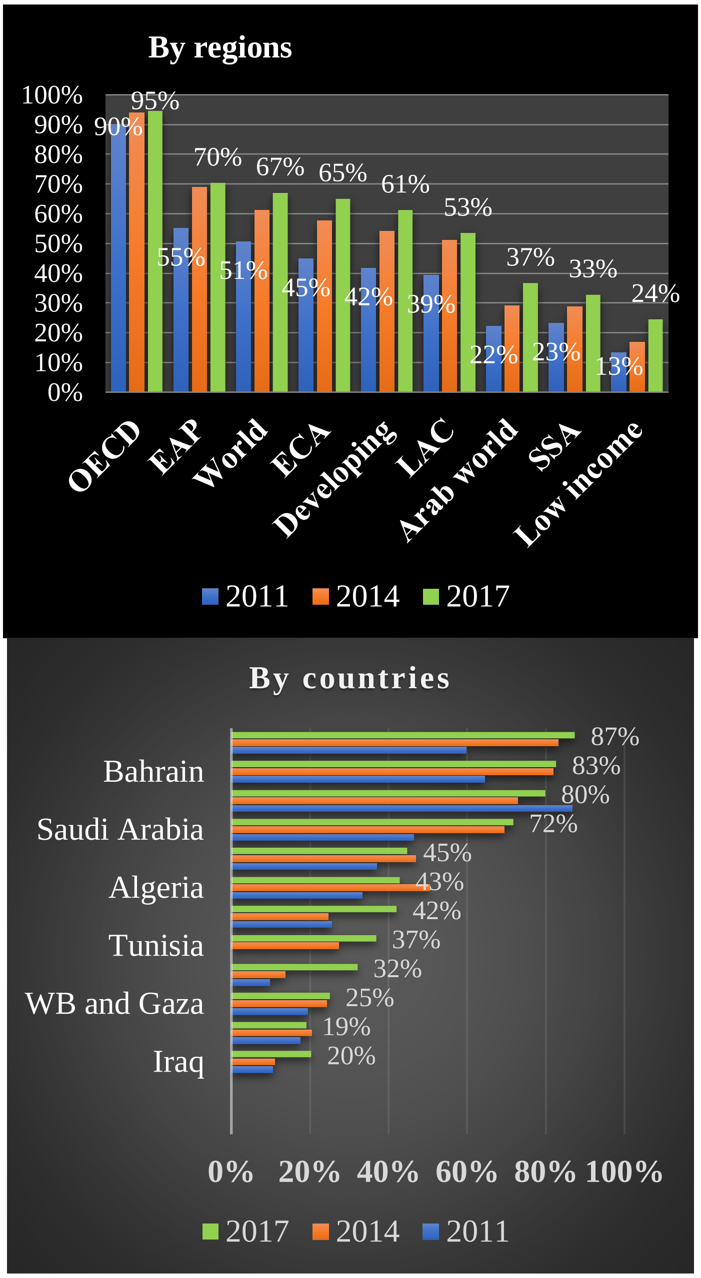
To conclude, despite its importance and the large number of world publications on financial inclusion and digital technology, it seems that it is little is said about the current state and level of financial inclusion and digital finance in Arab countries. This study attempts to address such gap and further understand about the financially excluded groups and how to reach them. The study additionally highlights the benefits of digital finance for Arab households and the potentialities of Arab nations to get financially digitalized.

Discussion

Access and Usage of Formal Financial Services and State of SMEs.

Formal Account Ownership

Figure 2: Financial Institution Account (% age 15+)



Source: Findex 2011,2014 and 2017.
Note: data are presented for 2011, 2014 or 2017 whenever they are available for Arab countries.

As demonstrated in Figure (2), Arab world has shown some improvements from 22 % in 2011 to and 37 % in 2017 however, it still lags behinds the globe and many other regional areas.

Most Arab countries have witnessed slight growth between 2011 and 2017 but noticeably still no Arab country has exceeded 50% of formal financial services outreach on average except Gulf states.

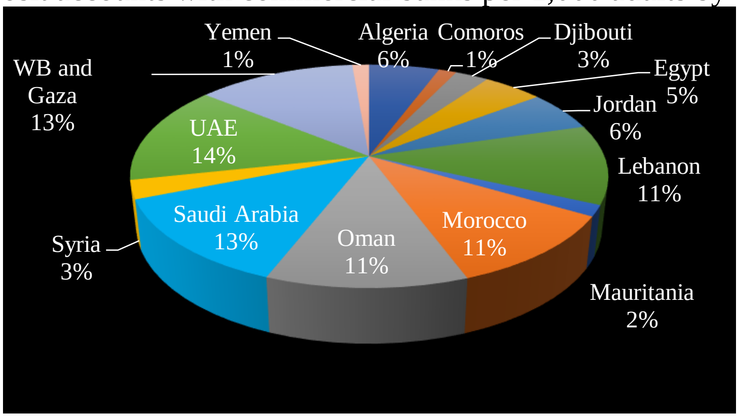
Formal Borrowing from and Savings at Financial Institutions

Arab world falls behind all regions in access to both formal credit and savings. It is the lowest region with only 5% formal borrowing and 9% formal savings in 2017 compared to other regions like low-income countries which recorded 7% in borrowing and 11 % in savings in same year.

In brief, access and usage of formal financial services in Arab world are below levels achieved by many regions in the world. This directly affects the process and level of financial inclusion.

Formally Active Banked Adults

Figure 3: Deposit accounts with commercial banks per 1,000 adults by countries 2017



Source: IMF FAS 2017

Note: 2017 data are collected for all countries where available except for Egypt and Yemen 2015, Mauritania 2016 and Syria 2013.

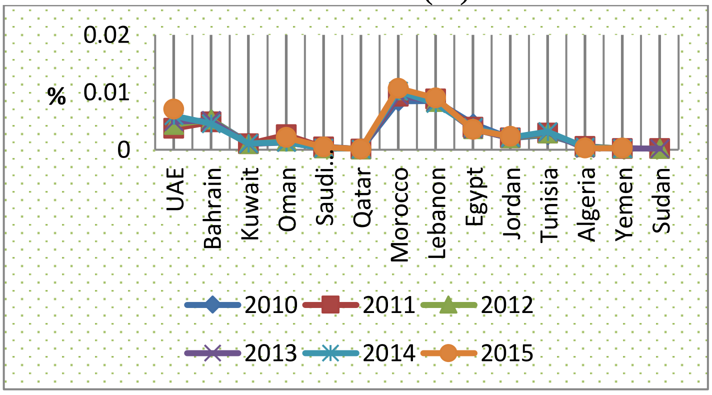
With reference to figure (3) most Arab countries show low deposit accounts. Commercial banks in Jordon and Algeria possess only 6%, and Egypt 5% whereas the remaining countries stand below this rate and most of their current financial capabilities are comparatively underdeveloped such as Yemen, Syria and Djibouti.

Countries that hold a relatively developed financial systems in the region like UAE and Saudi Arabia record 14% and 13 % of deposit accounts per 1,000 adults, while Oman, Lebanon and Morocco reach equal rate of 11 % in 2017.

Therefore, it is concluded that geographical expansion of formal banking could not satisfactorily attract adult deposit accounts, and this caused a state of weak financial inclusion in Arab countries.

Adults with insurance

Figure 4: Life insurance Premium to GDP (%) in Arab countries 2010-2015



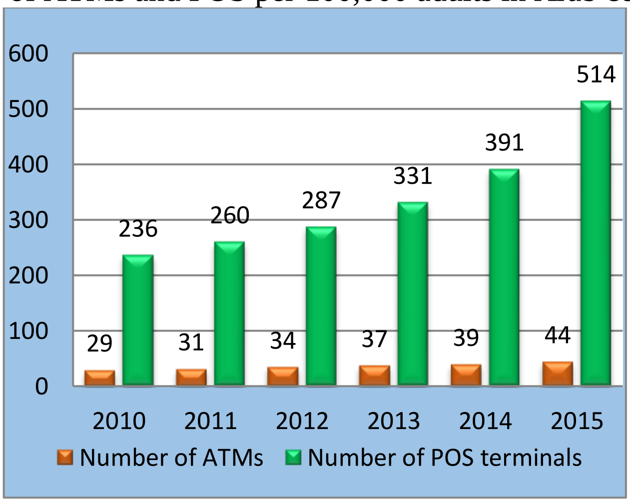
Source: World Bank (citing: Sigma Reports, Swiss Re) (2016)

Despite its important role in financial and economic development, insurance sector is still unexploited in Arab countries. The low level of insurance sector is ascribed to several interrelated factors. Lester (2011) argues that insurance remains undeveloped in MENA region due to the predominance of state companies in some countries and lack of compulsory insurance policies. Additionally, the weaknesses of regulatory insurance frameworks and supervisory systems and other cultural factors negatively influenced insurance in the region.

As shown in Figure (4), most Arab countries have low penetration levels of life insurance measured by the ratio of gross premiums to GDP. Only one country, Morocco, shows a ratio above 1% of GDP in 2015 with1.07%, then followed by Lebanon with 0.9%.
In short, life insurance sector in Arab countries is still small with an average penetration ratio of only 0.29 % of GDP.

Points of Service (POS)

Figure 5: Number of ATMs and POS per 100,000 adults in Arab countries 2010-2015



Source: World Bank GPSS Payments (2016)

Note: Latest data are available for 9 Arab countries. They are Egypt, Iraq, Jordan, Lebanon, Morocco, Saudi Arabia, Tunisia, United Arab Emirates and Yemen.

In terms of Points of Service (POS), Arab countries have relatively grown fast over the last period in both ATMs and POS per 100, 000. In fact, POS terminals per 100,000 inhabitants increased by 82 % while ATMs per 100,000 adults increased by 53% over the period of 2010-2015 (Figure 5).

State of Small and Medium Enterprises (SMEs) and Female Participation in Ownership

Country	Year *	No. of SMEs	Total No. of Enterprises/ Firms	% of Enterprises with Female Participation in Ownership
Algeria	2007	554	600	15%
Djibouti	2013	248	266	23%
Egypt	2016	1279	1814	26%
Iraq	2011	749	756	7%
Jordan	2013	447	573	20%
Lebanon	2013	471	561	38%
Mauritania	2014	125	150	17%
Morocco	2013	294	407	36%
Sudan	2014	614	662	9%
Syria	2009	382	508	15%
Tunisia	2013	436	592	53%
WB and Gaza	2013	411	434	13%
Yemen	2013	313	353	12%

Table 1: SMEs and Female Participation in Ownership
Source: World Bank Enterprise Surveys Data (2016)
Note: * Year of latest data available. No data are found available for Gulf countries

Table (1) shows that SMEs account for 83% of the total enterprises (firms) in Arab world. Nevertheless, female participation in SMEs ownership, which varies amongst Arab countries, is only 22% on average.

Access to and usage of mobile account ownership and cashless and digital transactions

Mobile Money Account Ownership

Table 2: Mobile money account (% age 15+) 2014-2017

By regions

Region	2014	2017
Arab world	NA	NA
EAP	0%	1%
ECA	0%	3%
LAC	2%	5%
Low income	10%	18%
Developing	2%	5%
MENA	NA	6%
South Asia	3%	4%
SSA	12%	21%
World	2%	4%

By countries

Country	2014	2017
UAE	11%	21%
Egypt	1%	2%
Iraq	NA	4%
Jordan	0%	1%
Lebanon	1%	NA
Morocco	NA	1%
Mauritania	6%	4%
Tunisia	1%	2%

Source: Findex 2014 & 2017

Table (2) shows that mobile money account ownership increased slightly in some Arab countries between 2014 and 2017 yet, they still have a relatively low rates that does not exceed 4% except UAE that holds 21% end of 2017.

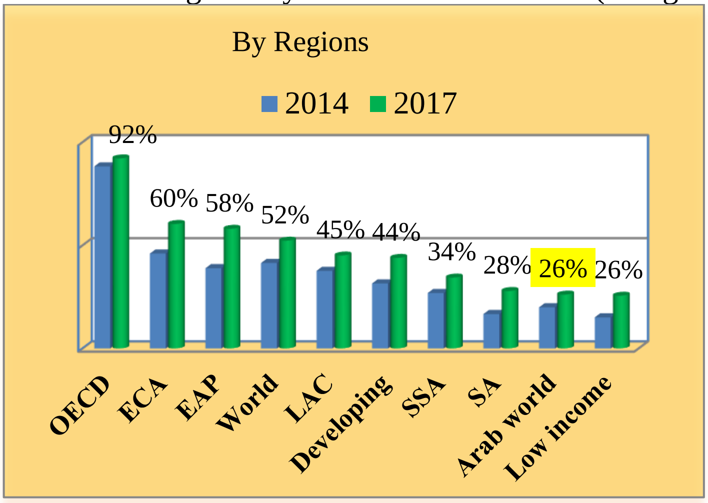
Cashless Transactions in Arab countries

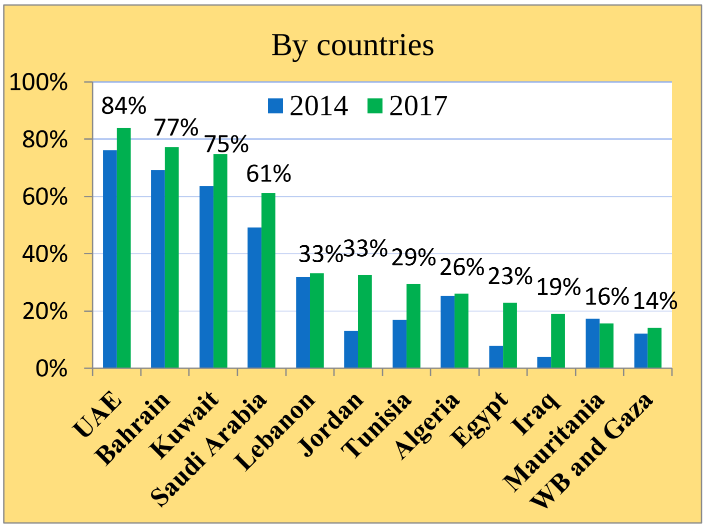
According to World Bank GPSS Payments data (2016), Arab countries have conducted total cashless transactions of about 1.7 trillion USD in 2010 out of which 1.2 trillion USD is conducted in Gulf States. Five years later the total cashless transactions reach 3.3 trillion USD for all Arab countries and out of which 2.8 trillion USD in Gulf States.

It is worth noting that some Arab countries go through a tremendous growth in cashless transactions payments methods. For instance, Jordan increased from 45.6 billion USD in 2010 to 149.4 billion USD in 2015. Similarly, Egypt grew from 110 billion USD in 2010 to 165.5 billion USD in 2015.

Making or receiving digital payments

Figure 6: Made or Received Digital Payments in the Past Year (% Age 15+) 2014 – 2017





Source: Findex 2014 and 2017.

As shown in Figure (6), using or receiving digital financial transactions have somewhat improved in the Arab world between the years 2014 and 2017 at both regional and country levels.

At regional level, Arab world moves from 20% in 2014 to 26% in 2017, like Low income countries, but still much lower than other regions like OECD 92%, ECA 60% or EAP 58% in the same year.

At country level, although Gulf States show higher rates compared to others, some countries noticeably demonstrate significant growth between 2014 and 2017 such as Iraq from 4% to 19%, Egypt from 8% to 23 %, Jordan from13 % to 33% and Tunisia from 17% to 29 %.

To summarize, Arab world shows noticeable growth, compared to the traditional financial methods, in performing digital payments. This might also reveal the level of interest of Arab countries in fintech and digital transactions. Arab countries need probably to foster certain policies that strengthen financial inclusion and help reach the underprivileged Arab households through appropriate digital financial services.

The question that could be raised here is that can digital finance improve the current low state of financial inclusion in Arab countries and reach excluded Arab citizens and contribute to their welfare? In other words, can DFS or fintech mechanisms offer solutions for the current financial exclusion and make differences for Arab households? This will be discussed in the next section.

Benefits of digital technology for Arab households

Digital financial technology has recently grown and facilitated important banking and financial transactions especially for the poor in developing countries which also improved financial inclusion. Basically, financial inclusion advocates digital tools to offer appropriate financial services especially in developing countries such as Arab world.

Digital financial channels can probably help poor households in Arab countries to build savings, do investments and access credit through financial inclusion if they are reached. Financial inclusion is also found to have positive effects on financial stability and economic development by increasing the number of deposits at banks. Owen and Pereira (2018) have consistently come up with a strong and positive relationship between financial inclusion and the level of economic growth in their research on financial inclusion in which they used panel data from 83 countries over 10 years.

Digital finance can additionally stimulate adequate access to financial services for Small and Medium Enterprises (SMEs) which constitute a huge part of Arab small business activities and consequently contribute positively to unemployment rate in the region particularly since SMEs are labor-intensive by nature.

Most of the poor in Arab world including women and small income-generators depend mainly on informal financial resources since formal banking could not approach them. Digital financial services through digital channels particularly mobile payments scheme can help households get the financial services they need through their mobile sets for instance.

To sum up, using fintech and strengthening financial inclusion appear to be a necessity for Arab world to improve its socio-economic development and economic growth. This, according to Abbasi and Weigand (2017), has encouraged many developing countries to invest heavily in building their IT infrastructures and transform into digital banking successfully. The next part will show how Arab countries are ready to make use of fintech facilities and get financially digitalized.

Potentiality of Arab countries to adopt digital platforms

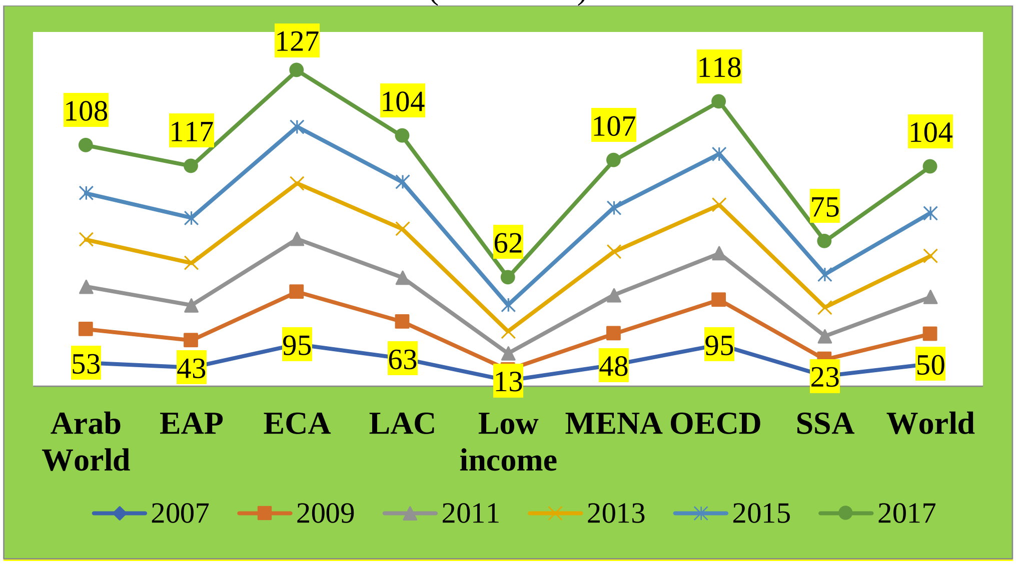
In the previous part of this paper digital finance is perceived as a powerful tool to address the problems of low access and usage of formal financial services and enhance financial inclusion in Arab countries.

This study also argues that Arab world sounds ready to become financially digitalized. The spread of digital payment companies and mobile network operators in Arab countries has been noticed in the last few years. Chehade(2016)explains that “ JoMo Pay” in Jordan, for instance, shows a growing interest in digital financial services while “Fawry processes over 1.2 million transactions daily in Egypt, and the GSMA has recently outlined the opportunities and challenges for mobile money in the region”.

The growth of innovative technologies like mobile phones companies has encouraged many Arab customers to use digital financial services rather than cash-based transactions. As it becomes somehow relatively simple, the excluded household just need to open account and get digital access to borrow, for example, and perform transactions remotely, Ozili(2018).

It is worth mentioning that Mobile cellular subscriptions (per 100 people) have grown largely at the rate of 104% in Arab World, from 53 in 2007 to 108 in 2017 as shown in figure (7) below.

Figure 7: Mobile cellular subscriptions (per 100 people) by regions in the last 10 years (2007-2017)



Source: World Bank Group (2019)

Moreover, Chehade et al (2017) observe that Arab region has distinctively an active borrowing environment with 44% of adult borrowers even higher than the rates of 42% of global and 40% of OECD countries. Yet, this high ratio goes to the informal channels. This demand could probably be addressed through right digital channels instead.

Grossman and Nelson (2016) add that electronic payment systems flourish DFS for the poor in rural areas. Evidences have also shown that digital financial transactions are more affordable, efficient and transparent. More importantly, through DFS systems people are given power to control their "own financial future".

Therefore, many Arab countries have taken initial steps to improve financial inclusion and digital finance by activating legal forms for using mobile wallets for instance. Grais (2015) argues that Arab countries started serious attempts to heighten their financial capabilities and adopt international standards. On a similar note, Chehade et al (2017) highlight the progress made in launching significant regulatory frameworks to enhance financial inclusion in several Arab countries.

Thus, Arab countries show a state of readiness to deepen financial inclusion. Chehade (2016) foresees a better future growth for financial inclusion in Arab region. Her optimistic view is based on the high level of interest shown by the key players and the level of regulations that are in place in many Arab countries including Centrals Banks in Jordan, Palestine, and Morocco in addition to Tunisia, Yemen and Syria. Additionally, many Arab countries have started "National Financial Inclusion Strategies" and showed commitment toward financial inclusion principles.

So, the ambition to reach the unbanked population through DFS seems grounded and Arab countries appear disposed to joint digital world and be part of it. Many Arab countries have lately started creating a facilitatory environment for some digital transactions in few fields and invested to build their systems to cope with the modern developments in DFS area.

Nevertheless, certain policies and procedures need perhaps to be reconsidered to accelerate future digital adoption.

Conclusion

This paper sought to show the current situation of financial inclusion and the use of digital financial technologies in Arab world. The benefits of fintech for Arab households and potentiality of Arab countries to adopt digital technology were presented.

Arab world is currently seen far below other regions in several dimensions of financial inclusion since the formal financing channels could not reach the unbanked people in the region. Thus, digital technologies are found beneficial for enhancing financial inclusion.

This article has highlighted some potentialities of Arab world to adopt digital finance and presented some recommendations for larger financial inclusion. An interesting direction for future research would be to explore the impact of digital finance on the economic development and social welfare in Arab countries.

Recommendations

Based on the findings and conclusions in this study, the following recommendations are made:

- Conducting a comprehensive market study per country to better understand financial inclusion models there and get enough and accurate data on the available DFS as well as identifying needs and expectations.
- Developing and designing digital financial services and products that meet the needs and expectations of Arab households and consider the variations amongst Arab countries.
- Focusing on vulnerable groups and individuals that are increasing rapidly in the region particularly women, migrants, refugees and the internal displaced people when designing DFS and products.
- Supporting Small and Medium Enterprises (SMEs) in addition to the micro businesses that are spread largely in the Arab region and demand suitable digital financial services.
- Identifying inherent barriers and challenges facing digital financial inclusion and providing suggestions on the use of fintech in Arab region and countries based on regions and world experiments.
- Appraising available technologies related to digital finance that might fit into the contexts of Arab world.
- Establishing a kind of Arab financial inclusion alliance that support innovations, research and development in the field as well as disseminate awareness.
- Networking and partnerships towards better digital finance for greater financial inclusion in Arab world.

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SALAH FAHAM AL-IMAM AL-NAWAWIY TERHADAP KONSEP AIR MANI PEREMPUAN

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Abstrak: *Sains perubatan hari ini menyatakan bahawa pembentukan janin terhasil daripada persenya-waan antara sperma dan ovum, manakala penentuan jantina janin sama ada lelaki mahupun perempuan pula ditentukan melalui kromosom X atau Y yang terdapat pada sperma. Pendapat ini bertepatan dengan firman Allah dalam surah al-Najm, ayat yang ke-45 dan 46 yang bermaksud : "Sesunggunya Dia telah menjadikan pasangan, iaitu lelaki dan perempuan, daripada air mani yang dipancarkan". Walau bagaimanapun, al-Imam al-Nawawiy ketika membuat huraian terhadap hadith Nabi s.a.w. (* فمن أين يكون الشبه إن ماء الرجل غليظ أبيض وماء المرأة رقيق أصفر فمن أيهما علا أو سبق يكون منه الشبه *) membayangkan kepada kita bahawa pembentukan janin terhasil daripada persenyawaan antara air mani lelaki dengan air mani perempuan yang dikeluarkan ketika berlakunya hubungan jenis. Pendapat ini bukan sahaja tersasar, malah membayangkan al-Imam al-Nawawiy terkeliru antara air mani perempuan dengan ovum, selain boleh mendatangkan fitnah ke atas junjungan besar Nabi Muhammad s.a.w.*

Kata kunci*: Air mani perempuan, ovum.*

Pendahuluan

Antara ayat al-Quran yang menceritakan tentang penciptaan manusia ialah firman Allah dalam surah al-Najm, ayat yang ke-45 dan 46, iaitu وأنه خلق الزوجين الذكر والأنثى . من نطفة إذا تمنى yang bermaksud : "*Sesunggunya Dia telah menjadikan pasangan, iaitu lelaki dan perempuan, daripada air mani yang dipancarkan (ke dalam rahim)*". Dalam ayat ini, perkataan تمنى yang bermaksud "*air mani yang dipancarkan (ke dalam rahim)*" pastinya merujuk kepada air mani lelaki. Oleh itu, ayat ini memberi isyarat bahawa air mani lelaki adalah penentu kepada jantina janin di dalam rahim sama ada lelaki mahupun perempuan.

Air mani lelaki mengandungi berjuta-juta sperma. Hanya satu sperma sahaja yang akan bercantum dengan ovum bagi menghasilkan janin. Setiap sperma terdiri daripada 23 pasang kromosom. Namun, hanya pasangan kromosom yang ke-23 yang disebut sebagai kromosom seks sahaja yang berfungsi dalam penentuan jantina janin. Kromosom seks yang terdapat pada sperma terdiri daripada satu kromosom X dan satu kromosom Y.

Jika kromosom Y pada sperma bercantum dengan kromosom X pada ovum, maka kromosom seks janin yang terhasil ialah XY yang akan menghasilkan janin lelaki. Sebaliknya, jika kromosom X pada sperma bercantum dengan kromosom X pada ovum, maka kromosom seks janin yang terhasil ialah XX yang akan menghasilkan janin perempuan. Inilah yang dimaksudkan air mani lelaki adalah penentu kepada jantina janin.

Ovum

Ovum ialah sel telur wanita. Ovum dihasilkan oleh ovari sebulan sekali secara bergilir-gilir antara ovari kanan dan ovari kiri (namun tidak semestinya dalam urutan putaran yang tetap). Ovum yang dikeluarkan oleh ovari akan disedut masuk ke dalam tiub Fallopio oleh fimbria. Jika ovum gagal disenyawakan oleh sperma dalam suatu tempoh masa yang tertentu, ovum tadi akan mati dan akan keluar bersama-sama darah haid. Penghasilan ovum oleh ovari tidak ada kena mengena dengan hubungan seks.

Ovum ialah sel tubuh manusia yang paling besar kerana ovum boleh dilihat oleh mata kasar berbanding dengan sel-sel tubuh yang lain. Seperti juga telur haiwan yang lain, ovum mempunyai nukleus yang berwarna kuning yang diselaputi oleh cecair yang berwarna putih atau jernih. Di dalam nukleus inilah terletaknya 23 pasang kromosom (46 kromosom). Namun, hanya pasangan kromosom yang ke-23 yang dikenali sebagai kromosom seks sahaja yang terlibat dalam penentuan jantina janin.

Semasa proses persenyawaan antara sperma dengan ovum, 23 pasang kromosom tadi sama ada di pihak sperma mahupun ovum akan mengalami proses pembelahan reduktif. Hal ini menjadikan jumlah kromosom yang terhasil pada janin ialah 23 pasang, bukannya 46 pasang. Berbeza dengan kromosom seks pada sperma, kromosom seks pada ovum terdiri daripada dua kromosom X. Kedua-dua kromosom X pada ovum ini adalah sama bentuknya dengan kromosom X pada sperma. Oleh sebab kromosom seks pada ovum terdiri daripada dua kromosom X, maka ovum tidak dianggap sebagai penentu kepada jantina janin walaupun pada hakikatnya salah satu daripada dua kromosom seks pada janin berasal daripada kromosom seks yang ada pada ovum.

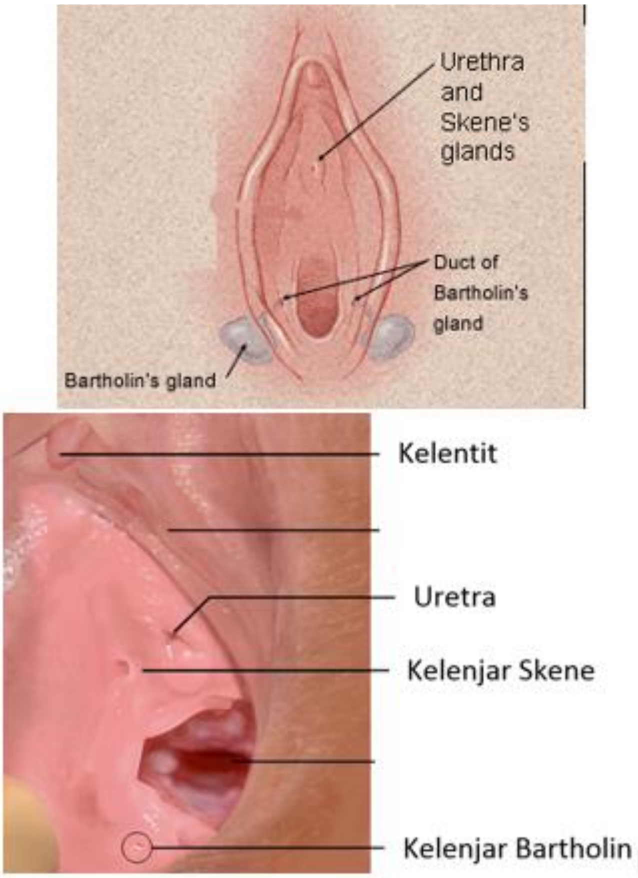
Semasa proses persenyawaan, salah satu kromosom daripada pasangan kromosom seks pada sperma berfungsi menyuburkan telur (ovum). Dalam hal ini, jika kromosom Y yang berfungsi menyuburkan telur, maka zigot yang terhasil mempunyai komposisi 44 + XY, dan embrio yang dihasilkan menjadi bayi lelaki. Sebaliknya, apabila kromosom X pada sperma yang berfungsi menyuburkan telur, zigot yang dihasilkan mempunyai komposisi 44 + XX. Maka, embrio ini akan berkembang menjadi bayi perempuan. (Julie E. Holesh & Megan Lord. 2018. *Physiology, Ovulation*. Treasure Island: StatPearls Publishing; Rene Ecochard & Alain Gougeon. 2000. *Side of ovulation and cycle characteristics in normally fertile women*. Human Reproduction, Vol. 15, Issue 4, 1 April 2000, pages 752-755)

Air Mani Perempuan

Yang dimaksudkan dengan air mani perempuan ialah cecair alat sulit wanita yang dikeluarkan oleh kelenjar Skene ketika hubungan jenis atau setelah alat sulit tersebut dirangsang dengan kuat. Kelenjar Skene terletak berhampiran dengan saluran air kencing (uretra). Air mani perempuan mempunyai ciri-ciri seperti yang berikut:

1. Berwarna kekuning-kuningan dan berbentuk seperti dadih
2. Boleh memancut sehingga mengenai paha suami
3. Boleh memancut lebih daripada sekali ketika hubungan jenis

Rajah 1 yang berikut menunjukkan kedudukan kelenjar Skene pada alat sulit wanita.



Sumber: https://commons.wikimedia.org/wiki/File:Skenes_gland-svenska.jpg

Rajah 1

Kedudukan kelenjar Skene di sebelah kanan uretra

Oleh sebab kelenjar Skene terletak di atas daripada lubang vagina, maka kebarangkalian air mani perempuan untuk memasuki vagina dan seterusnya rahim ketika hubungan jenis adalah tipis. Dari sudut sains perubatan pula, air mani perempuan tidak mempunyai sel pembiakan wanita termasuk kromosom. Oleh itu, air mani perempuan tidak mempunyai apa-apa kaitan dalam pembentukan janin. (Peter L. Dwyer. 2011. *Skene's Gland Revisited: Function, Dysfunction and the G Spot.* International Urogynecology Journal, September 2011).

Pendapat al-Imam al-Nawawiy Tentang Air Mani Perempuan

Dalam bahasa Arab, terdapat konflik antara istilah air mani perempuan dengan ovum. Hal ini kerana ulama-ulama perubatan Islam yang terdahulu hanya membincangkan tentang ovum dan proses pembentukan janin di dalam rahim. Boleh dikatakan tidak ada seorang pun dalam kalangan mereka yang membincangkan tentang air mani perempuan dalam konteks yang difahami sekarang ini. Lebih menimbulkan kekeliruan apabila mereka menggunakan istilah *air mani perempuan* untuk merujuk kepada ovum.

Hal ini dapat dilihat dalam dalam kitab *al-Qanun fi al-Tibb* apabila Ibnu Sina menggunakan istilah *air mani perempuan* (مني المرأة) sebagai gandingan kepada istilah *air mani lelaki* (مني الرجل). Hal ini berlaku kerana fokus Ibnu Sina sebagai ulama perubatan ialah menjelaskan tentang proses pembentukan janin di dalam rahim. Dalam hal ini, jika *air mani lelaki* berfungsi dalam pembentukan janin, maka gandingan kepada istilah tersebut pada tubuh perempuan pula ialah *air mani perempuan*. Oleh hal yang demikian jugalah, maka Ibnu Sina menamakan tiub Fallopio pada organ pembiakan wanita sebagai *saluran air mani* (bagi wanita), iaitu gandingan kepada saluran vas deferens pada organ pembiakan lelaki yang dinamakan sebagai *saluran air mani* (bagi lelaki).

Teks tulisan Ibnu Sina dalam *al-Qanun fi al-Tibb* tentang perkara ini dapat dilihat ketika Ibnu Sina membicarakan tentang anatomi organ pembiakan wanita, iaitu seperti yang berikut (Ibnu Sina, 1999 : 2/754):

وكما للرجل أوعية للمني بين البيضتين وبين المستفرغ من أصل القضيب كذلك للنساء أوعية المني بين الخصيتين وبين المقذف إلى داخل الرحم ...

> Sekiranya organ pembiakan lelaki mempunyai saluran air mani (vas deferens), iaitu di kawasan antara testis dengan ruangan di bahagian pangkal zakar, begitu juga bagi organ pembiakan wanita yang mempunyai saluran air mani (tiub Fallopio), iaitu di kawasan antara ovari dengan pintu masuk ke bahagian dalam rahim ....

Walau bagaimanapun, istilah *air mani perempuan* yang digunakan oleh Ibnu Sina untuk merujuk kepada ovum ini boleh menimbulkan salah faham memandangkan istilah *air mani perempuan* yang difahami sekarang ini merujuk kepada definisi *air mani perempuan* yang diberikan oleh ulama fikah. Antara ulama fikah yang terawal membicarakan tentang air mani perempuan ialah al-Imam al-Nawawiy dalam kitab beliau *Syarah Sahih Muslim*. Menurut al-Imam al-Nawawiy (Nawawiy, 1987 : 3/227):

قوله صلى الله عليه وسلم (فمن أين يكون الشبه) معناه أن الولد متولد من ماء الرجل وماء المرأة فأيهما غلب كان الشبه له وإذا كان للمرأة مني فإنزاله وخروجه منها ممكن ... قوله صلى الله عليه وسلم (إن ماء الرجل غليظ أبيض وماء المرأة رقيق أصفر) هذا أصل عظيم في بيان صفة المني وهذه صفته في حال السلامة وفي الغالب قال العلماء مني الرجل في حال الصحة أبيض تخين يتدفق في خروجه دفقة بعد دفقة ويخرج بشهوة ويتلذذ بخروجه وإذا خرج استعقب خروجه فتوراً ورائحة كرائحة طلع النخل ... وأما مني المرأة فهو أصفر رقيق وقد يبيض لفضل قوتها وله خاصيتان يعرف بواحدة منهما احداهما أن رائحته كرائحة مني الرجل والثانية التلذذ بخروجه وفتور شهوتها عقب خروجه قالوا ويجب الغسل بخروج المني بأي صفة وحال كان.

> Sabda Rasulullah s.a.w. "*Maka dari manakah berlakunya persamaan itu*" bermaksud bahawa anak (di dalam kandungan) terhasil daripada air (mani) lelaki dan air (mani) perempuan. Persamaan (anak di dalam kandungan sama ada ke arah bapa atau ibu) bergantung kepada air mani siapakah antara keduanya yang lebih menguasai. Dalam hal ini, jika perempuan mempunyai air mani, maka pengeluaran air mani secara *inzal* daripada perempuan adalah sesuatu yang tidak mustahil ...
>
> Rasulullah s.a.w. bersabda: "*Air (mani) lelaki bersifat tebal dan berwarna putih, manakala air (mani) perempuan bersifat halus dan berwarna kuning*". Sabda Nabi s.a.w. ini adalah penerangan tentang sifat air mani ketika seseorang itu sihat. Menurut para ulama, air mani lelaki ketika sihat berwarna putih; pekat; keluar secara memancut peringkat demi

peringkat, disertai dengan syahwat dan perasaan seronok, dan diikuti dengan keadaan letih lesu; dan mempunyai bau seperti bau debunga pokok tamar ...

Sementara itu, air mani perempuan pula berwarna kuning; halus; dan kadang-kadang berwarna putih disebabkan kekuatan air mani tersebut. Air mani perempuan mempunyai dua ciri yang khusus, iaitu bau seperti bau air mani lelaki dan kedua, perempuan tersebut merasai suatu kelazatan dengan keluarnya air mani tersebut yang kemudiannya diikuti dengan perasaan nafsu syahwat yang kendur. Para ulama berpendapat bahawa wajib seseorang itu mandi apabila air maninya keluar walau dengan apa sifat dan keadaannya.

Air mani perempuan yang dimaksudkan oleh al-Imam al-Nawawiy di atas merujuk kepada air mani yang dikeluarkan ketika seseorang perempuan itu melakukan hubungan jenis, bukannya merujuk kepada ovum. Ada dua bukti tentang hal ini, iaitu:

1. Al-Imam al-Nawawiy menggunakan istilah *inzal*. Inzal bermaksud air mani yang keluar ketika seseorang itu melakukan hubungan jenis, atau akibat alat sulitnya dirangsang sehingga membangkitkan syahwat.
2. Al-Imam al-Nawawiy mengaitkan sifat air mani dalam hadith Rasulullah s.a.w. di atas dengan perlakuan hubungan jenis, iaitu keadaan letih lesu selepas air mani tersebut keluar akibat hubungan jenis.

Penjelasan al-Imam al-Nawawiy tentang air mani perempuan ini adalah bagi menghuraikan hadith Nabi s.a.w. yang diriwayatkan oleh Muslim dengan nombor hadith 311, di bawah tajuk باب وجوب الغسل على المرأة بخروج المني منها (*Bab Wajib Mandi Ke Atas Perempuan Yang Keluar Air Mani*) iaitu seperti berikut:

حدثنا عباس بن الوليد حدثنا يزيد بن زريع حدثنا سعيد عن قتادة أن أنس بن مالك حدثهم أن أم سليم حدثت أنها سألت نبي الله صلى الله عليه وسلم عن المرأة ترى في منامها ما يرى الرجل فقال رسول الله صلى الله عليه وسلم إذا رأت ذلك المرأة فلتغتسل فقالت أم سليم واستحييت من ذلك قال وهل يكون هذا فقال نبي الله صلى الله عليه وسلم نعم فمن أين يكون الشبه إن ماء الرجل غليظ أبيض وماء المرأة رقيق أصفر فمن أيهما علا أو سبق يكون منه الشبه.
(Nawawiy, 1987 : 3/225 - 226)

Abbas bin al-Walid menceritakan kepada kami daripada Yazid bin Zurai’ daripada Sa’id daripada Qutadah bahawa Anas bin Malik menceritakan kepada mereka bahawa Ummu Sulaim bertanya kepada Nabi s.a.w. tentang perempuan yang bermimpi seperti mimpi yang dialami oleh lelaki (iaitu mimpi melakukan hubungan jenis sehingga terkeluar air mani). Rasulullah s.a.w. menjawab: “Apabila perempuan itu melihat kejadian tersebut (iaitu keluar air mani selepas bermimpi), ia hendaklah mandi. Ummu Sulaim berkata: “Aku malu untuk (terus bertanya) tentang perkara itu”. Ummu Sulaim berkata lagi: “Adakah perkara tersebut boleh terjadi?” Nabi s.a.w. menjawab: “Ya. Lalu dari manakah berlakunya persamaan (antara anak di dalam kandungan dengan ibu atau bapa). Sesungguhnya air (mani) lelaki bersifat tebal dan berwarna putih, manakala air (mani) perempuan bersifat halus dan berwarna kuning. Mana-mana antara keduanya yang lebih menguasai (dominan), maka persamaan tersebut adalah berpihak kepada air maninya itu”.

Oleh sebab air mani perempuan yang dimaksudkan oleh al-Imam al-Nawawiy bukan merujuk kepada ovum, sebaliknya merujuk kepada air mani yang dikeluarkan ketika hubungan jenis, atau ketika alat sulit perempaun tersebut dirangsang, maka tindakan al-Imam al-Nawawiy menghuraikan sifat air mani lelaki dan air mani perempuan di bawah penjelasan terhadap frasa (فمن أين يكون الشبه) adalah sesuatu yang sangat mengelirukan. Hal ini kerana al-Imam al-Nawawiy menjelaskan bahawa frasa tersebut membawa maksud anak yang terdapat di dalam kandungan seseorang perempuan itu terhasil daripada percantuman antara air mani lelaki dengan air mani perempuan, manakala persamaan anak di dalam kandungan tersebut sama ada ke arah bapa atau ibu bergantung kepada air mani siapakah antara keduanya yang lebih menguasai.

Dalam hal ini, al-Imam al-Nawawiy dengan jelas mentafsirkan perkataan ماء bagi frasa ماء الرجل وماء المرأة membawa maksud "air mani lelaki dan air mani perempuan". Tidak ada langsung keterangan daripada al-Imam al-Nawawiy yang menunjukkan bahawa perkataan ماء المرأة merujuk kepada ovum. Oleh itu, jelaslah di sini bahawa al-Imam al-Nawawiy berpendapat percantuman antara air mani lelaki dengan air mani perempuan itulah yang telah menghasilkan anak di dalam kandungan. Pemahaman al-Imam al-Nawawiy ini jelas mengelirukan kerana bertentangan dengan ilmu sains perubatan yang dipelajari sekarang ini.

Penyelesaian dan Kesimpulan

Jika diamati teks hadith yang diriwayatkan oleh Muslim di atas, hadith tersebut sebenarnya terbahagi kepada dua bahagian. Bahagian yang pertama berbicara tentang kewajipan mandi wajib bagi lelaki dan perempuan yang bermimpi melakukan hubungan jenis sehingga mengeluarkan air mani. Bahagian ini mewakili teks hadith yang berikut, iaitu أن أم سليم حدثت أنها سألت نبي الله صلى الله عليه وسلم عن المرأة ترى في منامها ما يرى الرجل فقال رسول الله صلى الله عليه وسلم إذا رأت ذلك المرأة فلتغتسل فقالت أم سليم واستحييت من ذلك قال وهل يكون هذا فقال نبي الله صلى الله عليه وسلم نعم.

Bahagian yang kedua pula berbicara tentang punca persamaan antara anak yang di dalam kandungan perempuan sama ada dengan ibu atau bapa. Bahagian ini diwakili oleh teks hadith yang seterusnya, iaitu فمن أين يكون الشبه إن ماء الرجل غليظ أبيض وماء المرأة رقيق أصفر فمن أيهما علا أو سبق يكون منه الشبه . Oleh itu, perkataan ماء المرأة dalam hadith di atas tidak boleh tafsirkan sebagai "air mani perempuan", tetapi lebih tepat ditafsirkan sebagai "ovum".

Pentafsiran perkataan ماء المرأة sebagai ovum bukan sahaja bertepatan dengan sains perubatan pada hari ini, malah tidak juga bertentangan dengan teks hadith yang dibincangkan di atas. Sekurang-kurangnya terdapat dua sebab pentafsiran perkataan ماء المرأة sebagai ovum tidak bertentangan dengan teks hadith, iaitu:

1. Sifat ماء المرأة yang dinyatakan dalam hadith, iaitu halus dan berwarna kuning bertepatan dengan sifat ovum seperti yang telah dijelaskan sebelum ini.
2. Semasa proses persenyawaan antara ovum dengan sperma, jika kromosom daripada ovum yang lebih dominan, maka anak yang terhasil akan lebih banyak persamaannya dengan si ibu. Sebaliknya, jika kromosom daripada sperma yang lebih dominan, maka anak yang terhasil akan lebih banyak persamaannya dengan bapa. Kenyataan ini bertepatan dengan sabda Rasulullah s.a.w. seperti dalam teks hadith di atas, iaitu فمن أيهما علا أو سبق يكون منه الشبه (*Mana-mana antara keduanya yang menguasai, maka persamaan tersebut adalah berpihak kepadanya*). Sebab yang kedua ini berdasarkan pendapat bahawa perkataan علا dalam hadith adalah sinonim dengan perkataan سبق (Nawawiy, 1987 : 3/228).

Kekeliruan atau salah faham al-Imam al-Nawawiy berkaitan air mani perempuan ini dipercayai berpunca daripada sebab-sebab yang berikut:

1. Tindakan Imam Muslim meletakkan hadith di atas di bawah tajuk باب وجوب الغسل على المرأة بخروج المني منها (*Bab Wajib Mandi Ke Atas Perempuan Yang Keluar Air Mani*) sedangkan hadith tersebut membicarakan dua topik yang berlainan.
2. Tindakan ulama-ulama perubatan Islam yang terdahulu seperti Ibnu Sina yang menamakan ovum sebagai air mani perempuan dan tiub Fallopio sebagai saluran air mani.
3. Ilmu sains perubatan yang berkaitan dengan ovum dan air mani perempuan yang ada pada zaman al-Imam al-Nawawiy masih belum lengkap sepenuhnya seperti yang dipelajari pada hari ini.

Bagi mengelak salah faham yang sama berlaku dalam kalangan masyarakat, pihak-pihak tertentu yang banyak terlibat dalam kajian hadtih, termasuk badan-badan pengajian hadith di institusi-institusi pengajian tinggi awam dan swasta, disarankan agar meningkatkan perbincangan tentang hadith-hadith Nabi s.a.w. yang berkaitan dengan air mani perempuan, ovum, dan kejadian anak di dalam kandungan sama ada melalui forum, seminar, ceramah, diskusi, dan sebagainya.

Termasuk dalam konteks hadith yang dimaksudkan ialah hadith yang lebih dikenali sebagai hadith Thawban (حديث ثوبان) yang membincangkan tentang kejadian anak lelaki dan perempuan semasa proses persenyawaan antara sperma dengan ovum. Hal ini penting untuk diwar-warkan dalam kalangan masyarakat bukan sahaja untuk membetulkan kefahaman masyarakat terhadap teks-teks hadith yang berkaitan, tetapi juga untuk mengelak berlakunya fitnah terhadap hadith-hadith Nabi s.a.w., termasuk tohmahan bahawa hadith-hadith Nabi s.a.w. bertentangan dengan sains dan realiti kehidupan di zaman moden ini.

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PENGARUH SISTEM SOKONGAN SEBAGAI PENENTU KEJAYAAN PROGRAM TANAMAN CENDAWAN OLEH MURID BERKEPERLUAN KHAS BERMASALAH PEMBELAJARAN

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Abstrak: *Senario pengangguran dalam kalangan Orang Kelainan Upaya (OKU) adalah tinggi sehingga membawa kepada masalah kemiskinan. Hal ini jelas menunjukkan golongan OKU kurang diberi peluang dalam sektor pekerjaan. Lantaran itu, golongan ini perlu diberi pendedahan seawal pendidikan formal bagi membina kemahiran terutamanya aspek keusahawanan agar mereka mampu berdikari untuk meneruskan kerjaya pada masa hadapan. Kewujudan program tanaman cendawan kepada Murid Berkeperluan Khas (MBK) Bermasalah Pembelajaran dalam Program Pendidikan Khas Integrasi (PPKI) di sekolah menengah harian mula dicetuskan oleh Pihak Berkuasa Pelaksanaan Koridor Utara (NCIA) dan Pertubuhan Peladang Kawasan (PPK) Seri Pulau, Pulau Pinang sebagai satu program transisi asas kerjaya dalam bidang keusahawanan agro. Oleh itu, kajian ini dilakukan untuk menilai keupayaan pengaruh sistem sokongan dalam membentuk kemahiran keusahawanan agro dalam kalangan MBK Bermasalah Pembelajaran. Rekabentuk kajian kualitatif (temubual) melibatkan 14 orang guru Pendidikan Khas di 14 buah sekolah yang terlibat dengan program tanaman cendawan yang dianjurkan oleh NCIA dan PPK Seri Pulau, Pulau Pinang. Hasil kajian mendapati, walaupun terdapat kekurangan daripada aspek infrastruktur, modal dan teknikal dalam penanaman cendawan, namun faktor sokongan daripada pihak pentadbir dan kesediaan guru dilihat paling mempengaruhi kelangsungan program tanaman cendawan di sekolah kepada murid Bermasalah Pembelajaran ini. Sehubungan itu, sistem sokongan daripada pihak berkepentingan bersama sekolah melalui suntikan modal dan latihan pengembangan kepada guru perlu diberi penekanan. Di samping itu, faktor keutuhan hubungan ibu bapa dengan guru melalui sokongan terhadap program tanaman cendawan perlu utuh, agar matlamat membentuk agropreneur dalam kalangan murid Bermasalah Pembelajaran tercapai. Murid ini amat memerlukan jalinan kerjasama dan sokongan daripada ibu bapa, guru serta masyarakat luar dalam perjalanan membentuk keyakinan diri mereka menempuh alam pekerjaan kelak.*

Keywords: *Murid Berkeperluan Khas Bermasalah Pembelajaran, Program Tanaman Cendawan, Sistem Sokongan, Transisi Kerjaya*

Pengenalan

Perjuangan terhadap hak asasi Orang Kelainan Upaya (OKU) berkembang sejak zaman Pergerakan Hak Asasi Manusia pada awal 1960an lagi. Isu yang membelenggu golongan ini belum lagi menemui jalan penyelesaian yang muktamad terutama bagi negara-negara membangun. Isu pendidikan, isu keselamatan, kemudahan, pengangkutan, pekerjaan dan sebagainya masih lagi membelenggu golongan OKU di serata dunia (Oliver, 1990). Masyarakat merupakan entiti yang berpengaruh dalam memberikan impak daripada pelbagai aspek kehidupan OKU. Justeru itu, sokongan masyarakat sekeliling sangat diperlukan oleh golongan OKU dalam meneruskan kelangsungan hidup.

Diskriminasi terhadap OKU menyebabkan wujudnya pandangan stereotaip terhadap pekerja OKU dan permohonan pekerjaan baharu dalam kalangan OKU (Draper et al., 2010; Ta & Leng, 2013). Kajian Ilona dan Ruta (2010) mendapati bahawa tiga cabaran utama dalam mengintegrasi pekerja OKU dalam organisasi ialah cara untuk menarik minat OKU supaya cenderung bekerja, penyediaan persekitaran tempat kerja yang kondusif dan cara membina hubungan interpersonal di antara pihak majikan dan pekerja OKU. Hazlin et al. (2015) pula berpendapat masih ada lagi majikan yang mempunyai sikap memandang rendah terhadap OKU. Berdasarkan isu OKU yang sukar mendapat pekerjaan kerana stigma negatif di pihak majikan dan masyarakat serta isu-isu lain yang membelenggu mereka untuk bekerja, justeru, kewujudan program tanaman cendawan dilihat sangat relevan dalam memenuhi aspirasi pelbagai pihak terutama kepada Murid berkeperluan Khas (MBK), khususnya dalam bidang pertanian dan keusahawanan yang disebut juga sebagai keusahawanan agro. Tambahan lagi, program tanaman cendawan ini dapat mengisi keperluan terhadap salah satu kemahiran vokasional sebagai persediaan menempuhi alam kerjaya yang kian mencabar.

Pihak Petubuhan Peladang Kawasan (PPK) dan Pihak Berkuasa Pelaksanaan Koridor Utara (Northern Corridor Implementation Authority/ NCIA) telah mengorak langkah dengan memberi pendedahan dan pengetahuan kepada pelajar sekolah dalam penanaman cendawan bagi memastikan pertambahan golongan usahawan muda pada masa akan datang. NCIA misalnya, telah menjalankan Program Latihan Vokasional, Pertanian dan Keusahawanan Sekolah (Agricultural Vocational School Enterprise Training Program/AVSETP) kepada beberapa sekolah terpilih di Pulau Pinang. Objektif utama program ini ialah untuk memberi latihan pekerjaan kepada murid Pendidikan Khas Bermasalah Pembelajaran dalam bidang tanaman cili secara fertigasi dan tanaman cendawan. Objektif lain ialah melatih mereka mengendalikan pemasaran dan perniagaan hasil tani. Niat murni ini seterusnya diperluaskan oleh PPK Seri Pulau menerusi Program 'Touch Point' Tanaman Cendawan di bawah peruntukan sebanyak RM20,000 yang diluluskan oleh Lembaga Pertubuhan Peladang (Sinar Harian, 2014). Program tanaman cendawan ini berusaha memupuk minat pelajar sekolah menceburi industri tanaman cendawan di negara ini pada masa hadapan dengan mensasarkan kepada lima objektif iaitu (i) memberi pendedahan dan pengetahuan kepada para pelajar dalam penanaman cendawan, (ii) menarik minat pelajar dan usahawan muda menceburi bidang pertanian, (iii) melengkapkan bekalan makanan tambahan di bawah Dasar Agromakanan Negara, (iv) memaksimumkan pengeluaran cendawan yang segar dan bermutu tinggi dan (v) mewujudkan rantaian nilai yang lengkap dari pembenihan sehingga pemasaran. Majoriti murid yang terlibat dalam program ini adalah Murid Berkeperluan Khas (MBK) daripada Program Pendidikan Khas Integrasi (PPKI) (PPK, 2018).

Pengisian program tanaman cendawan di sekolah dalam kalangan MBK ini dilihat mampu menyuntik minat murid dalam bidang pertanian, sekali gus membentuk seorang agropreneur yang mampu berdikari. Justeru itu, kajian ini dilakukan untuk menilai pengaruh sistem sokongan sebagai penentu kejayaan program tanaman cendawan kepada murid

Bermasalah Pembelajaran. Segala aspek dari sudut sistem sokongan ini akan diperhalusi dan diberi cadangan penambahbaikan agar kelangsungan program ini dapat diteruskan saban tahun kepada MBK dan akhirnya berpotensi menjadi satu program transisi kerjaya kepada mereka.

Kajian Literatur

Menurut Bahagian Pendidikan Khas, Kementerian Pendidikan Malaysia (2015), Murid Berkeperluan Khas (MBK) adalah murid yang diperakukan oleh pengamal perubatan, ahli optik, ahli audiologi atau ahli psikologi mengikut mana-mana yang berkenaan, sama ada dalam perkhidmatan kerajaan atau tidak, sebagai murid yang mempunyai ketidakupayaan penglihatan, ketidakupayaan pendengaran, ketidakupayaan pertuturan, ketidakupayaan fizikal, masalah pembelajaran atau mana-mana kombinasi atau ketidakupayaan serta masalah yang dinyatakan di atas. Kategori ketidakupayaan Bermasalah Pembelajaran (BP) pula dianggap sebagai masalah neurologi. Masalah ini berkaitan dengan cara otak menerima, memproses, menganalisis dan menyimpan maklumat. Masalah pembelajaran merupakan kecelaruan dalam satu atau lebih daripada satu proses psikologi yang melibatkan kefahaman, penggunaan bahasa lisan atau bertulis. Kecelaruan ini boleh menjejaskan keupayaan mendengar, berfikir, bertutur, membaca, menulis, mengeja atau mengira. Masalah pembelajaran termasuklah masalah pembelajaran akademik, bahasa, ingatan, sosioemosi, kemahiran motor dan koordinasi serta hiperaktif. Kategori murid-murid BP adalah seperti Disleksia, *Attention Deficit Hyperactivity Disorder* (ADHD), *Slow Learner*, Autisme, Sindrom Down terencat akal ringan (Bahagian Pendidikan Khas, 2015).

Menurut Aznan (2003), transisi ditakrifkan sebagai masa yang dihadapi oleh mereka yang kurang upaya selepas meninggalkan bangku sekolah sehingga mendapat pekerjaan. Namun begitu, transisi mengikut konteks MBK Bermasalah Pembelajaran adalah gabungan aktiviti untuk murid, melalui hasil dapatan daripada orientasi yang membentuk pergerakan dan sekolah ke aktiviti selepas tamat sekolah termasuk pendidikan selepas menengah, latihan vokasional, integrasi pekerjaan secara berterusan, pendidikan dan perkhidmatan dewasa, hidup berdikari serta penglibatan komuniti (William-Diehm & Lynch, 2007). Bagi setiap kategori kecacatan, program transisi mempunyai reka bentuk tersendiri dan harus disesuaikan dengan keadaan di sesuatu tempat atau persekitarannya (Smith, 2001). Hal ini melibatkan proses yang komprehensif yang melibatkan ibu bapa, guru-guru dan agensi-agensi yang terlibat secara langsung dengan pelajar tersebut. Maka program transisi ini merupakan proses awal dalam menyediakan kemahiran diri kepada pelajar berkeperluan khas untuk menghadapi alam pekerjaan.

Kajian berkaitan penyediaan sistem sokongan dalam program transisi kerjaya yang kerap dinyatakan adalah pendidikan kerjaya dan alam pekerjaan (Landmarks, 2010; Lengnick Hall et al., 2011; Morningstar et al., 2012), sokongan sistem sekolah terhadap pembelajaran murid bermasalah pembelajaran, pendidikan inklusif (Md. Amin et al., 2010), advokasi (Lindstrom, 2007), bantuan pembiayaan (Noonan et al., 2008; Wright, 2011), kemudahan infrastruktur (Green & Bryant, 2007), sokongan daripada pihak pentadbiran (Carter et al., 2011), sokongan daripada teknologi maklumat dan perkhidmatan pemantauan (Rydberg, 2010).

Selain itu, kumpulan sokongan ibu bapa (Culver, 2012), sokongan daripada aspek penglibatan dalam komuniti (Wandry et al., 2008; Farooq et al., 2011) seperti guru, kakitangan sekolah dan rakan-rakan untuk memperkembangkan kemahiran sosial (Bernsden & Luckner, 2012) turut mempengaruhi amalan terbaik dalam sesebuah program transisi kerjaya. Taylor (2012) pula menekankan bahawa peranan dan sikap guru-guru sangat banyak mempengaruhi pencapaian pelajar. Justeru itu, guru perlu mempromosikan sikap mencerminkan diri atau menunjukkan keyakinan diri (*self-esteem*) yang tinggi untuk memberi motivasi dan membentuk sikap positif dalam diri pelajar. Guru memainkan peranan yang sangat penting sebagai perancang, pembangun dan penilai dalam pendidikan vokasional ini (Taylor, 2012). Oleh itu, guru perlu melengkapkan diri dengan pengetahuan dan kemahiran untuk mengajar pendidikan vokasional kepada MBK Bermasalah Pembelajaran ini. Seterusnya, penglibatan ibu bapa juga telah dikenal pasti sebagai elemen yang dapat membantu menggalakkan prestasi sosial, emosi, fizikal, akademik dan meningkatkan kemahiran pekerjaan dalam kalangan murid ini (Noraini et al., 2015).

Metod dan Kawasan Kajian

Kajian ini menggunakan pendekatan kualitatif dan strategi penyelidikan kajian kes bagi mencapai tujuan penyelidikan iaitu untuk menilai pengaruh sistem sokongan sebagai penentu kejayaan program penanaman cendawan dalam kalangan MBK Bermasalah Pembelajaran. Selain itu, pelaksanaan program tanaman cendawan sebagai asas transisi kerjaya kepada MBK Bermasalah Pembelajaran turut ditinjau.

Kaedah persampelan bertujuan digunakan melibatkan guru (peserta) yang terlibat secara langsung dalam program tanaman cendawan di 14 buah sekolah sekitar Pulau Pinang. Sekolah yang dipilih ialah sekolah yang menjalankan program tanaman cendawan kepada MBK Bermasalah Pembelajaran. Oleh itu seramai 14 orang guru Pendidikan Khas yang mewakili setiap sekolah (14 buah) terlibat dalam menjawab persoalan kajian melalui kaedah temu bual.

Bil	Nama sekolah	Lokasi (daerah, negeri)
1	SK Titi Teras	Balik Pulau, Pulau Pinang
2	SK Balik Pulau	Balik Pulau, Pulau Pinang
3	SMK Seri Balik Pulau	Balik Pulau, Pulau Pinang
4	SK Permatang Damar Laut	Bayan Lepas, Pulau Pinang
5	SMK Sungai Nibong	Bayan Lepas, Pulau Pinang
6	SMK Teluk Kumbar 2	Bayan Lepas, Pulau Pinang
7	SMK Jelutong	Georgetown, Pulau Pinang
8	SMK Padang Polo	Georgetown, Pulau Pinang
9	SMK Tanjong Bunga	Tanjung Bungah, Pulau Pinang
10	SMK Kepala Batas	Seberang Prai Utara, Pulau Pinang
11	SMK Machang Bubuk	Bukit Mertajam, Pulau Pinang
12	SMK Mengkuang	Bukit Mertajam, Pulau Pinang
13	SMK Mak Mandin	Butterworth, Pulau Pinang
14	SMK Jawi	Seberang Prai Selatan, Pulau Pinang

Jadual 1: Senarai Sekolah yang Terlibat dalam Program Tanaman Cendawan Melibatkan MBK Bermasalah Pembelajaran Sumber: Pertubuhan Peladang Kawasan, 2018.

Hasil Kajian dan Perbincangan

Berdasarkan hasil kajian, aspek dalam sistem sokongan dilihat sangat mempengaruhi kesinambungan atau kejayaan program penanaman cendawan kepada murid Berkeperluan Khas ini. Salah satunya ialah aspek pembiayaan dan kemudahan infrastruktur. Ini dibuktikan oleh lima buah sekolah dalam kawasan kajian yang mendapat penajaan sepenuhnya untuk menjalankan program penanaman cendawan melalui Program AVSETP anjuran NCIA iaitu SMK Jelutong, SMK Padang Polo, SMK Kepala Batas, SMK Sungai Nibong dan SMK Machang Bubok. Program yang diperkenalkan pada tahun 2012 ini telah menaja sepenuhnya sekolah-sekolah tersebut daripada segi kemudahan infrastruktur dan bongkah cendawan. Program ini telah menampakkan kejayaan kepada sekolah-sekolah tersebut melalui penjanaan pendapatan hasil jualan cendawan dan sehingga 2019, sekolah-sekolah ini masih meneruskan program tanaman cendawan ini.

> "…Rumah cendawan dan *sprinkler* kita dapat daripada NCIA. *Fully funded*, jadi mudah untuk kita teruskan projek ini. Cuma sekolah saya mengubahsuai sedikit sistem pengairan kerana *sprinkler* dilihat sangat membazirkan air. Tapi, *overall* kita dah ada kemudahan, jadi mudah untuk cikgu menjalankan program ini kepada pelajar...".
> (Guru A, Sekolah A)

Manakala, bagi sekolah yang tidak mendapat penajaan dan menguruskan infrastruktur rumah cendawan sendiri, terdapat enam sekolah yang berjaya menguruskannya dan terdapat tiga buah sekolah yang telah berhenti menjalankan program tanaman cendawan ini. Dalam hal ini, terdapat beberapa faktor daripada aspek sistem sokongan yang dilihat mempengaruhi kejayaan atau kesinambungan projek penanaman cendawan ini iaitu sokongan daripada pentadbir dan kesediaan guru itu sendiri. Walaupun kekurangan dari segi infrastruktur seperti sistem pengairan secara manual dan ruang rumah cendawan yang terhad, namun kesediaan guru dan sokongan pihak pentadbir telah berjaya menjadikan projek penanaman cendawan ini diteruskan sebagai program asas transisi kerjaya kepada murid Bermasalah Pembelajaran ini. Ini dibuktikan oleh Guru B dengan menyatakan:

> "…Guru besar sangat menyokong program tanaman cendawan ini. Beliau mempelopori program ni masa di sekolah lama beliau di Titi Teras dan bila pindah ke SK Balik Pulau beliau masih mahu meneruskan projek tanaman cendawan di sini pula. Walaupun ruang kosong di tepi tangga agak sempit, tapi guru besar melihat tempat tersebut redup dan sesuai untuk letak bongkah cendawan. Projek tanaman cendawan masih bertahan sehingga tahun ni di sekolah kami…".
> (Guru B, Sekolah B)

Seterusnya, sekolah yang telah berhenti menjalankan program tanaman cendawan ini memberikan sebab yang berlainan yang jika dilihat merupakan kelemahan dalam aspek sistem sokongan. Jika aspek tersebut diberi cadangan penambahbaikan, berkemugkinan program tanaman cendawan ini masih boleh diteruskan. Menurut Guru C:

"…Sekarang murid yang *functional* dah kurang, jadi sukar nak jalankan projek cendawan. Tambah lagi musim panas, memang susah nak buat…".
(Guru C, Sekolah C)

Guru D pula menyatakan:

> "…Kami dah *stop* buat sebab kena serang anai-anai. Kawasan pun tak sesuai dan cuaca panas. Tambah lagi cikgu yang *incharge* dulu dah pindah. Jadi kami kurang pengalaman…".
> (Guru D, Sekolah D)

Seterusnya, Guru E pula menyatakan:

> "…Kami tak buat sebab masalah tempat. Sebab sebelum ni buat dalam kelas, tapi kelas nak guna untuk tahun ni. Nak buat di luar ada ancaman lutong…".
> (Guru E, Sekolah E)

Hal ini bertepatan dengan kajian Madinah (2014) yang menyatakan aspek penyediaan sumber, bahan dan peralatan bagi pendidikan asas vokasional, pihak pentadbiran sekolah dan guru adalah perlu. Selain itu, adalah perlu bagi memastikan keadaan bengkel/ bilik-bilik khas adalah kondusif serta selamat sepanjang berlangsungnya pengajaran dan pemudahcaraan (PDPC). Latihan pra-vokasional ini tidak hanya tertumpu kepada pembelajaran secara teori sahaja tetapi melibatkan aktiviti amali. Aktiviti amali dijalankan di bengkel/ bilik-bilik khas kerana kelengkapan dan kemudahan yang ada dapat membantu proses aktiviti amali (Aliza, 2013). Menurut Aliza (2013) lagi, kejayaan program transisi juga akan bergantung kepada sokongan daripada pentadbiran sekolah. Oleh itu, sekolah-sekolah harus menyokong program dengan menyediakan alat, bahan dan tempat latihan yang diperlukan.

Kajian oleh Madinah (2014) turut menyatakan sistem dan perkhidmatan sokongan merupakan salah satu elemen yang diperlukan untuk menjayakan program transisi kerjaya di sekolah. Kohler dan Greene (2004) merumuskan dalam kajiannya bahawa peranan sebagai individu dewasa perlu dibina dalam sistem persekolahan dan pengalaman lain yang memberi sokongan dan membantu memudahkan peluang berdasarkan keupayaan di dalam sokongan persekitaran. Justeru itu kedua-dua pengalaman iaitu berasaskan sekolah dan berasaskan komuniti termasuk persekitaran pekerjaan perlu didedahkan kepada pelajar agar dapat membantu mereka mendapat manfaat yang maksimum dan generalisasikan kemahiran dalam pelbagai persekitaran (Bowe, 2003; Kohler & Field, 2003; Carter et al., 2010; Landmark et al., 2010). Oleh itu, aspek penting dalam proses ini adalah memastikan wujudnya kemudahan dalam persekitaran komuniti.

Selain itu, kumpulan sokongan ibu bapa juga adalah penting bagi memastikan kejayaan projek tanaman cendawan ini. Tiga orang guru Pendidikan Khas yang ditemu bual memberikan pendapat bahawa ibu bapa harus dilibatkan dalam program ini untuk memastikan kejayaannya kepada murid Bermasalah Pembelajaran. Beberapa kajian telah membuktikan pengaruh jalinan kolaborasi sangat memberi kesan kepada program transisi kerjaya. Devlieger dan Trach (1999) menyatakan bahawa sokongan dan kolaborasi antara agensi kepada seseorang pelajar dan keluarga merupakan faktor penting dan jika dilakukan dengan sempurna ia akan meningkatkan matlamat pencapaian. Namun, sekiranya dilakukan dengan lemah atau sambil lewa, justeru matlamat transisi akan terbatas dan tersekat. Progam transisi sekolah boleh menjadi pemangkin dalam kefahaman dan penerimaan pelbagai pihak yang terlibat dalam pelaksanaan pendidikan khas (Greene & Bryant, 2003). Morningstar et al. (2012) turut menyatakan penglibatan ibu bapa dalam proses transisi dapat membantu mereka memahami keperluan anak serta membantu memperkuat usaha guru untuk menyediakan pendidikan dan latihan dengan lebih bermakna.

Kesimpulan

Secara keseluruhannya, dapatlah dirumuskan bahawa sokongan daripada semua pihak sangat diperlukan dalam memastikan kesinambungan sesuatu program transisi kerjaya kepada murid Bermasalah Pembelajaran ini. Dalam konteks program penanaman cendawan ini, faktor-faktor seperti suntikan modal untuk pembinaan infrastruktur, sistem pengairan yang sempurna, kawasan yang sesuai dan latihan kemahiran yang berterusan adalah antarakeperluan yang dinyatakan oleh guru-guru Pendidikan Khas ini dalam usaha untuk meningkatkan lagi keberkesanan pelaksanaan projek cendawan di sekolah mereka. Selain itu, usahasama dengan pihak agensi, wakil-wakil industri yang berkaitan cendawan masih diperlukan oleh guru dan murid ini dalam membantu mereka mengatasi pelbagai isu dan cabaran dalam pelaksanaan projek tanaman cendawan. Aspek kerjasama dan sokongan ibu bapa turut diperhatikan sangat penting dalam memastikan anak-anak mereka yang Bermasalah Pembelajaran ini disiapkan dengan latihan dan kemahiran sebagai persediaan untuk menempuh alam pekerjaan nanti.

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PERSEPSI GURU TERHADAP KEPERLUAN PERKHIDMATAN BIMBINGAN DAN KAUNSELING DI SEKOLAH RENDAH LUAR BANDAR

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Abstrak: *Perkhidmatan bimbingan dan kaunseling sekolah memainkan peranan yang penting dalam membantu murid bukan sahaja dari segi akademik dan tingkah laku, malah dalam merancang masa depan mereka. Menyedari kepentingan ini, Kementerian Pendidikan Malaysia telah mengeluarkan surat pekeliling KP/5209/35/(40) yang mengkehendaki guru besar-guru besar di setiap sekolah rendah untuk melantik seorang guru bimbingan dan kaunseling di sekolah masing-masing. Kajian tinjauan ini dijalankan bagi mengenal pasti persepsi guru terhadap keperluan bimbingan dan kaunseling di sekolah rendah luar bandar, khasnya di Daerah Bakong, Miri, Sarawak. Kajian ini merupakan kajian deskriptif melibatkan 35 orang guru yang mengajar di sekolah rendah luar bandar di daerah Bakong. Instrumen kajian yang digunakan adalah soal selidik yang diadaptasi dari kajian Mohd Haidhir Md Yusof (2015) yang merangkumi 4 bahagian iaitu bahagian A, B, C dan D. Bahagian A terdiri daripada 8 item meliputi data demografi, sementara Bahagian B, C dan D menggunakan skala likert. Bahagian B merangkumi data persepsi mengenai bimbingan dan kaunseling di sekolah luar bandar, bahagian C merangkumi keperluan unit bimbingan dan kaunseling serta guru bimbingan dan kaunseling di sekolah luar bandar, dan bahagian D pula merangkumi masalah dan peranan yang memerlukan perkhidmatan bimbingan dan kaunseling. Data dianalisis menggunakan analisis deskriptif meliputi frekuensi, peratus dan min. Dapatan kajian dapat memberi input bukan sahaja kepada perkhidmatan bimbingan dan kaunseling, tetapi juga kepada warga pendidikan sama ada pihak sekolah mahupun pihak yang lebih tinggi seperti pihak Kementerian Pendidikan Malaysia agar usaha-usaha memartabatkan perkhidmatan bimbingan dan kaunseling dapat direncana dan dilaksanakan seterusnya mengoptimumkan kegunaan perkhidmatan ini dalam meningkatkan keberhasilan pendidikan.*

Kata Kunci*: bimbingan dan kaunseling, persepsi guru, sekolah rendah luar bandar*

Pengenalan

Bimbingan dan kaunseling telah mendapat pengiktirafan sepenuhnya dalam dunia pendidikan apabila turut termaktub dalam Dasar Pendidikan Kebangsaan 2013. Malah Kementerian Pendidikan Malaysia telah mengeluarkan beberapa perintah am seperti Surat Pekeliling KP 5209/30/(30) yang mengarahkan Pengarah Pelajaran Negeri supaya semua guru besar memberikan kemudahan tempat untuk aktiviti bimbingan dan kaunseling di sekolah masing-masing. KP5209/35/(40) pula telah mewajibkan setiap sekolah rendah dan menengah melantik seorang guru bimbingan dan kaunseling dan beberapa garis panduan pelaksanaan bimbingan dan kaunseling telah diperkenalkan antaranya seperti yang tertera dalam Surat Pekeliling KP5209/35/(4).

Kajian lepas juga mengakui kepentingan dan keperluan bimbingan dan kaunseling di sekolah-sekolah. Antaranya Wei-Cheng, Jiaqi dan Hoetmer (2016) menyatakan pelajar daripada sekolah-sekolah yang menyediakan perkhidmatan bimbingan dan kaunseling yang lebih baik cenderung untuk mempunyai iklim sekolah yang lebih positif sama ada dari segi kehadiran, tingkah laku pelajar, keselamatan mahupun identiti sekolah. Hal ini turut dipersetujui oleh Nurhasanah dan Qathrin Nida (2016) yang menyatakan bimbingan dan kaunseling membantu dalam membentuk peribadi pelajar seterusnya meningkatkan keupayaan intelektual mereka.

Walaupun bimbingan dan kaunseling telah diakui kepentingan dan keperluannya, Eremie dan Dimkpa (2019) menyatakan masih berlaku miskonsepsi terhadap perkhidmatan bimbingan dan kaunseling di sekolah-sekolah. Malah menurut kajian mereka yang dijalankan di Nigeria, kebanyakan pentadbir sekolah menganggap kaunselor sebagai ancaman kepada kuasa mereka dan mereka cenderung untuk tidak memberikan sokongan sepenuhnya kepada perkhidmatan bimbingan dan kaunseling. Bukan itu sahaja, menurut Salina dan Khairul Azmi (2018), stigma iaitu pandangan negatif terhadap individu yang mendapatkan khidmat bimbingan dan kaunseling menjadikan khidmat ini dipinggirkan seolah-olah ia satu penyakit berjangkit yang perlu dielakkan. Miskonsepsi sebegini akan menyukarkan pelaksanaan bimbingan dan kaunseling dan menjejaskan keberkesanannya.

Di luar negara, banyak kajian telah dijalankan tentang persepsi terhadap bimbingan dan kaunseling. Antaranya kajian Eremie dan Dimkpa (2019) yang mengkaji tentang persepi pentadbir sekolah terhadap perkhidmatan bimbingan dan kaunseling di River State Nigeria, serta kajian Ballesteros dan Hilliard (2016) yang mengkaji tentang persepsi pelajar di Latina terhadap kaunseling dalam talian. Namun, di Malaysia masih kurang kajian tentang persepsi terhadap bimbingan dan kaunseling. Oleh itu, bagi mengisi kelompangan kajian, kajian ini dijalankan dengan tujuan untuk mengenal pasti persepsi guru sekolah luar bandar terhadap perkhidmatan bimbingan dan kaunseling. Hasil kajian ini diharapkan dapat memberi input bukan sahaja kepada perkhidmatan bimbingan dan kaunseling, tetapi juga kepada warga pendidikan sama ada pihak sekolah mahupun pihak yang lebih tinggi seperti pihak Kementerian Pendidikan Malaysia agar usaha-usaha memartabatkan perkhidmatan bimbingan dan kaunseling dapat direncana dan dilaksanakan seterusnya mengoptimumkan kegunaan perkhidmatan ini dalam meningkatkan keberhasilan pendidikan.

Objektif Kajian

Objektif kajian ini ialah untuk :

1. Mengenal pasti persepsi guru sekolah rendah luar bandar terhadap perkhidmatan bimbingan dan kaunseling.
2. Mengenal pasti keperluan dan latihan yang diperlukan bagi menggerakkan perkhidmatan bimbingan dan kaunseling di sekolah rendah luar bandar.
3. Mengenal pasti masalah yang memerlukan peranan unit bimbingan dan kaunseling.

Persoalan Kajian

Kajian ini dijalankan bagi menjawab dan menjelaskan tiga persoalan kajian berikut:

1. Apakah persepsi guru sekolah rendah luar bandar terhadap perkhidmatan bimbingan dan kaunseling?
2. Apakah keperluan dan latihan yang diperlukan bagi menggerakkan perkhidmatan bimbingan dan kaunseling?
3. Apakah masalah yang memerlukan peranan unit bimbingan dan kaunseling?

Kajian Literatur

Keperluan Bimbingan dan Kaunseling

Kaunseling dapat difahami sebagai satu proses sistematik yang membantu perhubungan berdasarkan prinsip-prinsip psikologi yang dilaksanakan oleh kaunselor yang berdaftar mengikut kod etika kaunseling untuk mencapai satu perubahan, kemajuan, penyesuaian yang holistik, baik dan sukarela pada diri klien supaya perubahan, kemajuan dan penyesuaian itu akan berterusan sepanjang hayat klien (Akta Kaunselor, 1998). Perkhidmatan bimbingan dan kaunseling banyak memberi manfaat terutamanya kepada pelajar. (Salina dan Khairul Azmi, 2018). Menurut mereka lagi, tidak semua masalah dapat difahami oleh orang biasa seperti rakan-rakan. Sesetengah individu memerlukan perkhidmatan kaunseling untuk membantu mereka mengenal pasti masalah yang dihadapi. Kajian yang dilakukan oleh Marsh dan Wilcoxon (2015) pula menyatakan bahawa pelajar kolej yang mempunyai masalah psikologikal cenderung untuk mendapatkan bantuan profesional iaitu berjumpa kaunselor bagi membantu mereka. Selain itu, Malek (2007) menyatakan bahawa setiap manusia termasuk golongan kurang upaya mempunyai masalah tersendiri terutamanya dalam membuat keputusan terhadap sesuatu perkara. Kajian ini mendapati bahawa perkhidmatan kaunseling bukan sahaja membantu dalam penyelesaian masalah, namun ianya dapat membantu dalam membina keyakinan diri. Perkhidmatan kaunseling juga turut memainkan peranan yang penting terhadap institusi kekeluargaan. (Salasiah dan Muhamad Anis,2018) Menurut kajian mereka, kaunseling merupakan salah satu cara untuk menyelesaikan konflik dan persengketaan dalam keluarga. Tanpa ikhtiar untuk memulihkan rumahtangga, tentulah banyak perceraian berlaku di negara kita. Perkhidmatan kaunseling bukan sahaja penting kepada golongan pelajar, golongan kurang upaya dan institusi keluarga, namun perkhidmatan ini turut memberi impak yang positif kepada golongan warga emas. Nur Afifah dan Hapsah (2018) dalam kajian mereka menyatakan bahawa perkhidmatan kaunseling diperlukan oleh warga emas kerana mereka juga mengalami pelbagai bentuk masalah seperti masalah psikososial, kesunyian, masalah menghadapi persaraan, pengabaian dan penderaan serta konsep kendiri. Kajian ini mendapati bahawa permasalahan ini dapat dikurangkan melalui perkhidmatan kaunseling yang dapat membantu dalam meningkatkan kesejahteraan diri dalam kalangan golongan warga emas ini. Oleh itu, perkhidmatan kaunseling dilihat memainkan peranan yang amat penting untuk setiap golongan masyarakat.

Kajian Luar Negara

Terdapat beberapa kajian yang dijalankan di luar negara bagi mengkaji persepsi terhadap keperluan bimbingan dan kaunseling. Antaranya ialah kajian yang dijalankan oleh Karatas dan Kaya (2015) yang mendapati bahawa perkhidmatan kaunseling amat diperlukan bagi membantu dalam membina tingkah laku pelajar. Barisan pentadbir sekolah menekankan bahawa kaunselor haruslah mempunyai ilmu pengetahuan dan pengalaman dalam mengendalikan masalah pelajar serta mampu merancang program yang berkesan. Menurut Mabula dan Edna (2015) pula, kaunselor sekolah yang terlatih amat diperlukan dalam membina tingkah laku positif dalam kalangan pelajar Tanzania. Menurutnya lagi, kaunseling kini menjadi perkhidmatan yang diperlukan untuk pelajar sekolah di negara membangun. Ini adalah kerana cabaran yang dihadapi oleh pelajar dalam proses pembelajaran mereka berpotensi untuk menjejaskan pelajar dari segi sosial, psikologi dan akademik. Oleh itu, perkhidmatan kaunseling dijangka dapat membantu pelajar dalam menangani cabaran tersebut.

Sementara itu, Ballesteros dan Hilliard (2016) mengkaji tentang persepsi pelajar Latina tentang kaunseling dalam talian. Kajian tersebut mendapati persepsi pelajar amat positif terhadap keperluan kaunseling dalam talian. Pelajar merasakan mereka selesa meluahkan perasaan secara kaunseling dalam talian.

Kajian-kajian Dalam Negara

Namun, jika dibandingkan dengan kajian yang dijalankan di luar negara, didapati kurangnya kajian berkaitan persepsi terhadap keperluan bimbingan dan kaunseling yang dijalankan di dalam negara. Antara kajian yang telah dijalankan di dalam negara ialah kajian Salina dan Khairul Azmi (2018) yang mengkaji persepsi pelajar terhadap perkhidmatan bimbingan dan kaunseling di Universiti Kebangsaan Malaysia. Kajian ini menggunakan kaedah analisis tematik yang mana keperluan kaunseling telah dikategorikan kepada beberapa tema utama iaitu manfaat kaunseling, faktor pendorong, faktor penghalang dan sumber merujuk masalah. Kajian ini mendapati bahawa perkhidmatan kaunseling menyediakan ruang dan peluang yang kondusif untuk menjadi pendengar kepada masalah pelajar. Faktor pendorong pula berkait rapat dengan personaliti dan kriteria seorang kaunselor yang sering menarik minat pelajar untuk berjumpa dengan mereka. Namun begitu, kajian ini mendapati bahawa faktor penghalang terjadi apabila pelajar merasakan pandangan negatif orang lain seperti rakan sebaya menyebabkan mereka membuat keputusan untuk tidak menggunakan perkhidmatan kaunseling sebagai jalan penyelesaian kepada masalah yang mereka hadapi. Selain itu, kajian ini turut mendapati bahawa pelajar meletakkan individu lain sebagai sumber merujuk masalah yang utama dan bukan pada perkhidmatan bimbingan dan kaunseling.

Metodologi

Rekabentuk Kajian

Kajian ini menggunakan pendekatan kuantitatif dan dijalankan secara kaedah kajian tinjauan. Ia digunakan bagi meninjau persepsi guru-guru sekolah rendah luar bandar terhadap keperluan bimbingan dan kaunseling. Kaedah ini sesuai digunakan kerana kajian tinjauan menurut Creswell (2012) adalah satu kajian kuantitatif yang menggunakan soal selidik sebagai instrumen untuk mengenal pasti trend dan pendapat terhadap sesuatu perkara. Dalam kajian ini, soal selidik yang diadaptasi daripada Mohd Haidhir (2015) digunakan bagi mencapai objektif kajian dan menjawab persoalan kajian.

Populasi dan Sampel Kajian

Kajian dijalankan terhadap 35 orang guru berjawatan tetap yang mengajar di 3 buah sekolah rendah luar bandar di daerah Bakong. Jumlah populasi sebenar ialah 120 orang guru. Kaedah persampelan yang digunakan adalah persampelan bertujuan. Persampelan bertujuan atau "*purposive sampling*" merujuk kepada sekumpulan subjek yang mempunyai ciri-ciri yang sesuai dipilih oleh pengkaji sebagai responden kajian berdasarkan tujuan khusus (Chua, 2006).

Instrumen Kajian

Instrumen kajian yang digunakan dalam kajian ini adalah set soal selidik yang diadaptasi daripada Mohd Haidhir (2015). Beliau telah menjalankan kajian rintis bagi memastikan kebolehpercayaan dan kesahan instrumen kajian. Instrumen ini merangkumi empat bahagian yang dibina bagi menjawab objektif kajian yang telah ditetapkan. Bahagian A meliputi latar belakang dan ciri-ciri demografi responden iaitu jantina, umur, pengalaman mengajar, taraf perkahwinan dan taraf pendidikan. Bahagian B, C dan D pula meliputi item-item yang menggunakan skala likert lima pilihan digunakan bagi guru-guru menyatakan darjah persetujuan terhadap item yang dikemukakan sama ada Sangat Setuju (5), Setuju (4), Tidak

Pasti (3), Tidak Setuju (2) atau Sangat Tidak Setuju (1). Bahagian B pula menjawab objektif yang kedua iaitu persepsi guru terhadap Unit Bimbingan dan Kaunseling serta Guru Bimbingan dan Kaunseling manakala bahagian C menjawab objektif yang ketiga iaitu mengenal pasti keperluan guru kaunseling dan latihan. Bahagian D pula menjawab objektif yang keempat iaitu mengenal pasti masalah pelajar serta peranan unit bimbingan dan kaunseling

Tatacara Pengumpulan Data

Setelah mendapat persetujuan daripada guru besar di sekolah yang berkaitan untuk menjalankan kajian ini, pengkaji bertemu dengan guru-guru di setiap sekolah yang terlibat sebagai responden kajian. Pengkaji menjelaskan tujuan kajian kepada responden dan menyatakan peranan responden dalam kajian ini. Isu etika seperti kerahsiaan dan penyertaan secara sukarela turut diterangkan kepada responden. Pengkaji seterusnya mengedarkan set soal selidik kepada setiap responden. Responden diberikan sedikit masa untuk menjawab soal selidik tersebut. Soal selidik yang telah siap dijawab dikumpulkan semula oleh pengkaji untuk dianalisa.

Tatacara Analisis Data

Data kajian dianalisis menggunakan perisian *Statistical Package For The Social Science* (SPSS) versi 22. Jenis analisis yang digunakan adalah statistik deskriptif iaitu pengiraan data yang meliputi frekuensi, peratus dan min bagi item-item soal selidik. Skor min setiap item seterusnya diinterpretasi menggunakan Jadual 1.

Skor Min	Interpretasi
1.00-1.89	Sangat rendah
1.90-2.69	Rendah
2.70-3.49	Sederhana
3.50-4.29	Tinggi
4.30-5.00	Sangat tinggi

Jadual 1 Interpretasi Skor Min

Sumber : Bahagian Perancangan dan Penyelidikan Dasar Pendidikan (2006)

Penutup

Kajian ini akan memberi fokus terhadap persepsi guru-guru berjawatan tetap yang mengajar di sekolah rendah luar bandar di daerah Bakong terhadap perkhidmatan bimbingan dan kaunseling. Selain itu, kajian ini turut meninjau keperluan dan latihan yang diperlukan bagi memastikan perkhidmatan bimbingan dan kaunseling dapat dilaksanakan dengan jayanya serta masalah yang memerlukan peranan unit ini di sekolah luar bandar. Dapatan kajian dapat memberi input bukan sahaja kepada perkhidmatan bimbingan dan kaunseling, tetapi juga kepada warga pendidikan sama ada pihak sekolah mahupun pihak yang lebih tinggi seperti pihak Kementerian Pendidikan Malaysia agar usaha-usaha memartabatkan perkhidmatan bimbingan dan kaunseling dapat direncana dan dilaksanakan seterusnya mengoptimumkan kegunaan perkhidmatan ini dalam meningkatkan keberhasilan pendidikan. Pengkaji berharap agar pihak-pihak yang berkenaan dapat memberi perhatian yang serius terhadap keperluan perkhidmatan bimbingan dan kaunseling ini kerana perkhidmatan ini dapat membantu pelajar-pelajar bukan sahaja di sekolah bandar malah turut memberi impak yang positif di sekolah luar bandar.

Kesimpulannya, konsep perkhidmatan bimbingan dan kaunseling ini haruslah difahami dengan lebih jelas oleh seluruh warga sekolah khususnya dan seluruh lapisan masyarakat amnya supaya perkhidmatan ini dapat dimanfaatkan dengan lebih baik dari semasa ke semasa, terutama di sekolah-sekolah rendah luar bandar di pedalaman Sarawak.

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KEMAHIRAN INFORMAL KOMUNITI ORANG ASLI SUKU KAUM JAKUN KAMPUNG PETA DALAM BIDANG PELANCONGAN

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Abstract: *Pelancongan merupakan salah satu bidang yang boleh dijadikan strategi dalam menjana pendapatan komuniti setempat. Melalui pelancongan, komuniti mampu meraih pendapatan melalui kemahiran informal yang mereka miliki. Komuniti Orang Asli suku kaum Jakun di Kampung Peta yang terletak berhampiran dengan Taman Negara Endau-Rompin merupakan salah satu suku kaum asli yang menggunakan kemahiran informal mereka dalam menghasilkan pendapatan melalui bidang pelancongan. Melalui kajian kes yang dilaksanakan, seramai 5 orang peserta kajian dari komuniti Orang Asli ini telah ditemubual dan di sokong dengan temubual bersama 2 orang kakitangan dari Jabatan Kemajuan Orang Asli (JAKOA) daerah Mersing. Hasil dari temu bual kajian menunjukkan bahawa kemahiran seperti pemandu bot, pemandu pelancong, penghasilan kraf tangan, aktiviti kebudayaan dan penghasilan makanan mampu menjadi tarikan pelancong yang menyumbang sumber pendapatan kepada komuniti ini. Oleh kerana mereka tinggal berdekatan dengan Taman Negara, ia turut menjadi suatu kelebihan kepada mereka kerana berjaya menarik kedatangan pelancong ke penempatan mereka. Justeru melalui aktiviti pelancongan secara tidak langsung membantu komuniti ini menjana pendapatan hasil dari kemahiran informal mereka yang diterjemahkan dalam bentuk barangan dan juga perkhidmatan. Kajian ini diharapkan dapat menjadi rujukan kepada komuniti Orang Asli yang lain dalam menggunakan kemahiran mereka sebagai satu kelebihan dalam menghasilkan pendapatan.*

Keywords: *Kemahiran Informal, Orang Asli, Pelancongan*

Pengenalan

Pelancongan dianggap sebagai satu strategi pembangunan yang mudah dan cepat untuk mendapatkan tukaran wang asing berbanding dengan strategi pembangunan yang lain kerana sumber-sumber pelancongan telah tersedia di sesebuah destinasi. Malahan penduduk tempatan juga berupaya menjadi aset pelancongan yang dapat menarik perhatian pelancong kerana keunikan budaya, cara hidup dan adat. Banyak komuniti di negara-negara membangun mempunyai keperluan untuk menyara kehidupan mereka menggunakan sumber-sumber yang terdapat dalam komuniti mereka sendiri (Kalsom, Nor Ashikin dan Mohmad Amin, 2004). Justeru bidang pelancongan adalah salah satu pendekatan yang boleh menjadi sumber pendapatan bagi kaum Orang Asli khususnya dan komuniti lain amnya.

Pelancongan banyak membawa kesan positif terutama kepada komuniti miskin memandangkan pembangunan pelancongan tidak memerlukan modal yang besar dan memadai dengan mengembangkan potensi yang ada dalam komuniti tersebut. Penyertaan komuniti adalah penting dalam menggerakkan aktiviti pelancongan. Kesediaan komuniti tempatan adalah penting untuk melalui proses transformasi sosial dan juga ekonomi (Yahaya, 2008; Yahaya, 2009; Mathieson dan Wall, 1991). Telah banyak bukti menunjukkan bahawa penglibatan komuniti dalam sektor pelancongan banyak memberi faedah kepada komuniti tersebut. Namun terdapat permasalahan yang perlu difikirkan di mana kejayaan mereka dalam industri ini tidak dipantau dengan baik yang menyebabkan faedah sebenar mereka tidak dapat diukur. Terlalu sedikit kajian yang dilakukan untuk mengetahui sumbangannya terhadap pemuliharaan mata pencarian komuniti tempatan (Goodwin dan Santilli, 2009). Oleh yang demikian, pemantauan dan sokongan adalah perlu bagi membantu komuniti Orang Asli mengecapi faedah dari aktiviti pelancongan secara berterusan.

Komuniti Orang Asli Di Malaysia

Orang Asli adalah penduduk terawal di Semenanjung Malaysia iaitu sejak kira-kira 5,000 tahun yang lalu. Asal usul mereka dikatakan dari Negeri China dan Tibet yang menyusul laluan penghijrahan melalui tanah besar Asia Tenggara sebelum bertapak di Semenanjung Tanah Melayu dan kepulauan Indonesia. Kini, Orang Asli merupakan kelompok minoriti masyarakat peribumi di Semenanjung Malaysia (Nicholas, 2000). Istilah Orang Asli mula diperkenalkan dalam bahasa Melayu pada tahun 1950an yang bertujuan untuk merujuk kepada beberapa kelompok kecil manusia khususnya yang mendiami kawasan pendalaman dan kawasan-kawasan pinggirannya di Semenanjung Malaysia. Sebelum Malaysia mencapai kemerdekaan pada tahun 1957, masyarakat Orang Asli lebih dikenali sebagai Sakai, Semang dan Jakun. Perkataan ‘sakai’ diertikan sebagai ‘hamba’. Dalam bahasa Temiar ‘sakai; diertikan sebagai orang yang bekerja dengan orang lain. Maka amatlah tidak wajar jika menamakan Orang Asli sebegitu. Bagi menggantikan istilah-istilah tersebut, istilah-istilah lain seperti Orang Darat, Orang Dalam, Orang Dusun, Orang Hutan dan sebagainya digunapakai. Namun sejak tertubuhnya Jabatan Hal Ehwal Orang Asli pada tahun 1950, istilah-istilah tersebut telah dimansuhkan dan digantikan dengan ‘Orang Asli’ (Muzium Pribumi, 2007).

Suku kaum Jakun adalah merupakan orang asli dari kelompok Melayu Proto. Kehidupan mereka mempunyai persamaan dengan masyarakat Melayu. Kebanyakan orang Asli Jakun masih berpegang kuat kepada kepercayaan animisme (Muzium Seni Kraf Orang Asli, 2005). Kehidupan mereka banyak dipengaruhi oleh alam sekitar seperti gunung, bukit, lembah, sungai, batu, gua dan sebagainya. Selain itu, mereka juga percaya bahawa kampung mereka akan dilanda bencana sekiranya ada di antara mereka yang melanggar pantang larang (JAKOA, 2016).

Menurut MSKOA (2005), menyatakan bahawa selepas berlakunya banjir besar pada tahun 1971, penduduk kampung berpindah ke kawasan yang lebih tinggi dengan bantuan pihak JAKOA. Kawasan yang didiami oleh mereka sesuai untuk pertanian. Selain itu, kegiatan utama penduduk Kampung Peta ialah bercucuk tanam, memburu dan menangkap ikan serta mengumpul hasil-hasil hutan. Ada juga segelintir penduduk yang bekerja sebagai pemandu pelancong, pemandu bot, kakitangan kerajaan dan ada juga sebahagian kecil bekerja di bandar seperti Kluang dan Mersing sebagai pekerja kilang. Menurut Jamiran, Seow dan Mohamed (2013) pula, menyatakan bahawa Kampung Peta merupakan salah sebuah perkampungan orang Asli yang dibangunkan semula di bawah Program Penempatan Tersusun yang dikendalikan oleh Jabatan Hal Ehwal Orang Asli (JAKOA) yang dahulu dikenali sebagai Jabatan Hal Ehwal Orang Asli (JHEOA). Penempatan mereka sekarang adalah bersebelahan dengan pintu masuk ke Taman Negara Endau-Rompin. Kedatangan pelancong ke Taman Negara secara tidak langsung telah memberi kesan positif kepada penduduk Kampung Peta. Selain itu, keinginan masyarakat luar yang ingin merasai serta menghayati kehidupan komuniti Orang Asli menyebabkan komuniti ini mengambil peluang untuk turut serta dalam proses pembangunan industri pelancongan tempatan yang dapat memberikan sumber pendapatan kepada mereka. Oleh itu, beberapa Orang Asli telah mula melibatkan diri dalam bidang pelancongan kerana ia dapat mendatangkan sumber pendapatan baru kepada mereka berdasarkan kemahiran ilmu pengetahuan yang sedia ada bagi menarik minat pelancong untuk menikmati, melihat dan menghargai gaya hidup mereka (Ahmad Zam Zam 2015).

Taman Negara Endau-Rompin mempunyai keluasaan 49,000 hektar yang meliputi tiga dataran daerah iaitu Mersing, Segamat dan juga Rompin (Jamiran, Seow & Mohamed, 2013). Taman Negara ini telah menjadi salah satu daya tarikan pelancong ke Selatan Semenanjung Malaysia kerana hutannya yang kaya dengan keunikan alam flora dan fauna selain alam budaya tradisional orang Asli Jakun khususnya di Kampung Peta sejak kurun ke-19 lagi. Kampung Peta didiami oleh Orang Asli dari kumpulan Melayu Proto iaitu suku kaum Jakun. Kampung ini terletak jauh di pedalaman iaitu kira-kira 50 kilometer dari persimpangan jalan Kluang-Mersing (Ibrahim, Mohamad & Ahmad, 2008). Petempatan ini hanya dihubungkan melalui sebatang jalan berturap yang menjadi laluan kenderaan berat yang membawa muatan hasil keluaran ladang kelapa sawit. Walaupun kampung ini jauh di pendalaman, pelancong boleh melawat melalui jalan darat dengan mudah. Sebelum tiba ke destinasi, pelancong dapat melihat najis gajah yang bertaburan di pinggir atau di tengah jalan.

Kemahiran Informal Komuniti Orang Asli

Kemahiran informal ialah kemahiran yang dilakukan secara spontan dan tanpa berstruktur. Menurut Hashim, Razali dan Jantan (2007) menyatakan bahawa maksud kemahiran informal adalah perlakuan belajar yang terlaksana secara tidak langsung atau secara tidak sedar. Kemahiran ini diperoleh dengan cara melihat dan mencuba secara berterusan seperti menjahit, menganyam, memasak dan sebagainya. Selain itu, interaksi dengan masyarakat juga boleh dikategorikan sebagai kemahiran informal.

Merujuk kepada komuniti Orang Asli juga, mereka mempunyai kemahiran informal yang dipelajari secara tidak langsung dari nenek moyang mereka di samping pendedahan yang diberikan daripada pihak JAKOA atau pengalaman dengan masyarakat luar. Kegiatan harian juga memberi satu kelebihan kepada komuniti Orang Asli terhadap kemahiran berkaitan alam semulajadi. Menurut Ramlee (2008), Orang Asli dikenali sebagai masyarakat yang bergantung hidup kepada hutan dan persekitaran semulajadi luar bandar dengan menjalani kegiatan ekonomi sara diri, seperti pertanian pindah, memburu dan mengumpul hasil hutan serta menangkap ikan. Norasmah dan Mohd. Hasri (2011), turut menjelaskan bahawa pertanian sara diri merujuk kepada pertanian secara kecil-kecilan yang biasa diusahakan disekitar rumah sahaja. Mereka juga menanam pelbagai jenis tanaman lain seperti padi huma, padi sekoi, ubi kayu, tembakau, jagung, tebu, serai, termasuk buah-buahan seperti pisang, durian, rambutan dan sebagainya. Ada juga di antara mereka yang masih mengamalkan sistem barter dengan menukar hasil pertanian bagi mendapatkan barang keperluan harian. Aktiviti berburu merupakan pekerjaan kedua bagi masyarakat Orang Asli. Antara hasil buruan ialah tupai, landak, kera, biawak, pelanduk, babi hutan, ayam hutan, burung dan sebagainya. Daripada hasil buruan tersebut akan dijual pada peraih yang datang untuk dijadikan sajian makanan eksotik. Disamping itu, mereka juga menjalankan aktiviti menangkap ikan dan dijual pada pemborong sebagai sumber pendapatan untuk menyara keluarga.

Selain itu, sumber pendapatan lain bagi masyarakat Orang Asli ialah dari hasil hutan. Antara hasil hutan yang dijadikan sumber pendapatan ialah rotan, buluh, kayu cendana, damar dan akar-akar kayu. Barangan ini mempunyai nilai yang tinggi di pasaran. Rotan dan buluh dijadikan alat perabot yang tinggi nilai komersilnya di pasaran manakala akar kayu seperti kayu cendana dijadikan minyak wangi. Akar kayu lain seperti Kacip Fatimah dan Tongkat Ali pula kerap digunakan untuk perubatan secara tradisional di mana mendapat permintaan tinggi dari pemborong dan pengamal perubatan tradisional. Ada juga masyarakat Orang Asli yang mencari petai, kerdas atau jering untuk dijadikan sebagai ulam dan dijual ditepi-tepi jalan dan pasar. Orang Asli juga mempunyai kemahiran dalam mendapatkan madu lebah. Hasil hutan yang diperoleh akan dijual kepada orang tengah dengan harga yang rendah (Norasmah dan Mohd. Hasril, 2011).

Masyarakat Orang Asli mempunyai kelebihan yang tersendiri di mana kelebihan ini boleh digilap sebagai salah satu tarikan kepada pelancong (Adi, Hood dan Rashid, 2006). Antara kelebihan yang ada dalam komuniti ini seperti sewang, seni dan kreativiti, penciptaan alat muzik serta kraftangan. Budaya peribumi atau Orang Asli telah menjadi tarikan kuat kepada pelancong dan keadaan ini telah menarik perhatian usahawan pelancongan, agensi-agensi kerajaan dan ahli akademik. Dari perspektif ekonomi, Orang Asli dilihat sebagai mempunyai kelebihan menerusi pelancongan yang berdaya saing berdasarkan budaya mereka yang unik, layanan dan adat tradisi mereka. Budaya peribumi atau Orang Asli telah menjadi tarikan kuat kepada pelancong dan keadaan ini telah menarik perhatian usahawan pelancongan, agensi-agensi kerajaan dan ahli akademik. Pelancongan sebagai sumber pendapatan bagi komuniti Orang Asli melalui kegiatan pelancongan mempunyai hubungan antara pengekalan budaya dan ekonomi saling bergantungan di mana budaya dilihat mampu menyumbang kepada kejayaan ekonomi dan kejayaan ekonomi menyumbang kepada pengekalan budaya (Hinch dan Butler, 2007).

Menurut Shaw dan Williams (1997), elemen penting yang menjadi tarikan kepada pelancong adalah melibatkan perkara fizikal iaitu kraf tangan, tradisi, sejarah kawasan/wilayah, seni bina, makanan tempatan, seni dan muzik, cara hidup, agama, bahasa dan pakaian tradisi. Kraf tangan dan tradisi menjadi salah satu elemen yang boleh menarik kedatangan pelancong. Elemen ini merupakan satu kekuatan kepada komuniti Orang Asli yang mempunyai kraf tangan yang unik dan budaya tradisi yang menarik.

Masyarakat Orang Asli merupakan kumpulan kaum yang hidup dalam kelompok sosial yang unik. Berdasarkan suku kaum yang pelbagai serta perbezaan faktor bahasa, kebudayaan, adat resam dan keadaan fungsi ekonominya, rakyat Malaysia dapat menyaksikan kepelbagaian budaya dan kesenian Orang Asli mengikut suku kaum masing-masing. Sebagai langkah mengetengahkan budaya dan kesenian Orang Asli, pelbagai persembahan kebudayaan dan kesenian diselenggarakan di majlis-majlis keramaian, seminar-seminar dan sambutan perayaan di Malaysia. Kerjasama dan penglibatan di kalangan masyarakat Orang Asli begitu menggalakkan hingga ada di antara persembahan mereka dijadikan acara tahunan Malaysia (Adi, Hood dan Rashid, 2006).

Di Malaysia, kebanyakan Orang Asli yang terlibat dengan aktiviti pelancongan memperkenalkan produk kraftangan, tarian kebudayaan dan menjadi pemandu pelancong bagi komuniti yang berada di kawasan eko pelancongan. Usaha dan penglibatan mereka telah membuka ruang kepada kerajaan dengan menganjurkan karnival usahawan dan kebudayaan Orang Asli bagi mempromosi produk keluaran Orang Asli dan kebudayaan mereka kepada masyarakat umum yang secara tidak lansung dapat membantu mempromosi setiap kelompok orang asli dan dapat menjana pendapatan yang lebih baik.

Menurut MSKOA (2005) menyatakan bahawa kegiatan utama masyarakat Jakun ialah bercucuk tanam, memburu dan menangkap ikan serta mengumpul hasil hutan. Selain itu, segelintir penduduk kampung Peta bekerja sebagai pemandu pelancong dan pemandu bot untuk membawa pelancong untuk melihat keindahan alam semulajadi. Komuniti ini juga turut menjalankan aktiviti kesenian mereka sendiri seperti menyanyi, menari dan juga berpantun. Hal ini kerana, aktiviti yang dijalankan dapat membuka peluang pekerjaan kepada mereka sekaligus meningkatkan taraf kehidupan mereka.

Metodologi Kajian

Kajian yang dilaksanakan ini menggunakan pendekatan kualitatif melalui reka bentuk kajian kes. Kaedah temubual digunakan dalam kajian ini melibatkan lima orang peserta kajian yang terdiri dari masyarakat Orang Asli Jakun, Kampung Peta dan dua orang peserta sokongan dari Jabatan Kemajuan Orang Asli daerah Mersing. Kod ‘PK’ diberikan kepada peserta kajian manakala kod ‘PS’ diberikan kepada peserta sokongan kajian. Perincian peserta kajian adalah seperti berikut:

Bil.	Peserta kajian	Kod	Umur	Pengalaman Kerja
1	Orang Asli	PK1	61 tahun	Lebih 30 tahun
2	Orang Asli	PK2	58 tahun	Lebih 30 tahun
3	Orang Asli	PK3	26 tahun	Lebih 5 tahun
4	Orang Asli	PK4	31 tahun	Lebih 10 tahun
5	Orang Asli	PK5	23 tahun	Lebih 5 tahun
6	Kakitangan JAKOA	PS1	41 tahun	Lebih 10 tahun
7	Kakitangan JAKOA	PS2	30 tahun	Lebih 10 tahun

Jadual 1 : Senarai Peserta Kajian
Sumber: Hasil Kajian, 2017

Perisian *transcriber Sony Digital Voice Editor* telah digunakan bagi membantu dalam mendengar dan mencatat temubual yang dilakukan. Setelah transkrip siap, data dipindahkan ke dalam bentuk *word document*. Pengkaji perlu membersih, menyaring dan menyusun data sebelum dipindahkan ke dalam perisisan *Nvivo versi 11* sebagai sistem pengkomputeran yang membantu mengurus data temubual. Perisian *Nvivo* membantu dalam menghubung kait antara sub tema yang diperoleh dan disusun menjadi satu tema.

Proses seterusnya ialah memahami data untuk menghasilkan kategori, tema dan sub tema. Proses ini bermula dengan mendapatkan gambaran keseluruhan yang dibaca dari transkrip, memilih satu transkrip yang menarik dan terpendek, menyediakan topik-topik dan mengelompokkan mengikut topik, menukar topik kepada kod-kod tertentu dan menulis kod kepada segmen yang sesuai.

Seterusnya, melihat topik yang mempunyai deskripsi yang jelas dan terbaik, menjadikannya kategori-kategori dengan mengelompokkan topik-topik yang berkaitan antara satu sama lain, membuat keputusan muktamad tentang *abbreviasi* untuk setiap kategori dengan mengkodkan dengan tema-tema tertentu dan akhir sekali kumpulkan data mengikut kategori dan jalankan analisis dan buat pengkodan semula ke atas data sedia ada jika dirasakan perlu. Kaedah analisis data ini dikenali sebagai kaedah pengkodan. Megikut Chua (2008), ianya merupakan satu kaedah pengelasan data dalam kategori mengikut corak dan tema tertentu.

Dapatan Kajian

Dari temu bual yang dilaksanakan, kemahiran informal komuniti orang Asli Jakun ini dalam sektor pelancongan meliputi empat perkara iaitu menjadi pemandu bot atau pelancong, penghasilan kraf tangan, aktiviti kebudayaan dan penghasilan makanan. Jadual 2 menunjukkan hasil daripada penemuan kajian ini.

		Peserta Kajian				
Bil	**Kriteria**	**PK1**	**PK2**	**PK3**	**PK4**	**PK5**
1	Pemandu Bot / Pelancong	-	/	/	/	-
2	Kraf Tangan	/	/	-	-	-
3	Kebudayaan / Tarian	/	/	/	/	/
4	Makanan	/	/	/	-	-

Jadual 2 : Kemahiran Suku Kaum Jakun dalam Aktiviti Pelancongan

Seramai tiga peserta kajian didapati berkemahiran sebagai pemandu bot atau pemandu pelancong. Selain itu, seramai dua peserta kajian pula mempunyai kemahiran dalam kraf tangan. Kraf tangan didapati menjadi tarikan utama dalam bidang pelancongan yang turut disokong oleh dua peserta sokongan. Empat orang peserta kajian menyatakan bahawa kebudayaan seperti amalan hidup dan tarian merupakan kemahiran mereka yang dapat menarik kedatangan pelancong dan disokong oleh dua peserta sokongan. Antara tarikan lain yang dapat ditingkatkan dalam bidang pelancongan ialah melalui penghasilan makanan yang unik iaitu seperti kemahiran yang dimiliki oleh tiga orang peserta kajian.

Sub topik seterusnya menerangkan dengan lebih terperinci hasil dapatan yang diperolehi meliputi empat kemahiran yang telah diketengahkan.

Pemandu Bot atau Pelancong

Pemandu bot atau pelancong merupakan salah satu kemahiran informal yang utama dalam meningkatkan bidang pelancongan. PK2 menyatakan bahawa pelancong menganggap orang Asli ini memang berkemahiran untuk berjalan dalam hutan tanpa perlu peralatan atau perkakasan untuk membantu keluar dari hutan.

"….bagi orang luar, orang Asli kononnya, pandai….masuk hutan, tak payah pakai kompas…tak payah pakai plan, lepas…" PK2

PK3 memang bekerja sebagai pemandu pelancong secara bersendirian. Beliau menyediakan pakej jika pelancong berminat untuk belajar cara hidup dalam hutan tetapi PK4 menyatakan bahawa sekarang mempunyai masalah kekurangan pemandu yang berkemahiran kerana tidak fasih berbahasa Inggeris.

"…..saya buat untuk sendiri – sendiri pelancongan…sebab contoh mat saleh…saya kalau tengok ramai laa macam contoh 20 – 30 orang tu saya kurang sampai ke RM300 lebih…tapi kalau dua orang, satu orang mahal sikit laa…RM300 lebih satu orang…kalau macam satu

orang datang, kalau saya punya aktiviti termasuk complete laa…RM1000 lebih laa…" PK3

".....sekarang tu kita ada masalah kekurangan guide yang berkemahiran laa…" PK4

Pernyataan ini turut disokong oleh PS1 yang menyatakan bahawa orang Asli ini memang berkemahiran sebagai pemandu pelancong dan juga pemandu bot.

".....kemahiran informal untuk orang Asli ni selalunya pemandu pelancong, pemandu bot…. PS1

PS2 juga menyokong dengan menyatakan bahawa pelancong memang akan menggunakan khidmat orang Asli sebagai pemandu pelancong jika hendak masuk ke dalam hutan.

"….kebanyakannya orang kita menggunakan khidmat dia orang sebagai guide pelancong laa…" PS2

Hasil dapatan menunjukkan bahawa pelancong sememangnya menggunakan khidmat Orang Asli untuk meneroka hutan. Hal ini kerana pelancong menganggap komuniti Orang Asli ini memang berpengetahuan dengan persekitaran mereka. Dapatan kajian ini selari dengan kajian daripada Ibrahim, Mohamad dan Ahmad (2008) yang menyatakan bahawa Kampung Peta sangat sesuai dijadikan destinasi pelancongan alam semulajadi kerana mempunyai komuniti Orang Asli yang kaya dengan pengetahuan persekitarannya.

Kraf Tangan

PKKM (2016) menyatakan bahawa kraf tangan bermaksud artistik yang mempunyai daya tarikan kebudayaan atau tradisional dan ia merupakan hasil dari sesuatu proses yang bergantung semata-mata atau sebahagiannya kepada kemahiran tangan. PK1 menyatakan bahawa orang Asli berkemahiran membuat anyaman seperti kelarai, bunga dan sebagainya.

"…anyaman memang orang sini ada buat juga laa, anyam kelarai, anyam bunga ni semua ada laa…" PK1

PK1 dan PK2 menyatakan bahawa kraf tangan merupakan salah satu tarikan utama dalam bidang pelancongan. Pernyataan mereka disokong oleh PS1 dan PS2 bahawa kraf tangan merupakan antara produk komuniti Orang Asli yang dapat menarik pelancong.

"…dia ada kraf tangan yang kita panggil kelarai, tapi kat sini kelarai tak ada pula….dulu ada dekat sini….kelarai tu dia macam dinding yang dianyam yang bentuk macam ketupat tapi menggunakan rotan…" PS2

".....kemahiran informal untuk orang Asli ni selalunya kraf tangan…" PS1

Dapatan hasil kajian ini menyatakan bahawa kraf tangan merupakan satu produk yang dapat menarik minat pelancong dan ia disokong oleh kajian Mohammad Aslam & Abdullah (2004) yang menyatakan bahawa komuniti Orang Asli begitu memanfaatkan segala bahan mentah yang ada di kawasan sekeliling, malah mereka kreatif dalam mengitar semula bahan terbuang. Menurut Sahdan, Che Rose dan Ahmad (2009) pula, budaya menghasilkan kraf tangan masih diamalkan sepenuhnya oleh kaum lelaki dan wanita. Oleh itu, kraf tangan ini sememangnya produk yang dapat menarik minat pelancong yang dapat meningkatkan pendapatan.

Kebudayaan

Kebudayaan merupakan satu kemahiran yang ada pada komuniti Orang Asli sejak azali lagi. Menurut Muzium Kraf Orang Asli (2005), komuniti Orang Asli Jakun juga turut mempunyai aktiviti-aktiviti kesenian mereka yang tersendiri untuk berhibur selepas penat bekerja untuk menampung kehidupan seharian. Kebanyakan pelancong datang untuk melihat keunikan kebudayaan mereka seperti adat resam, adat berpakaian tradisional, adat berkahwin dan sebagainya yang berlainan dengan kaum lain, iaitu seperti yang dinyatakan oleh PK2 dan PK5;

"....tentang adat resam, tentang budaya dia…" PK2

"....kat sini kalau berkahwin…bersanding, pastu…ada laa adat-adat dia…adat orang Asli…" PK5

PS1 menyokong dengan menyatakan bahawa pelancong memang berminat dengan kebudayaan komuniti orang Asli.

"....berminat dari segi kebudayaan…" PS1

Selain itu, menurut Bon et al., (2003), tarian tradisional masyarakat orang Asli mempunyai pelbagai jenis yang diwarisi oleh mereka. PK1 menyatakan bahawa tarian dan lagu memang merupakan salah satu tarikan pelancong.

"....tarian pun ada, lagu Abang Pelanduk ada tarian dia…" PK1

PK3 pula menyatakan bahawa pelancong berminat dengan tarian yang dimiliki oleh komuniti orang Asli.

"…tarian kebudayaan memang dia orang minat…" PK3

PK4 menyatakan bahawa komuniti Orang Asli berkemahiran dalam tarian yang sangat unik yang menarik minat pelancong.

"....kemahiran tarian, pengetahuan alam semulajadi…" PK4

PS1 turut menyokong dengan menyatakan bahawa pelancong berminat dengan tarian komuniti orang Asli.

"....berminat dari segi tarian…." PS1

Selain itu, pernyataan ini juga turut disokong oleh PS2 yang menyatakan bahawa pelancong minat dengan tarian komuniti orang Asli kerana pelancong dapat melihat penari menggayakan pakaian tradisional yang menampakkan cara hidup komuniti orang Asli zaman dulu kala.

"....pasal dia orang akan nampak tarian dia di mana penari dia memakai pakaian tradisi lama menampakkan cara hidup dia zaman dulu laa…" PS2

Hasil dapatan kajian menunjukkan bahawa kebudayaan merupakan kemahiran yang dimiliki oleh komuniti suku kaum Jakun sejak dari nenek moyang mereka lagi. Kebudayaan yang dimiliki oleh komuniti ini dapat menarik minat pelancong untuk merasai keunikan yang ada pada mereka. Dapatan kajian ini turut disokong oleh kajian Mohd Sam (2015), yang menyatakan bahawa warisan budaya suku kaum Jakun dilihat boleh menyumbang dalam sektor ekonomi terutamanya sektor pelancongan yang telah meningkat pembangunannya dari tahun ke tahun disebabkan oleh kedatangan pelancong asing untuk melihat sendiri keunikan budaya masyarakat di negara kita.

Tarian juga merupakan salah satu kemahiran informal yang dapat meningkatkan bidang pelancongan. Dapatan kajian ini juga disokong oleh kajian daripada Ibrahim, Mohamad dan Ahmad (2008) yang menyatakan bahawa pelancong dapat menyaksikan kehidupan komuniti Orang Asli Jakun ketika berada di Kampung Peta. Selain itu, pelancong juga dapat mengagumi kebolehan komuniti Orang Asli bermain alat muzik moden seperti gitar, keyboard dan gendang sambil menyanyikan lagu-lagu popular bukan Orang Asli.

Penghasilan Makanan

Makanan merupakan satu bahan yang boleh dimakan dalam bentuk pepejal atau cecair dan merupakan keperluan asas manusia. PK1 menyatakan bahawa pelancong berminat dengan makanan Orang Asli iaitu makanan menggunakan herba yang sangat unik yang tidak dapat di tempat lain.

"…dia berminat kalau ada makanan orang kampung ni…" PK1

PK2 menyatakan bahawa pelancong sanggup membayar mahal untuk merasai makanan tradisonal seperti masakan ayam dalam buluh, buah kuinin dan sebagainya.

".....kita ada makanan tradisional masak dalam buluh…orang sanggup bayar sebatang buluh RM200 untuk nak cuba….ayam, daun selawat, daun buah kuinin, bahan – bahan dari hutan laa…" PK2

PK3 menyatakan bahawa pelancong memang berminat dengan makanan yang dimasak dengan menggunakan herba.

"....survival skills, kita punya makanan-makanan, rotan-rotan, herba-herba..." PK3

PS2 turut menyokong pernyataan ini dengan menyatakan bahawa pelancong berpendapat bahawa komuniti Orang Asli lebih tahu makanan yang berkhasiat berbanding kaum lain.

"....dari segi makanan, dia orang lagi banyak yang tahu makanan daripada kita….makanan hutan apa semua kan…akar kayu apa semua…" PS2

Dapatan kajian ini mendapati bahawa makanan Orang Asli sangat unik dan mempunyai pelbagai teknik memasak antaranya menggunakan buluh, herba dan sebagainya. Hasil dapatan kajian ini didapati selari dengan kajian daripada Persatuan Siswazah Orang Asli Semenanjung Malaysia (2011) yang menyatakan bahawa makanan Orang Asli mempunyai pelbagai teknik masakan yang diwarisi sejak nenek moyang mereka dan antaranya ialah masakan di dalam buluh seperti nasi, ubi, daging, ikan, ayam dan lain-lain lagi.

Secara keseluruhannya, peserta kajian menyatakan bahawa kemahiran informal komuniti Orang Asli dalam bidang pelancongan dapat ditingkatkan dan disokong oleh peserta sokongan. Dapatan kajian ini juga turut disokong oleh kajian daripada Mohd Salleh et al., (2012) yang menyatakan bahawa pelancong juga mula menghargai budaya Orang Asli berdasarkan lima pusat dimensi iaitu setelah mereka melihat cara hidup, persekitaran, kesahihan, berinteraksi dengan Orang Asli serta mengalami sendiri pembelajaran informal.

Rumusan

Dari hasil penerokaan yang telah dijalankan mendapati kemahiran informal yang dimiliki oleh komuniti Orang Asli Jakun, Kampung Peta berupaya menarik minat pelancong. Namun, kemahiran informal mereka perlu dipertingkatkan agar ia mampu menjadi satu kelebihan dalam menarik kedatangan pelancong secara berterusan. Kerjasama pelbagai pihak adalah perlu terutama melibatkan peranan dari Perbadanan Taman Negara, pihak JAKOA, NGO dan ahli komuniti agar kemahiran informal mereka mampu menjadi tarikan dan pelengkap kepada aktiviti pelancongan eko di Taman Negara. Selain itu, pemantauan secara beterusan juga perlu dilaksanakan oleh pihak kerajaan melalui peranan yang dimainkan oleh pihak JAKOA agar keupayaan dan kebolehan komuniti dapat diwarisi kepada generasi seterusnya sekaligus dapat meningkatkan sumber pendapatan mereka.

Penghargaan

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PENGGUNAAN STRATEGI METAKOGNITIF (SM) DALAM BACAAN TEKS BAHASA ARAB KALANGAN PELAJAR SMKA SEREMBAN

THE USE OF METACOGNITIVE STRATEGIES (SM) IN READING ARABIC TEXT AMONG STUDENTS OF SMKA SEREMBAN

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Abstrak: *Kajian berbentuk explanatory ini menyentuh tentang reaksi pelajar-pelajar di SMKA di daerah Seremban terhadap bacaan teks bahasa Arab selepas mendapat rangsangan latihan Strategi Metakognitif (SM) seperti strategi merancang, memantau dan menilai. Kajian ini bermula dengan mengumpul data kuantitatif melalui 60 responden untuk mendapatkan jawapan objektif pertama bagi menyokong kajian kuantitatif dan tiga responden dipilih untuk menjawab objektif kedua dan ketiga yang berbentuk kualitatif. Dapatan untuk menjawab objektif pertama menunjukkan strategi merancang min 3.5 pada kedudukan pertama pada tahap tinggi. Manakala kedudukan kedua ialah strategi memantau iaitu min pada tahap 3.66 menunjukan tahap tinggi. Strategi menilai pula min 3.47 berada pada kedudukan ketiga pada tahap sederhana. Jumlah keseluruhan SM min 3.54 pada tahap yang tinggi. Dapatan objektif kedua menunjukkan setiap responden mempunyai masalah kosa kata. Mereka menggunakan strategi merancang untuk melonjakkan kemahiran mereka dalam memahami bacaan teks bahasa Arab. Dapatan kajian ketiga menunjukkan seorang responden mengakui bahawa beliau menghadapi masalah masa yang terlalu pendek dalam menjalani latihan SM. Oleh sebab itu beliau gagal untuk menguasai strategi menilai. Manakala, dua responden mengakui bahawa mereka tidak menghadapi masalah. Impikasi kajian ini dapat menyumbangkan dan mencadangkan kepada guru-guru bahasa Arab agar menetapkan bentuk rangsangan seperti waktu yang mencukupi untuk SM bagi melonjakkan keupayaaan seseorang dalam memahami bacaan teks bahasa Arab.*

Kata kunci: *Strategi metakognitif (SM); kelemahan bacaan teks; latihan SM; Bahasa Arab*

Abstract: *This explanatory study focusses on the reaction of students of SMKA at the district of Seremban on reading of Arabic texts after receiving treatment of the Metacognitive Strategy (SM) such as planning, monitoring and evaluation strategies. This study begins with* *collecting quantitative data through 60 respondents to investigate the first objective in supporting the second objective and third objective which is a quantitative study. There are three respondents were selected to answer qualitative study which consists second objective and third objective. The finding indicates the mean for planning strategy 3.5 at a high level. While the second position is the monitoring strategy, mean at 3.66 indicates high level as well. The strategy of evaluating indicates mean 3.47 at the third position at a moderate level. The total amount is 3.54 which indicate high level. The second finding indicates that every respondent faced vocabulary problems. They use SM to assist their reading skills to comprehend Arabic text. The third finding indicates that one respondent faced a problem which is a short period in undergoing SM training. Therefore he failed to master the evaluation strategy. Meanwhile, two respondents confess that they did not face any problems. The implication of this study is to contribute and suggest to Arabic teachers to plan enough period for SM's treatment to boost student's ability in comprehending Arabic text.*

Keywords: *Metacognitive Strategy (SM); weakness in reading text; training of SM; Arabic Language*

Pendahuluan

Bacaan teks bahasa Arab merupakan elemen penting yang dianggap sumber asas di Malaysia dalam proses pemerolehan bahasa (Kamarulzaman, 2011). Malah, bacaan teks bahasa Arab merupakan bahan paling dominan dalam pemerolehan ilmu Bahagian Kurikulum, JAPIM, 2001). Oleh yang demikian Yahya Othman & Dayang Raini Pakar (2013) menyuarakan dalam konteks bacaan apabila seseorang tidak memiliki strategi untuk mendalami pengetahuan, akibatnya dia akan berhadapan dengan kegagalan memahami kandungan bertulis dan mengetahui maksud tafsiran bahan bacaan sesuatu teks. Asmaa Al-Mahbashi, Noorizah Mohd Noor & Zaini Amir (2015) juga berpendapat sedemikian apabila seseorang tidak mengetahui strategi dalam bacaan berkemungkinan dia akan gagal memperolehi pengetahuan berasaskan kosa kata yang diperolehi dari bahan bacaan yang dibacanya. Ini jelas seseorang perlu berusaha untuk memiliki cara pemerolehan bahasa yang tepat memandangkan kemiskinan dalam pembedaharaan kata membuatkan seseorang berpotensi berhadapan dengan masalah berbicara dan kesukaran memulakan ungkapan dalam bahasa Arab (Ghazali Yusri, Nik Mohd Rahimi & Parilah M. Shah, 2010).

Oleh yang demikian, menjadi satu keperluan bagi seseorang lebih-lebih seorang pelajar memiliki strategi dalam bacaan yang tepat lagi berkesan (Yahya Othman & Dayang Raini Pakar, 2013). Sima (2012) mencadangkan ketika pelajar ingin memulakan bacaan dia perlu berfikir terlebih dahulu melalui strategi merancang. Manakala, ketika sedang membaca, pada waktu proses bacaan sedang berlaku pelajar tersebut menggunakan strategi memantau ketika bacaannya yang sedang dilaluinya. Bukan itu sahaja, Shahlan (2012) menetapkan bahawa strategi menilai juga perlu dalam menentukan proses hala tuju selepas bacaan teks telah berlaku, kerana pelajar dapat menilai sejauh mana keberkesanan proses bacaan yang telah dilaluinya. Sima (2012) beranggapan strategi yang dimaksudkan disini ialah strategi metakognitif dalam bacaan teks bahasa Arab. Sima berpendirian demikian memandangkan strategi metakognitif perlu kerana strategi ini merupakan keperluan kerana dapat membantu mengawal pelajar mengetahui cara yang tepat dalam menetapkan sasaran dan objektif ketika memulakan bacaan, sedang melalui proses bacaan dan selepas proses bacaan teks berlaku.

Latar Belakang Kajian

Apabila seseorang dapat mengawal diri dalam penguasaan kosa kata dia sebenarnya mengetahui keupayaan kendirinya dalam pemerolehan bahasa Arab yang efektif (Ghazali Yusri, Nik Mohd Rahimi & Parilah M. Shah, 2011). Menurut Kujawa & Huske (1995) strategi merancang adalah tindakan seseorang menyusun strategi sebelum memulakan bacaan. Melalui strategi merancang; pelajar merancang penggunaan pemerolehan bahasa dengan menyediakan kamus, menyediakan pen berwarna untuk menggariskan perkataan yang sukar difahami. Strategi memantau pula (Vos 2001; Chamot et al; 1999; Huitt; 1997) membuat penyeliaan) berpendapat; pelajar memantau kelemahannya dari masa ke semasa sebagai contoh; apabila dia mengetahui kelemahan sesuatu perkataan di dalam ayat ketika membaca, dia bertindak membuka kamus atau menggariskan perkataan yang sukar di fahaminya. Strategi terakhir yang terdapat didalam kajian ini dikenali dengan strategi menilai Kyairaniah (2017) yang berlaku ketika selesai sahaja proses bacaan. Iaitu pelajar menyemak ketepatan maklumat pada peringkat akhir proses penyelesaian masalah. (Bailey 2011; Shahin 2011; Huitt 1997; Mitchell; 1995). berpandangan strategi menilai dikenali dengan tindakan melihat kembali atau mengimbas kembali dalam fikiran untuk memastikan kualiti produk serta proses berfikir yang telah dihasilkan menepati kefahaman bacaan teks yang diinginkan. Impak yang besar apabila seseorang memahami isi kandungan teks ketika proses membaca melalui kesedaran dan pemantauan terhadap bacaannya lalu cuba untuk memperbaikinya (Yahya Othman dan Dayang Raini Pakar, 2013).

Namun begitu, kepelbagaian teori kognitif ini perlu dikuasai seperti merancang, memantau dan menilai kerana kemampuan menggunakan strategi yang berkesan ini, ia perlu berasaskan satu mekanisme kognitif yang dikenali sebagai metakognitif atau kemahiran mengaplikasikan strategi (Phakiti, 2006). Metakognitif dirujuk sebagai pengetahuan dan kawalan individu mengenai pemikiran serta aktiviti yang dilakukan (Mokhtari dan Reichard, 2002). Untuk memahami teks semasa membaca. Seseorang pelajar bahasa perlu memiliki kemahiran kognitif yang amat perlu seperti pemikiran inovatif dan kreatif, penaakulan dan penyelesaian masalah serta daya usaha memahami sesuatu bahasa (Kyairaniah, 2017). Strategi ini akan lebih berguna jika pelajar dapat menggabungkan kemahiran membaca dengan perbendaharaan kata dan pembelajaran kefahaman bacaan dalam konteks yang tepat berpandukan penggunaan bahasa yang tepat (Asmaa, Noorizah & Zaini 2015).

Mokhtari dan Reichard (2002) merujuk kepada metakognitif sebagai proses kesedaran dan pemantauan yang digambarkan sebagai "pengetahuan tentang kognitif pembaca tentang membaca dan suatu mekanisma dalam mengawal diri ketika membaca. Walaupun Blakey dan Spence (1990) menyatakan metakognitif sebagai "berfikir tentang apa yang kita fikirkan dan cuba mengetahui apa yang kita tahu dan apa yang kita tidak tahu. Namun, pembelajaran strategi metakognitif (SM) mengikut pandangan Yahya Othman & Dayang Raini Pakar (2013) dapat memberikan kesan yang amat baik kepada pemahaman pelajar dalam konteks bacaan. SM dalam konteks bacaan mengikut Yahya Othman dan Dayang Raini Pakar (2013) adalah tindakan membaca yang melibatkan proses pemikiran dalam memahami teks menggunakan strategi tahap tinggi.

Justeru, adalah penting untuk mengkaji aktiviti dan perkembangan metakognitif untuk menentukan bagaimana pelajar dapat mempelajari cara yang lebih baik untuk menggunakan sumber kognitif mereka melalui kawalan metakognitif. Schwartz & Perfect (2002) menegaskan SM bukan sahaja membantu pembaca untuk menyusun interaksi mereka dengan teks, malah untuk memahami kandungan teks yang dibaca, mengetahui bagaimana penggunaan strategi berkaitan dengan pembacaan yang berkesan, melatih seseorang mengingat semula selepas membaca dalam konteks yang lebih mudah.

Bagi pendapat Wang (2015) pelajar-pelajar begitu sukar untuk memahami tafsiran sesuatu teks tanpa mempunyai kawalan tindakan minda kognitif yang beroperasi untuk menilai perbuataan mereka betul atau tidak dalam menilai hasil bacaan mereka. Demi kewajaran kearah ini, latihan SM amat perlu untuk merangsang pembelajaran pelajar menumpukan perhatian kepada bacaan teks dan membantu mereka dalam menyokong pengetahuan sedia ada atau pengalaman yang mereka lalui (Phakiti, 2006). Tambahan lagi, melalui latihan yang tertumpu kepada bahasa kebarangkalian dapat meningkatkan keupayaan kendiri seperti Teori Kepercayaan Jangkaan Keupayaan Kendiri (Self-Efficacy) terhadap kemampuan bahasa (Ghazali Yusri, Nik Mohd Rahimi, et al, 2011). Oleh itu, latihan SM dapat membantu dan meyakinkan pelajar agar dapat menentukan apa yang perlu dicari didalam teks bacaan dan memahami isi kandungan teks dengan lebih teratur (Mokharti & Reichard 2002).

Untuk lebih memahami SM dan pembahagiannya dalam kajian ini, sila lihat Jadual 1 berikut:

Jadual 1: Penggunaan Strategi Metakognitif (SM)

No.	Strategi Metakognitif (SM)	Pandangan	Penggunaan Sub SM Dalam Kajian ini	Contoh
1	Merancang	Kujawa & Huske (1995) turutan bacaan tentang tindakan yang perlu dilakukan terlebih dahulu sebelum membaca	Tindakan sebelum membaca Teks Bahasa Arab	Menyediakan kamus, penyediaan buku nota dan menyediakan pen warna terang, mencari kawan yang boleh membimbing ketika proses bacaan berlaku
2	Memantau	Menurut (Vos 2001; Chamot et al; 1999; Huitt; 1997) membuat penyeliaan atau untuk memastikan maklumat teks dalam bacaan difahami ketika proses membaca berlaku.	Tindakan ketika membaca Teks Bahasa Arab	Menggariskan perkataan ketika membaca teks, bertanyakan guru-guru dan kawan-kawan atau membuka kamus untuk memahami beberapa perkataan yang tidak difahami, bertanyakan guru atau kawan mengenai bacaan teks,

				menghubungkan dengan perkataan lain untuk mengingati konteks ayat.
3	Menilai	Strategi penilaian adalah strategi yang memperbetulkan kesilapan yang terdapat dalam strategi perancangan dan strategi memantau yang lalu (Bailey 2011; Shahin 2011; Huitt 1997; Mitchell; 1995).	Tindakan menilai *output* kefahaman setelah selesai membaca Teks Bahasa Arab	Memperbetulkan stategi terdahulu setelah melalui kesilapan seperti bertanyakan terus kepada guru tanpa bertangguh sekiranya merasakan ada masalah dalam teks bacaan.

Jadual 1 memaparkan bagaimana penggunaan SM berlaku ketika bacaan teks, kajian ini menunjukkan bahawa strategi merancang digunakan sebelum memulakan bacaan teks sebagaimana yang dinyatakan oleh (Kujawa & Huske, 1995). Manakala startegi memantau menurut (Vos 2001; Chamot et al; 1999; Huitt; 1997) adalah penyeliaan untuk memastikan maklumat teks dalam bacaan difahami ketika proses membaca berlaku. Seterusnya diikuti dengan strategi menilai iaitu menilai kesilapan yang terdapat dalam strategi perancangan dan strategi memantau yang lalu (Bailey 2011; Shahin 2011; Huitt 1997; Mitchell; 1995).

Sorotan Kajian

Kemahiran metakognitif ini membawa pelajar untuk berfikir mengenai apa yang tidak diketahui dan apa yang telah diketahui (Phakiti, 2006). Oleh yang demikian, kemahiran kognitif amat perlu seperti pemikiran inovatif dan kreatif, penaakulan dan penyelesaian masalah serta daya usaha dalam pembelajaran perlu dikuasai oleh setiap pelajar dalam bacaan teks (Setiawan, Deny & et al, 2015). Mohsen Mahdavi dan Majid Mehrabi (2014) telah mengkaji strategi bacaan yang digunakan oleh pelajar-pelajar universiti EFL Iran dalam persekitaran yang kurang baik inputnya serta kekerapan penggunaannya. Mereka mengkaji strategi penyelesaian masalah, strategi global dan strategi sokongan.

Sementara itu, kajian yang dijalankan oleh Nur Aisyah dan Zamri (2014) berfokus kepada memantau, menilai dan regulasi dalam kemahiran metakognitif amat perlu untuk mengerakkan minat dan bermotivasi dalam pembelajaran SM khususnya Bahasa Melayu. Setelah kajian dijalankan mengikut jenis pembahagian SM, kajian ini membuktikan bahawa bahasa bukanlah jurang pemisah bagi seseorang untuk memahami kandungan teks sekiranya seseorang berminat dan mempunyai motivasi yang tinggi kearah pembelajaran bahasa.

Walau bagaimanapun pada tahun sebelumnya telah muncul kajian MS oleh Adil Bentahar (2012) yang melibatkan corak semula jadi dan kebiasaan penggunaan SM bahasa dan memproses maklumat setelah diterapkan pengajaran SM kepada para pelajar. Dalam dapatan dapatan Adil menunujukkan peningkatan dalam bacaan teks boleh ditingkatkan dengan syarat guru perlu menyesuaikan indikator pengajaran SM untuk difokuskan kepada pelajar mengikut aras pembelajaran bahasa.

Manakala, Wang (2015) berpendapat pelajar akan lebih memahami kandungan teks sekiranya pelajar tersebut mampu membuat tafsiran sesuatu teks selepas melalui proses bacaan teks dengan teratur melalui rangsangan SM yang efektif. Buktinya, dapatan Wang menunjukkan pelajar yang melalui proses pemikiran aras yang tinggi iaitu berfikir sambil membaca dapat meningkat kredibiliti seseorang ketika membaca teks.

Bagi Panahandeh & Esfandiari Asl (2014) SM dapat mencorakkan penulisan dalam pembelajaran bahasa. Kajian SM mereka yang berkaitan merancang, memantau dan menilai dan kesannya terhadap penulisan membolehkan pengkaji-pengkaji lain mengetahui sejauh mana impak merancang, memantau dan menilai kepada penulisan. Ini membuat dapatan kajian ini begitu menarik disebabkan kesan SM begitu ketara kerana pelajar sentiasa melibatkan penulisan lebih-lebih lagi hidup sebagai seorang pelajar universiti.

Berdasarkan kepentingan kemahiran metakognitif diatas, aspek ini perlu diberi penekanan dan perlu diterapkan dalam sistem pendidikan negara. Justeru, melalui PPPM 2013- 2025, misi ini dicernakan dengan harapan agar pelajar mampu menjana kemungkinan baharu, berkemampuan untuk menginovasi, mencipta idea atau menaakul maklumat baharu dalam mempelajari bahasa (Ringkasan Eksekutif Pelan Pembangunan Pendidikan Malaysia 2013- 2025, 2012).

Pernyataan Masalah

Kadangkala para pelajar tersilap memilih strategi yang tidak sesuai ketika membaca teks Bahasa Arab (Rosni Samah, 2009). Oleh itu, kegagalan memilih strategi untuk menentukan aras pemikiran tinggi mengakibatkan pelajar tidak mampu untuk membina ayat, menggunakan perbendaharaan kata yang betul dalam cara yang bermakna, mereka tidak mampu untuk menjawab soalan dengan betul selepas membaca sesuatu teks dan kurang kefahaman teks yang amat ketara.

Memandangkan strategi pembelajaran bahasa adalah pautan yang penting untuk kefahaman isi kandungan teks, pemahaman teks haruslah ditekankan dalam penggunaan strategi bacaan teks yang lebih efektif sebelum proses bacaan berlaku, semasa proses bacaan berlaku dan selepas proses bacaan berlaku (Dakin, 2013). Menurut Danuwong (2006) sebagai contoh seseorang yang gagal menggunakan strategi yang melibatkan kesedaran proses kognitif dan afektif kendiri, mereka bakal menghadapai masalah kesukaran untuk memahami teks dengan tepat.

Malah Rosni (2009) menyatakan kekecewaan dalam kefahaman bacaan isi kandungan teks juga berpunca dari kekurangan perbendaharaan kata Bahasa Arab. Menurut Ghazali Yusri, Nik Mohd Rahimi & Parilah M. Shah (2010), setuju jika dikatakan sesetengah pelajar tidak mempunyai keyakinan dan mempunyai perasaan rendah diri ketika berbahasa Arab dibandingkan dengan rakan-rakan mereka, ini berkemungkinan kerana memiliki sedikit perbendaharaan kata. Oleh yang demikian, latihan adalah satu keperluan untuk merangsang SM. Pada asasnya, pengetahuan perbendaharaan kata bagi seseorang pelajar dapat memberi mereka kelebihan dalam berbahasa Arab dengan mudah semasa memahami bahasa dalam perbualan, bacaan dan segala jenis situasi (Nadwah Daud & Nadhilah Abdul Pisal, 2014).

Masalah pelajar dalam memahami isi kandungan teks Bahasa Arab berkait rapat dengan daya kognitif yang bersifat pemikiran metakognitif yang kritikal dalam mengenal huruf-huruf hijaiyyah yang menonjolkan vokal (Nur Afifah, 2012). Ini kerana dalam Bahasa Arab pada setiap huruf atau baris memainkan peranan yang utama dalam mengubah fungsi makna dalam teks Bahasa Arab. Menurut Miriam Taouk & Max Coltheart (2004) berpendapat pelajar yang gagal berfikir dan mengenali huruf-huruf hijaiyyah tanpa berfikir bersumberkan metakognitif boleh membawa kepada kecacatan dalam memahami perkataan dan struktur ayat bacaan Bahasa Arab.

Di samping itu, bagi pelajar yang gagal memahami kandungan subjek, mereka berkemungkinan menghadapi kekurangan perbendaharaan kata dalam strategi membaca. Kajian yang dijalankan oleh Sahlan Surat (2012) Shafee Abdul Hamid (2012) dan Saemah (2004) juga membuktikan bahawa pelajar yang gagal memahami kandungan subjek akan menemui kegagalan memahami bacaan teks berpunca dari masalah pemilihan strategi pembelajaran bahasa yang kurang tepat terutama dalam memahami teks bacaan.

Pemilihan strategi yang tidak berkesan juga membawa kesukaran di kalangan pelajar sekolah untuk membaca dan memahami sesuatu bahan bacaan. Ini jelas terbukti berdasarkan laporan *American Federation of Teachers* (2004), akibat dari kegagalan strategi untuk menguasai perbendaharaan kata dan memahami isi kandungan teks ramai pelajar mengalami kesukaran membaca dan menulis; 20% pelajar sekolah rendah mempunyai kesukaran untuk belajar membaca, sementara 20% mempunyai kelancaran yang kurang baik dalam memahami kandungan bacaan.

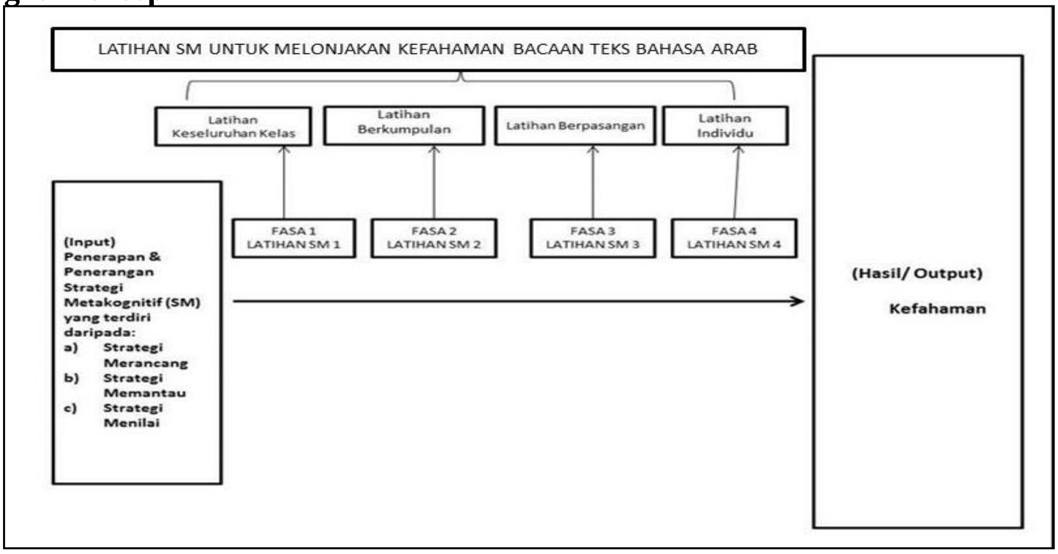
Jelas sekali, kewujudan strategi yang mampu mewujudkan minda kognitif dan kesedaran dalam memahami isi kandungan teks dikenali sebagai SM amat perlu dalam pembelajaran bahasa bagi seseorang individu yang ingin memahami bahasa lebih mendalam (Kyairaniah, 2017). Rangsangan kognitif pengajaran dan pembelajaran dua hala antara pelajar dan guru juga amat perlu dalam membangkitkan daya pemikiran kognitif (Howard, Steven McGee, Regina Shia, et al, 2001).

Objektif Kajian

Berdasarkan pernyataan masalah diatas, dapat disimpulkan bahawa objektif kajian ini adalah seperti berikut:

1. Mengenal pasti tahap skor penggunaan strategi merancang, strategi memantau dan strategi menilai dalam bacaan teks bahasa Arab.
2. Meneroka kelemahan pelajar-pelajar setelah menjalani latihan SM dalam bentuk strategi merancang, memantau dan menilai dalam bacaan teks bahasa Arab.
3. Meneroka masalah yang dihadapi dalam latihan SM dalam bacaan teks Arab dan adakah pelajar mendapat manfaat dan berhasrat untuk meneruskan lagi latihan SM dimasa hadapan.

Kerangka Konsep



Rajah 1. Kerangka Konsep yang telah diadaptasi dari Chamot, et.al (1999).
Sumber Anna Uhl Chamot, Ph.D. Jill Robbins, Ph.D & Aileen Watts. (2005)

Rajah 1 memaparkan kerangka konseptual yang disesuaikan berdasarkan model yang dibina oleh Chamot et al. (1999). Dalam kajian ini, pelajar perlu menjalani pembelajaran melalui 4 fasa dan untuk setiap fasa akan menjadi latihan yang dikenali sebagai latihan SM.
Berdasarkan kerangka konseptual di atas, pelajar-pelajar perlu menghadapi empat latihan berlainan dalam membaca teks bahasa Arab yang dipanggil latihan SM. Dalam kandungan latihan SM telah diubah suai dari Model CALLA (Chamot 2005, Chamot et al., 1999). Model latihan SM untuk fasa 1 ini dilakukan agar dapat mensasarkan keseluruhan kelas tentang SM dalam strategi perancangan, strategi pemantauan dan menilai strategi yang jelas mengenai kefahaman bacaan teks. Selepas sesi pembelajaran dilakukan, setiap pelajar dari kumpulan diberikan latihan dalam bentuk latihan bacaan yang menumpukan kefahaman bacaan teks Arab. Setelah selesai pelajar-pelajar dibenarkan masuk ke fasa 2.

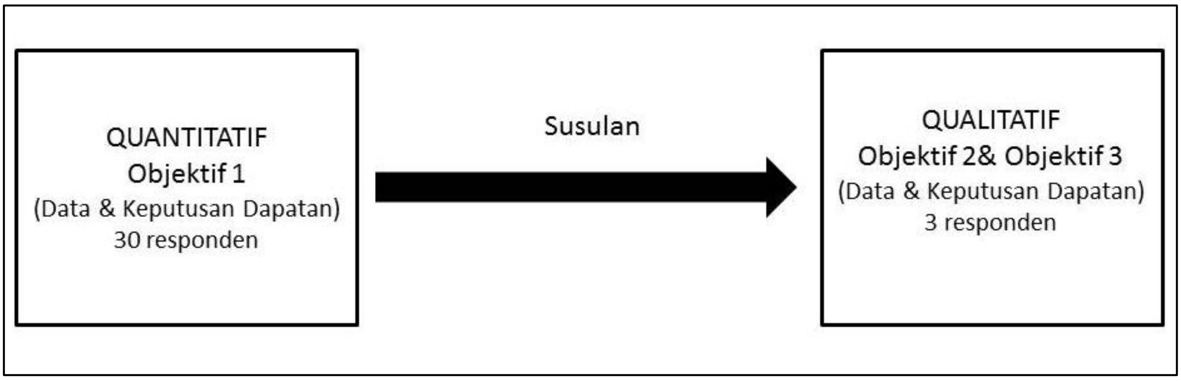
Dalam fasa 2, keseluruhan kelas dibahagikan kepada kumpulan kecil yang terdiri daripada 4 atau 5 orang. Dalam fasa ini, guru tidak dibenarkan mengajar secara langsung tetapi setiap pelajar menerima penjelasan SM dari perbincangan didalam kumpulan mereka. Selepas sesi perbincangan selesai, setiap pelajar dari kumpulan kecil diberikan latihan bacaan yang berfokuskan kefahaman bacaan teks Arab. Setelah selesai pelajar-pelajar dapat meneruskan latihan di fasa 3.

Dalam fasa 3; kumpulan kecil dibahagikan kepada 2 orang secara berpasangan. Mereka boleh berbincang kawan mereka sahaja. Penjelasan SM berlaku antara pasangan. Dalam fasa ini, setiap pelajar diberi latihan kefahaman berkisar tentang kefahaman bacaan teks. Setelah selesai pelajar-pelajar meneruskan latihan fasa 4.

Dalam fasa 4, setiap pasangan dipisahkan untuk secara individu. Dalam fasa ini, setiap pelajar diberi latihan kefahaman berkisar tentang kefahaman bacaan teks. Guru tidak dibenarkan untuk memberi penerangan atau mengajar pelajar-pelajar. Setiap pelajar bergantung pada pengetahuan SM yang telah mereka lalui dalam fasa-fasa latihan yang lalu.

Metodologi Kajian

Kajian ini adalah kajian campuran yang menggabungkan kuantitatif dan kualitatif. Kelebihan menggunakan pendekatan kaedah campuran dalam kajian ini adalah untuk memaksimumkan kekuatan gabungan antara pendekatan kuantitatif dan kualitatif yang dapat meminimumkan kelemahan kedua-dua pendekatan (Onwuegbuzie & Teddlie, 2003). Kajian ini lebih cenderung ke arah kajian *explanatory* iaitu mengintegrasikan data kuantitatif dan kualitatif. Pendekatan yang pengkaji gunakan adalah menganalisis dua jenis data secara berasingan. Walaubagaimanapun, data kuantitatif adalah data utama untuk untuk mendapatkan data kualitatif. Pengkaji mengutarakan ilustrasi Rajah 2 untuk mengambarkan metodologi kajian ini seperti berikut:

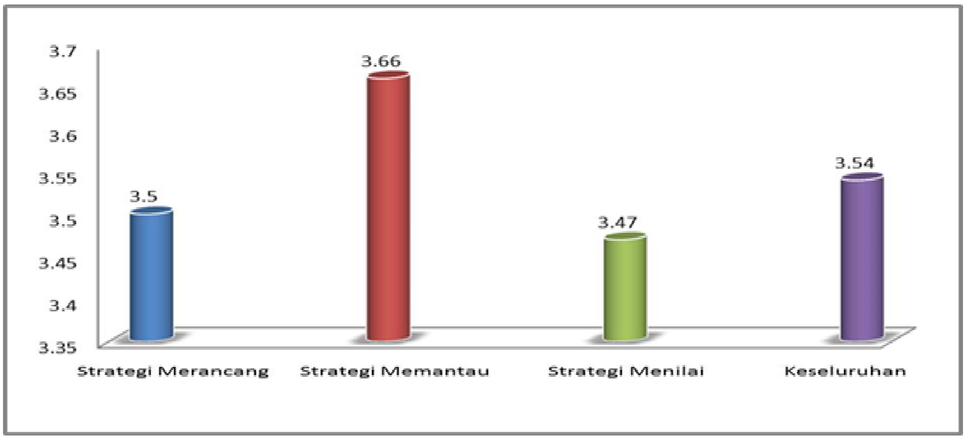


Rajah 2: Metodologi Kajian "Explanatory" dalam kajian campuran yang telah diubah suai dari Creswell (2012).
Sumber: Creswell (2012).

Berdasarkan (Rajah 2) menunjukkan para pengkaji dalam kajian ini membuat penilaian dan menggabungkan kedua-dua hasil dapatan. Data-data yang diperolehi dianalisis menggunakan teknik yang serasikan dengan kaedah kedua-duanya seperti menggunakan kajian campuran iaitu gabungan dari dapatan borang kaji selidik untuk menjawab objektif satu dan membuat susulan kajian melalui temubual mengenai kelemahan individu dalam Latihan SM. Seterusnya, setelah semua responden selesai melalui Latihan SM sesi temu bual dilakukan untuk menjawab objektif dua dan objektif tiga. Item temubual adalah analisis bertema dan telah disahkan oleh tiga orang pakar.

Manakala, saiz sampel yang dipilih untuk menjawab objektif kajian satu ialah 30 orang responden manakala tiga orang responden dipilih secara rawak untuk menjawab objektif kajian dua dan objektif kajian tiga. Pendekatan ini bagi memastikan integriti data dapat dikekalkan dan pada masa yang sama meningkatkan kefahaman terhadap hasil analisis kedua-dua data dan set hasil kajian dapat diperolehi dengan dapatan yang boleh dipercayai.

Data Analisa Objektif Satu: Mengenal pasti tahap skor penggunaan strategi merancang, strategi memantau dan strategi menilai dalam bacaan teks bahasa Arab.



Rajah 3: Dapatan strategi metakognitif yang terdiri dari merancang, memantau dan menilai

Berdasarkan (Rajah 3) setelah setiap pelajar menjalani latihan rangsangan SM yang terdiri dari strategi merancang, strategi memantau dan strategi menilai. Seperti dalam (Rajah 3) strategi merancang min 3.5 pada kedudukan pertama pada tahap tinggi. Manakala kedudukan kedua ialah strategi memantau iaitu min pada tahap 3.66 menunjukan tahap tinggi. Strategi menilai pula min 3.47 berada pada kedudukan ketiga pada tahap sederhana. Menjadikan jumlah keseluruhan 3.54 pada tahap yang tinggi. Walaubagaimanapun, kajian ini masih tidak dapat menjawab kelemahan individu dalam menjalani rangsangan Latihan SM. Oleh yang demikian kajian susulan berbentuk kualitatif iaitu temubual perlu dijalankan untuk meneroka masalah yang dialami oleh individu.

Data Analisa Objektif Dua: Meneroka kelemahan pelajar setelah menjalani latihan SM dalam bentuk strategi merancang, memantau dan menilai dalam bacaan teks bahasa Arab.

a) Strategi merancang: Kujawa & Huske (1995) berpendapat turutan bacaan tentang tindakan yang perlu dilakukan terlebih dahulu sebelum membaca.

Setelah temubual strategi merancang dijalankan para penyelidik mendapati maklumbalas dari responden adalah seperti (Jadual 2) berikut:

JADUAL 2: Kelemahan individu dalam bacaan teks Arab dan kesan selepas menerima rangsangan strategi merancang bagi peningkatan bacaan teks Arab

Soalan	Responden	Maklumbalas
Adakah anda menyedia bahan rujukan atau mencari sesiapa sahaja untuk dijadikan pakar rujuk sebelum memulakan bacaan teks Bahasa Arab?	SHS1	"Saya sejujurnya saya **tidak banyak kosa kata**." saya akan **merujuk kembali buku-buku nota** yang telah saya tulis..di dalam buku nota .Kerana apabila saya **merujuk kamus** dan buku nota. Ini memudahkan saya untuk **melihat** kepada **buku nota** tersebut saya akan **mengaitkan perkataan atau tatabahasa** yang ada dalam teks tersebut."
	SHS2	"Saya akan menjangkakan masalah tersebut kerana saya **kekurangan kosa kata** atau pun saya tidak mengetahui maksud sesuatu perkataan ." Mula-mula saya akan membaca dahulu teks tersebut apabila ada perkataan yang saya tidak faham saya akan menyediakan alat seperti pen berwarna untuk **mengariskan** dan seterusnya akan membuat **rujukan pada kamus** atau pun bertanyakan **penerangan rakan-rakan**. Selain itu saya juga akan **menyemak kembali teks tersebut bersama cikgu.**
	SHS3	"Saya tahu kelemahan saya iaitu **kekurangan kosa kata** kerana saya juga tahu..saya malas menghafal..saya akan tetap berusaha dan saya akan **mengeluarkan kamus** untuk memperbetulkan ketika saya menbaca."

Berdasarkan Jadual 2, analisa bagi menjawab objektif 2 tiga responden memberi maklum balas bahawa kelemahan bacaan teks bahasa Arab berpunca dari kekurangan kosa kata. Ini jelas dapat dilihat bahawa SHS1, SHS2 dan SHS3 masing-masing berpendapat bahawa mereka mengakui kelemahan membaca teks berpunca dari kekurang kosa kata. Nyata dan jelas bahawa semua responden menggunakan pembelajaran SM untuk meningkatkan kefahaman bacaan teks bahasa Arab mereka.

Responden SHS 1 begitu jujur mengakui dengan menyatakan tidak banyak kosa kata yang dimilikinya. Walaubagaimanapun, SHS1 selesa menyediakan pembelajaran SM berbentuk visual contohnya penyediaan buku nota untuk membantu kefahaman dalam bacaan teks bahasa Arab. SHS1 berpendapat apabila dia melihat dia mampu mengaitkan perkataan atau tatabahasa yang ada dalam buku teks. Ini memudahkan SHS1 membaca dan memahami kosa kata yang dibacanya dengan begitu mudah. Tidak dinafikan SHS 1 menyediakan kamus dan buku nota. Ini jelas apabila SHS1 menyatakan dia merujuk kembali buku-buku nota yang telah ditulis olehnya. Dengan rangsangan SM, SHS1 memilih strategi merancang untuk mengaitkan perkataan atau tatabahasa dalam teks untuk membantu dirinya memahami teks bacaan bahasa Arab.

Manakala responden SHS2 berpendapat bahawa dia lemah dalam menguasai kosa kata apabila menggunakan SM dalam merancang bacaan teks buktinya dia tidak mengetahui maksud sesuatu perkataan. Informan SHS2 bertindak dengan menggariskan perkataan tersebut lalu merancang membuat rujukan pada kamus atau pun rakan-rakan. Selain itu dia juga akan menyemak kembali teks tersebut dan seterusnya membuat rujukan kepada cikgu. Disini SM berbentuk visual memainkan peranan penting kerana SHS2 perlu melihat garisan pada perkataan yang tidak difahaminya. Apabila jelas perkataan yang dilihatnya dengan tanda garisan SHS2 merujuk perkataan yang tidak difahami berpandukan bantuan SM iaitu penyediaan kamus. Bukan itu sahaja, SHS2 juga perlukan rangsangan SM berbentuk audio melalui penerangan rakan-rakan dan guru. Strategi penggunaan SM ini penting dan sesuai untuk responden SHS2.

Responden SHS3 juga memiliki kelemahan dari aspek yang sama iaitu kekurangan kosa kata. Ini jelas apabila SHS3 menyatakan dia seorang yang malas untuk menghafal kosa kata. Namun disebalik sikap yang malas itu dia tidak membiarkan dirinya seperti itu dalam keadaan kekurangan kosa kata. Dia bertindak dengan menyediakan kamus. Tindakan SHS3 dengan menggunakan SM iaitu merujuk kamus dengan cara ini; SHS3 mampu merangsang diri SHS3 dengan menguasai dan memahami bacaan teks bahasa Arab dengan lebih mendalam.

Jelas disini ketiga-tiga responden mengawal pembelajaran kognitif mereka berpandukan kawalan SM. Dalam aspek merancang responden SHS1 menyediakan kamus dan buku nota. Responden SHS2 menggunakan strategi merancang untuk membaca dahulu teks, menggariskan perkataan yang sukar untuk difahami dan akan persediaan untuk rujukan pada kamus dan penerangan rakan-rakan serta merancang untuk membuat rujukan kepada guru yang berkenaan. Manakala SHS3 juga menggunakan strategi merancang dengan penyediaan kamus sebagai penyediaan menghadapi proses bacaan teks bahasa Arab.

b) Strategi memantau: Menurut (Vos 2001; Chamot et al; 1999; Huitt; 1997) membuat penyeliaan atau untuk memastikan maklumat teks dalam bacaan difahami ketika proses membaca berlaku.

Setelah temubual strategi memantau dijalankan para penyelidik mendapati maklumbalas dari responden adalah seperti (Jadual 3) berikut:

JADUAL 3: Kelemahan individu dalam bacaan teks Arab dan kesan selepas menerima rangsangan strategi memantau bagi peningkatan bacaan teks Arab

Soalan	Responden	Maklumbalas/ Tindakan
	SKS1	Kerana apabila saya membaca sesuatu teks kemungkinan masalah itu banyak seperti … **masalah tatabahasa**. Apabila saya membaca sesuatu teks itu saya akan cuba memastikan teks… Seperti contoh dalam soalan bertanya tentang sesuatu **perkataan**…..saya **menggunakan isim dan dengan pengetahuan tentang sorof saya boleh mengubah isim tersebut kepada fiil** dan mencari adakah ada persamaan antara dua perkataan tersebut….saya membaca teks yang pertama saya akan dapat perkataan-perkaataan baru kemudian saya akan baca teks yang kedua

SKS2	teks yang lain dari yang pertama itu tadi saya akan memastikan mesti ada perkataan baru yang saya perolehi dari teks yang pertama. saya menyusun strategi yang digunakan seperti membaca teks dan **memastikan tahap kefahaman** saya..Kemudian **menyediakan pen warna terang**.
SKS3	"Saya **tiada pengetahuan tentang ilmu-ilmu Bahasa Arab**. Saya akan cuba memahami setiap **perkataan** dan saya juga akan **membuat nota** catatan kepada perkataan-perkataan baru yang saya jumpa. Ini membuatkan saya mudah untuk memahami setiap teks dari masa ke semasa. Ini bagi memudahkan saya untuk menjawab sesuatu soalan dan juga bagi **mengesan kelemahan saya terhadap teks tersebut dan dapat meningkatkan kemajuan** saya dari segi tahap kefahaman saya terhadap teks." "Kerana saya **kurang kosa kata** dalam bahasa Arab..saya terpaksa **menghubung kaitkan dengan subjek lain**. Kerana sebahagian bahasa menggunakan Bahasa Arab..saya dapat **mengetahui serba sedikit kosa kata Bahasa Arab contohnya Bahasa Melayu meminjam kosa kata Bahasa Arab seperti zikir, solat** dan sebagainya..

Berdasar Jadual 3, untuk menjawab objektif 2 tiga informan SKS1, SKS2 dan SKS3 memberi maklum balas bahawa mereka menghadapi kelemahan bacaan teks setelah walaupun setelah melalui rangsangan bahasa Arab iaitu Latihan SM strategi memantau.
Ini jelas apabila SKS1 menyatakan kelemahan dalam bacaan teks bahasa Arab berpunca dari masalah tatabahasa. Dalam keadaan sebegini SKS1 menggunakan strategi memantau apabila membaca teks. SKS1 berusaha dengan menggunakan isim dan dengan pengetahuan tentang sorof SKS1 boleh mengubah isim tersebut kepada fiil. SKS1 membaca teks yang buat kali pertama SKS1 menyatakan dia memperoleh maklumat dari perkataan-perkaataan baru kemudian SKS1 berusaha untuk membaca teks yang buat kali kedua teks tersebut dan juga mencuba buat kali ketiga. Ini bermakna SKS1 berhempas pulas untuk mengatasi kelemahannya. Buktinya SKS1 juga bertindak memastikan ada perkataan baru yang diperolehi dari teks yang dibaca buat kali pertama. Kemudian SKS1 bertindak untuk mengatasi kelemahannya dengan bantuan untuk merangsang SM dengan penggunaan pen warna terang untuk memastikan tahap kefahamannya bertambah baik.

Responden berikutnya ialah SKS2, beliau mengakui kelemahan bacaan teks adalah berpunca dari tiada pengetahuan tentang ilmu-ilmu Bahasa Arab, ini bermaksud dia memantau kelemahannya. Sekiranya diteliti SKS2 sebenarnya menghadapi masalah perkataan. Ini ternyata apabila dia mengakui bahawa dia mencatatkan perkataan yang baru dan sukar untuk difahaminya. Dalam situasi sebegini SKS2 bertindak untuk mengatasi kelemahannya dengan menyediakan nota. Dengan bantuan Latihan SM berbentuk visual seperti nota, SKS2 berkeyakinan rangsangan Latihan SM melalui penggunaan nota dapat meningkatkan kemajuannya dari segi tahap kefahaman terhadap bacaan teks bahasa Arab.

Situasi masalah SKS3 pula dia mengalami masalah perkataan tetapi tindakan SKS3 amat berbeza dari ketiga-tiga mereka. SKS3 bertindak dengan menghubungkaitkan perkataan-perkataan tersebut dengan bahasa Melayu. Setelah SKS3 menggunakan strategi memantau dia berpendapat berpendapat sebahagian dari perkataan Melayu meminjam kosa kata bahasa Arab seperti zikir solat dan sebagainya. SKS3 menggunakan rangsangan SM berbentuk gambaran visual iaitu hubung kait sesuatu perkataan dengan perkataan-perkataan lain.

c)Strategi menilai: Strategi menilai adalah strategi yang memperbetulkan kesilapan yang terdapat dalam strategi perancangan dan strategi memantau yang lalu (Bailey 2011; Shahin 2011; Huitt 1997; Mitchell; 1995).

JADUAL 4: Kelemahan individu dalam bacaan teks Arab dan kesan selepas menerima rangsangan strategi menilai bagi peningkatan bacaan teks Arab

Responden	**Maklumbalas**
SKS1	"Saya **banyak tak faham**…Mungkin saya habis baca teks tu..atau pun habis satu exam tu..saya cek balik kamus.Saya cuba ingat perkataaan tak faham.Saya balik **rujuk kamus** supaya saya dapat menjawab soalan yang diberikan…saya yakin kerana **Subjek Bahasa Inggeris dan Bahasa Arab memerlukan *vocab***.
SKS2	Strategi **menilai…Tidak**. Kerana saya hanya mencapai matlamat saya untuk menulis jawapan pada kotak jawapan saya je. **Saya tidak ingin pergi lebih jauh lagi**.Saya tidak mampu sejauh itu.Saya lemah dalam kosa kata, latihan ini terlalu sekejap untuk saya kuasai."
SKS3	"Saya **banyak tidak yakin kosa kata dalam Bahasa Arab**. saya akan cuba mempertingkatkan kosa kata saya dalam Bahasa Arab.Saya **dapat menilai sejauh mana..kefahaman saya tentang petikan**" Kadang-kadang saya **tidak memahami ayat…perkataan tersebut**….saya dapat **menilai** sejauh mana…**kefahaman** saya tentang petikan yang saya fahami dari..soalan.**" Contoh subjek lain B.M,B.I.** Bila saya membaca teks tu**..Saya teringat pengalaman saya.**

Berdasarkan Jadual 4, untuk menjawab objektif 3 seramai tiga responden SKS1, SKS2 dan SKS3 menyatakan kelemahan dalam bacaan teks bahasa Arab disebabkan beberapa masalah yang dialami oleh mereka.

Ternyata SKS1 akur dengan kelemahannya yang banyak yang tidak difahami terhadap bacaan teks bahasa Arab. Ini jelas terbukti apabila usaha SKS1 bertindak apabila menilai kelemahannya. Dia cuba menilai perkataan tersebut setelah selesai bacaan teks atau selesai peperiksaan. SKS1 balik ke rumah dengan mencari kamus untuk rujukan perkataan yang tidak diketahuinya. Permasalahan dalam bacaan teks Arab adalah berpunca dari kosa kata. SKS1 yakin bahawa dengan rangsangan SM seperti penggunaan visual seperti iaitu kamus dapat meyakinkan dirinya dalam menggunakan SM dapat melonjakan dirinya dalam pencapaian kefahaman bacaan teks bahasa Arab.

Manakala SKS2 menyatakan dia tidak menggunakan strategi menilai. SKS2 hanya ingin mencapai matlamat untuk menulis jawapan ketika membaca teks bacaan. Bagi SKS2, dia tidak mengharapkan untuk memahami lebih dalam lagi bacaan teks bahasa Arab. Tiada tindakan untuk membaiki kelemahan SKS2 dalam menangani kelemahan dalam bacaan teks bahasa Arab.Kelihatan SKS2 tidak berminat untuk menggunakan strategi menilai dalam bacaan teks bahasa Arab.

Responden berikutnya iaitu SKS3 mengakui bahawa dia menghadapi permasahan tidak yakin dengan kosa kata yang dimilikinya. Buktinya, apabila beliau menyatakan beliau mahu menumpukan kefahaman. Sungguhpun demikian, SKS3 dapi menilai bacaan teks ditahap lemah. Dia cuba mempertingkatkan kefahamannya terhadap bacaan teks bahasa Arab dengan cubaan memiliki kosa kata. SKS3 juga mengakui yang dia tidak memahami ayat bahkan perkataan. Walaubagaimanapun berdasarkan petikan yang difahami melalui soalan yang dibacanya.SKS3 cuba menggunakan imbasan pengalaman yang dilaluinya dalam hidupnya. SKS3 juga menggunakan pembelajaran SM dengan pengguasaan hubung kait perkataan tersebut dengan membezakan perkataan bahasa lain seperti bahasa Inggeris dan bahasa Arab.

Perbincangan dan Cadangan

Di dalam artikel ini telah membincangkan dan menjawab objektif 1 aspek keseluruhan strategi, berdasarkan (Rajah 2), setelah mendapat rangsangan pembelajaran SM. Hasilnya terdiri dari strategi merancang pada tahap min 3.5 dan strategi memantau ditahap tertinggi pada tahap min 3.66 manakala strategi menilai pada tahap sederhana min 3.47. Ini menjadikan jumlah keseluruhannya pada tahap tinggi iaitu min 3.54. Pembelajaran SM sememangnya dapat melonjakkan sesuatu pembelajaran bahasa. Ini selari dengan pendapat (Danuwong, 2006).

Data temubual pada (Jadual 1) iaitu aspek merancang menunjukkan tertumpu kepada kelemahan individu iaitu kosa kata dalam bacaan teks Arab. Dalam bacaan teks bahasa Arab yang dilakukan rangsangan pembelajaran terbeza mampu melonjakkan tindakan SM pada diri kebanyakan responden ketika strategi merancang seperti menyediakan buku nota, menyediakan pen untuk menggariskan perkataan-perkataan dan menyediakan kamus. Ini menunjukkan mereka mendapat rangsangan untuk menguasai kandungan pengetahuan bahasa Arab itu sendiri. Ini selari dengan pendapat (Levy, 2008). Oleh yang demikian, merancang sesuatu tindakan sebelum memulakan bacaan teks sesuatu bahasa adalah strategi yang perlu untuk menentukan sesuatu perancangan dalam bacaan bagi mencapai objektif yang jelas dalam bacaan (Treffinger, Hohn & Feldhusen, 1989). Tindakan yang tercetus dari gerak laku responden dapat membentuk pembelajaran SM di dalam diri responden yang kebanyakan tertumpu kepada rangsangan visual.

Dalam pada itu, (Jadual 2) aspek memantau, data temubual menunjukkan kelemahan individu dalam bacaan teks Arab yang disebabkan oleh masalah tatabahasa, tiada pengetahuan tentang ilmu-ilmu Bahasa Arab dan kurang kosa kata. Sebagai jalan penyelesaiannya, semua responden bertindak mengikut cara-cara masing-masing seperti menggunakan *isim* dan dengan pengetahuan tentang sorof dengan mengubah bentuk *isim* tersebut kepada *fiil* dan mencari adakah ada persamaan antara dua perkataan tersebut. Cara yang lain untuk mengatasi kelemahan dalam bacaan teks Arab ialah memastikan kewujudan perkataan baru yang perolehi dari teks yang dibaca, malah bukan itu sahaja responden bertindak menggariskan perkataan dan menggariskan pen warna terang untuk memastikan peningkatan dalam tahap kefahaman bacaan. Responden juga membuat nota catatan kepada perkataan-perkataan baru yang dijumpai. Pembelajaran SM semakin jelas ketara apabila responden yang bertindak menghubung kaitkan dengan subjek lain dengan menggunakan teknik mengaitkan kosa kata Bahasa Melayu dengan Bahasa Arab iaitu perkataan solat dan zikir. Situasi pelajar menggunakan pembelajaran SM ini menyokong pendapat Esmaeil Panahandeh & Shahram Esfandiari Asl (2014) iaitu apabila pelajar memiliki strategi memantau, strategi ini dapat membantu pelajar memantau pencapaian mereka dalam pemerolehan bahasa; dengan menggunakan strategi ini, mereka dapat mengesan kata yang sukar difahami atau kalimat yang tidak jelas untuk memahami teks semasa membaca.

Disamping itu, kelemahan individu dalam bacaan teks bahasa Arab dalam aspek menilai dapat diperhatikan (Jadual 3) apabila dua responden menyatakan dia mengingati perkataan yang tidak faham setelah selesai membaca dengan merujuk kamus. Ini bertepatan dengan kenyataan Wang (2015), responden membuat tafsiran sesuatu bacaan teks dengan melihat kamus agar dapat merangsang SM untuk membaca dan memahami teks sesuatu bahasa. Manakala responden merujuk kepada aspek menilai menyatakan dia mengaitkan pengalamannya apabila membaca ayat didalam soalan tersebut. Ini membantunya dalam merangsang SM dalam bacaan teks bahasa Arab. Gerak laku ini membuktikan bahawa mereka menggunakan daya ingatan atau pengalaman untuk mengaitkan situasi mereka untuk membaca teks. Ini membawa erti bahawa daya ingatan atau pengalaman begitu diperlukan dalam bacaan teks seperti yang diperkatakan oleh Mokharti & Reichard (2002) menilai dalam proses memahami teks. Walaubagaimanapun, ada juga responden dalam aspek menilai ini tidak berminat untuk menggunakan rangsangan pembelajaran SM apabila dia menyatakan dia tidak ingin mencapai objektif yang sepatutnya kerana dia hanya berminat untuk membaca dan menjawab soalan kefahaman menerusi petikan diteks yang dibacanya sahaja.

Rata-rata responden yang menjalani temubual ini meluahkan perasaan mereka bahawa mereka mempunyai masalah ketika latihan SM dilakukan. Sewaktu latihan SM dilakukan mereka menghadapi masalah memahami ayat yang berpunca dari tidak mempunyai kosa kata. Dapatan ini selari dengan pendapat (Esmaeil Panahandeh & Shahram Esfandiari 2017; Favel 1976) secara langsung menunjukkan pelajar tidak dapat memahami, membina ayat atau gagal mengabungkan ayat adalah disebabkan tidak memiliki strategi ketika bacaan.

Kajian ini boleh memberikan maklumat awal yang penting tentang tahap metakognitif bagi mata pelajaran bahasa Arab dalam kalangan pelajar-pelajar SMKA Daerah Seremban. Ini diikuti dengan rangsangan melalui latihan SM untuk meningkatkan kefahaman bacaan teks bahasa Arab. Dapatan kajian ini dapat membantu Kementerian Pendidikan Malaysia untuk menyediakan usaha dan rancangan bagi meningkatkan kualiti pencapaian pelajar di SMKA di Malaysia. Ini sangat bersesuaian dengan keperluan sistem pendidikan. Dapatan kajian ini diharap dapat membantu Bahagian Pembangunan Kurikulum (BPK) Kementerian Pendidikan Malaysia (KPM) agar dapat mengintegrasikan kemahiran metakognitif dengan kurikulum yang sedia ada untuk faedah pelajar secara maksimum.

Berdasarkan dapatan kajian, adalah dicadangkan agar kemahiran metakognitif perlu ditambah demi melatih pelajar agar dapat menyesuaikan strategi ini dengan penggunaan bacaan teks Arab. Para guru juga perlu memahami terlebih dahulu konsep metakognitif ini. Dicadangkan agar penyelidik-penyelidik hendaklah melakukan kajian lanjutan yang berkonsepkan kompetensi metakognitif yang berskala lebih besar dalam bentuk perbandingan diantara pembelajaran bahasa Arab yang bersifat biasa dengan pembelajaran Arab yang bersifat metakognitif agar ianya akan dapat memberikan maklumat yang lebih luas, terperinci serta mampu menimbulkan kesan dalam sistem pendidikan di Malaysia.

Kesimpulan

Di dalam kajian objektif 1 ini menunjukkan strategi memantau ditahap tertinggi pada tahap min 3.66 mengatasi strategi merancang min 3.5 tempat kedua pada tahap tinggi dan strategi menilai kedudukan yang ketiga min 3.47 pada tahap sederhana. Keseluruhannya strategi menunjukkan berada pada tahap tinggi iaitu min 3.54. Kebanyakkan responden diatas menghadapi kesukaran, namun mereka tetap mempunyai Teori Kepercayaan Jangkaan Keupayaan Kendiri (Self-Efficacy) iaitu menilai diri agar dapat meletakkan objektif untuk berjaya dan mencapai sesuatu matlamat. Implikasinya dapat disaksikan apabila kesemua responden meletakkan matlamat diri untuk memahami teks bahasa Arab mereka mula merancang, memantau dan menilai dalam gerak kerja memahami teks dengan teratur.

Seterusnya, dapatan kajian objektif 2 menunjukkan setiap responden mempunyai masalah kosa kata. Mereka menggunakan strategi merancang untuk melonjakkan kemampuan mereka dalam penguasaan bacaan teks bahasa Arab. Dapatan persoalan objektif 3 menunjukkan semua responden mengalami masalah sintaksis dan kosa kata. Mereka menggunakan strategi memantau untuk melonjakkan kemampuan mereka ketika proses bacaan teks bahasa Arab berlaku. Dapatan kajian objektif 3 juga menunjukkan dua dari tiga responden dapat menilai bacaan mereka apabila berlakunya proses bacaan teks bahasa Arab. Ketiga-tiga responden juga berpendapat akan menggunakan strategi menilai dan berazam untuk mengatasi masalah bacaan teks pada masa akan datang. Semua dapatan menunjukkan kesemua responden mengakui bahawa mereka menghadapi masalah dalam melalui latihan SM yang meliputi strategi merancang, strategi memantau dan strategi menilai, yang berpunca dari kekurangan kosa kata Bahasa Arab.

Dapatan diatas menunjukkan apabila pelajar dapat menguasai SM, pelajar mampu berfikir mengenai berdasarkan apa yang tidak diketahui dan apa yang telah diketahui. Dalam usaha untuk berjaya dalam akademik pelajar perlu mempunyai kemahiran kritikal, analitikal dan kreatif untuk berfungsi dengan baik dalam pelajaran mereka. Kajian ini menjadi semakin unik apabila pengkaji-pengkaji menghubungkaitkan dengan rangsangan pembelajaran SM untuk melonjakkan peningkatan kemahiran kefahaman bacaan teks bahasa Arab. Tambahan lagi sekiranya ilmu multidisiplin ini dikaji dari sudut perspektif yang lebih besar umpamanya negeri atau negara sudah pasti dapat mengangkat ilmuan Malaysia kearah memartabatkan negara tercinta.

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