

Evaluating the Reading Competencies of New Employees in Islamic Commercial Organizations with the Focus on the Islamic Banking Sector

*Ashiq Hussain

Abstract

Islamic Banking has emerged as a new phenomenon in the present world. Islamic banks recruit graduates who have been recipients of degrees related commerce education: B.Com, M.Com, MBA Banking and Finance etc. Commerce education in Pakistan is significant as it ensures good jobs for the graduates in the field. However, stakeholders believe that the commerce graduates' competence in English language skills is not up to the mark which poses serious threats in their professional situations. Within the field of commerce, the study is narrowed down to the Islamic banking sector's new employees' reading comprehension performances. In the context of occupational reading abilities of the newly recruited fresh graduates, Islamic bank managers' perceptions have been recorded. Interview was chosen as a tool for this case study. Data has been analyzed qualitatively. The findings reveal that serious communication failures occur very frequently that cause unnecessary delays at work places with reference to professional tasks. To address the problem, certain recommendations are given in the end of this research.

Keywords: English in Islamic Banking, Curriculum Design, English for Commerce Needs, Analysis, English for Specific Purposes (ESP), English for Academic Purposes (EAP)

1. Introduction

Curriculum design in Pakistan is not in the hands of experts. Resultantly, the quality of education is not up to the mark. The situation with reference to English for commerce is also the same. In Pakistan, commerce education is imparted through various programs like B.Com, C.Com and D.Com etc. Additionally, some short courses are also offered. Programs like BBA, MBA and MBA Banking and Finance also have courses of commerce in addition to a variety of other programs. All these programs have compulsory English courses. But, generally speaking, most students' English language proficiency is not up to the mark. A variety of reasons are attributed to this. A very common reason is that these students' background is Urdu medium of instruction which provides little English language input in students. Moreover, faults lie in teaching methods, text books and evaluation systems. The present study is narrowed down to the reading comprehension capabilities of novice Islamic bank employees holding degrees mentioned above.

2. Literature Review:

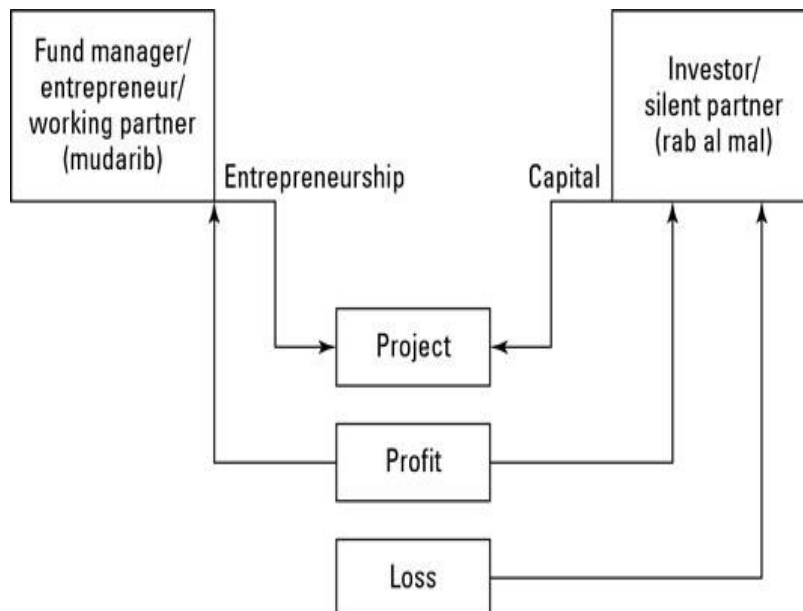
In this section, first, I will review literature related to *Mudarabah*, Islamic concept related to business and banking. Next, literature will be reviewed in the context of English for Specific Purposes with the focus of genre based needs analysis.

*Ph.D Scholar, Department of English, Bahauddin Zakariya University Multan.

2.1 Mudarabah:

The term ‘Mudarabah’ denotes to a form of Islamic business contract in which one party provides capital and the other brings expertise. It’s a type of partnership involving at least two partners for undertaking a trade. The one who provides finance is known as ‘rab al mal’ and the entrepreneur as ‘mudarib’. Mudarabah is “...a mode of financing through which the bank (the owner of the capital or rabb-al-mal) provides capital finance for a specific venture indicated by the customer (the entrepreneur or mudarib)”¹

Islamic jurisprudence assigns different duties to both the parties. As per convention, the entrepreneur is independent to manage the business and the owner of the capital has no rights to get in the way. However, the capital owner can stipulate certain conditions that would guarantee better management of his capital. For this reason, Mudarabah is viewed as the sleeping partnership. Profit and loss sharing (PLS) mode is a central feature of Islamic financing .In Mudarabah, the ratio of profit is pre-determined by mutual agreement of the parties. However, the entire loss is to be absorbed by the owner of the capital. The capital owner bears the loss in monetary terms while the entrepreneur is deprived of the reward of his labor.² The following visual explains how the mudarabah contract functions:



(Structure of Mudarabah Contract adopted from Jamaldeen, 2012)

1 Obaidullah, Mohammed. Islamic Financial Services, (Jeddah: Islamic Economics Research Centre, 2005).

2 Iqbal, Muhammad., & Molyneux, Philip. Thirty years of Islamic banking: History, performance and prospects. Springer, 2016).

A Mudarabah contract is universally adopted financial technique in the Islamic banking sector. It is a contract in which all the capital is supplied by the Islamic bank while the business is headed by the other party. Mudarabah also works as a source of funds for an Islamic bank. When customers (rab al mal) deposit money and look for a profit, the bank (mudarib) acts as a working partner and invests the depositors' money as per sharia advice.³

Mudarabah contracts may be restricted or unrestricted. In restricted Mudarabah the capital owner specifies a business where the investment funds are to be utilized while in the unrestricted Mudarabah the investor permits the entrepreneur to finance the capital in any business that best serves the financial interests of both parties.

Mudarabah is a significant method of Islamic financing and provides a substantial base for interest free banking.⁴ It is considered as rightful and arguments from Quran & Hadith are presented in its favor. The verses from Quran are as follows:

“While others travel in the land in search of Allah’s bounty”⁵

“And when the prayer is ended, then disperse in the land and seek of Allah’s bounty”⁶

It is stated that these verses have the meaning of struggle or walk on the land. Since in the case of Mudarabah, partners do the struggle for the bounty of Allah, thus these words authorized the practice of Mudarabah.⁷ Moreover, Mudarabah contract was widely used by tradesmen in Arab before Islam. Muslims believe that the Prophet Muhammad's (PBUH) wife Khadija used a Mudarabah contract with Muhammad (PBUH) in trading ventures -- Khadija investing the capital and Muhammad (PBUH) providing the labor.⁸ It is quoted in this context that Prophet Muhammad (P.B.U.H) has given one denar to *Abi Ja'ad Al- barti* to purchase a goat for the sake of *qurbani*. He purchased two goats from this amount and sold one of them against one denar, and presented the goat and one dinar to Prophet Muhammad (P.B.U.H) and explained the whole incident. Prophet appreciated him and donated that particular denar.⁹ Advocates of Mudarabah contract cite this to validate it. Many contemporary Islamic scholars approve the use of Mudarabah due to its absence of *riba* (interest).

The Mudarabah is the most popular form of Islamic financing that forms the cornerstone of Islamic trade finance. The adoption of this profit-sharing scheme stamps out the presence of usury in business or trade. By ensuring equal distribution of wealth it safeguards the poor from economic exploitation and increasing indebtedness.¹⁰

3 Jamaldeen, Faleel. Islamic finance for dummies. John Wiley & Sons, 2012).

4 Rammal, Hussain. Gulzar., & Zurbruegg, Ralf. Awareness of Islamic banking products among Muslims: The case of Australia. Journal of Financial Services Marketing, 12(1), (2007), pp.65-74

⁵ Al-Quran, Al-Muzammil:20

⁶ Al-Quran, Al-Jumha:10

7 Taseen, Muhammed. Islamic Iqtisad Kay Chand Poshida Goshay, 2002.

8 Eisenberg, David. Islamic finance: law and practice. OUP Oxford, 2012.

9 Abu-Daud. Sulayman and Al-Ashath, 1950. Sunan, cairo 229.

10 Zainuddin, Aziz. (2017, April 5). Islamic Finance Contract: Mudharabah [Blog post]. Retrieved from <https://www.ethiscrowd.com/blog/islamic-finance-contract-mudharabah/>

2.2 English for Specific Purposes (ESP): Needs in the Context of Genres:

“Every language course should be considered a course for specific purposes ...”.¹¹ Brown (2016) provides a recent commentary on Needs Analysis in the context of English for Specific Purposes (ESP).¹² Before looking into Brown’s descriptions on the subject, let’s trace some historical accounts of Needs Analysis in English Language Teaching. Howatt describing the history of English language teaching mentions that “analysis of needs” was taken under consideration in India in the 1970s which “referred to what language learners in India would be required to use English for in that target situation” and how they might best learn it.¹³ After that, the concept of Needs Analysis was revived by Munby (1978) who argued that “Before deciding what to teach the learner wants to know his requirements in terms of, for example, communicative mode and activities and the relationships between him and his interlocutors”¹⁴. Munby’s approach has been criticized for being just an inventory of communicative facets to BE taken under consideration while designing a language syllabus: it does not tell how to turn these into actual syllabus.¹⁵ Moreover, Munby does not outline an empirical approach to determining what proficiency levels might be needed in a target communicative situation nor what aspects of communicative mode, activities, or relationships among the participants are needed. After Munby, a number of researchers have produced valuable works on Needs Analysis. Recently,¹⁶ outlines a seven-step approach to conducting a Needs Analysis and devotes a chapter of the book to each step.

- 1) Defining needs analysis,
- 2) Focusing the analysis,
- 3) Selecting and sequencing data collection procedures,
- 4) Collecting data,
- 5) Analyzing and interpreting the data,
- 6) Using the results in the ESP curriculum, and
- 7) Reporting on the project.

For¹⁷, Brown’s account is useful as it discusses needs analysis in English for specific purposes in a comprehensive manner, emphasizing the importance of an empirical basis for syllabus design, describing how to collect and analyze specific purpose language data and how to turn it into an ESP syllabus. In ESP, subject specific content occupies a significant position because providing subject specific input to ESP learners is considered to be a must. Since the 1990s prominent ESP researchers focus on analyzing specific purposes texts to figure out the characteristics of the texts especially

¹¹ Long, Michael. Overview: A rationale for needs analysis and needs analysis research. *Second language needs analysis*. In M. Long (Ed), (Cambridge: Cambridge University Press, 2005).

¹² Brown, James. Dean. *Introducing Needs Analysis and English for Specific Purposes*. (Oxford: Routledge, 2016).

¹³ Howatt, Anthony, Philip Reid. *A History of English Language Teaching*. (Oxford: Oxford University Press, 1984).

¹⁴ Munby, John *Communicative Syllabus Design: A Sociolinguistic Model for Defining the Content of Purpose-Specific Language Programmes*, (Cambridge: Cambridge University Press, 1978).

¹⁵ Davies, Alen. Review of communicative syllabus design. In *TESOL Quarterly*, 15 (3), (1981) pp.332-33

¹⁶ Brown, James. Dean. *Introducing Needs Analysis and English for Specific Purposes*, (Oxford: Routledge, 2016).

¹⁷Douglas, Dan. Review: *Introducing Needs Analysis and English for Specific Purposes*, James Dean Brown, Routledge, Oxford (2016). In *English for Specific Purposes Vol. 48*. (1917), pp.71-75

Evaluating the Reading Competencies of New Employees in Islamic Commercial Organizations with the Focus on the Islamic Banking Sector

by taking insights from the principals of genre analysis laid down by¹⁸ and¹⁹. Through a lot of researches, text specific features have been described in the fields of law, medicine, media, and different disciplines of science and technology. Resultantly, the creation of content-specific teaching materials was the outcome of these researches because in ESP teaching, provision of content-specific input to learners is mandatory. For example, the results of research carried out by Banegas (2018) show that the "use of authentic materials, focus on subject matter knowledge and language awareness-based activities had a positive impact on student-teachers' trajectories as future teachers and foreign language learners". In terms of handling with content-specific texts, through ESP Needs Analysis programs, learners Present Situation Analysis (PSA) is studied in the light of their Target Situation Analysis (TSA) as pointed out by²⁰. In ESP specific purposes are determined through Needs Analysis. Even for General English (GE), needs are analyzed for the purpose of the course as, "every language course should be considered a course for specific purposes ..."²¹.

3. Research Methodology:

It was a case study. The hypothesis was: In the occupational situations of Islamic banking, fresh commerce graduates' competence in reading comprehension is not up to the mark, which causes frequent workplace communication failures. The objective of the present study is to empirically test this hypothesis so that remedial measures could be suggested in case the hypothesis is proved. To test this hypothesis, the following research question was generated:

How adequate fresh commerce graduates are in reading skills related to professional commerce situations in the Islamic banking sector?

Interview was chosen as a tool of this project. Subjects of this research were bank managers as the research was limited to the field of banking. Sample size was 8. Purposive sampling technique was used. Interviews were unstructured. I recorded these interviews. Data was analyzed qualitatively. Research sites were the offices of the managers of Islamic banks. Every week one manager was interviewed. So, data was collected in eight weeks. Average time for each interview was one hour and 10 minutes. All the 8 managers interviewed were from the city of Multan. The reason why Multan was chosen as a research site was that data collection would have been easier from Multan because I live in this city. The following list displays the names of these Islamic banks:

1. Meezan Bank
2. MCB Islamic Bank
3. Bank Al Falah Islamic
4. HBL Islamic Banking

¹⁸ Swales, John. *Genre Analysis: English in Academic and Research Settings*. (Cambridge: Cambridge University Press, 1990).

¹⁹ Bhatia, Vijay K. *Analyzing Genre: Language Use in Professional Settings*. (New York: Routledge, 1993).

²⁰ Hutchison, Tom. & Alen Waters. *English for Specific Purposes: A Learning Centered Approach*. (Cambridge: Cambridge University Press, 1987).

²¹ Long, Michael. *Overview: A rationale for needs analysis and needs analysis research*. *Second language needs analysis*. In M. Long (Ed). (Cambridge: Cambridge University Press, 2005).

5. Summit Islamic Bank
6. Riba Free Banking
7. Askari Islamic Banking
8. Silk Bank Emaan Islamic Banking

4. Data Analysis:

I adopted qualitative data analysis procedure by reviewing responses, grouping related responses, and identifying common themes. In this context, the following themes emerged from the data:

Theme 1: Specific banking related readings pose difficulty

Theme 2: Reading lengthy proposals is a difficult task

Theme 3: Finding specific information poses difficulty

Theme 4: Online readings requires help

Theme 5: Post reading briefing requires improvement

Theme 6: Lengthy sentences cause difficulty

Details of each theme are presented below.

Theme 1: Specific banking related readings pose difficulty:

The Islamic bank managers mentioned that specific banking related readings pose difficulty for the fresh commerce graduates who join banking as their profession. The Islamic bank managers were of the opinion that a great number of reading tasks are highly technical and require specific skills to understand. For example, the Meezan Bank's manager mentioned:

Islamic banking is a very technical field. Similarly reading mostly is of technical nature in this sector. The new boys who join us are hardly aware of this type of reading. We then help them out by attaching a senior banker to make them understand things related to the complexities of banking texts.

Many bank managers opined that they are to train their fresh employees in the context. This should have been done at the institutions from where they graduated. In their initial days in the banks, the new employees can't read technical things at all, according to the managers. The manager of MCB Islamic Bank gave his opinion in the following words:

... they don't know anything ... reading technicalities is not possible for them ... we have to spend a lot of time with them to make them understand ... it is the duty of the educational institutions to make sure whether they are competent in technical reading or not before awarding them a degree,...

It was also learnt that technical writings also have some generic features which require special training to read such texts efficiently. For instance, the Manager of Bank Al Falah Islamic was of the opinion that bank drafts related communications have their specific ways of organizational structures. He mentioned:

A good reader understands that specific documents have specific organizational structures. We have experience in the field and can read easily ... but the new comers cannot read quickly because they do not have familiarity with the styles of writing in terms of organization and other things. Therefore, they take a lot of time in understanding.

The manager of the HBL Islamic Banking also pointed out that there are a great number of numerical figures presented in the documents in the field of banking. These numerical figures are to be read in specific contexts. Many fresh employees lack competence in relating figures with the contexts. In fact what they study in their educational institutions is different from what they are supposed to do in reality when they join the field of banking and finance. This problem should be resolved according to his analysis. His comments have been presented below:

Bankers are to deal with figures. Reading and interpreting these figures require a technical skill. New bank officials can't do it. They require our help. We spend a lot of time in explaining them. This is done at the cost of ignoring many other important tasks which a senior bank officer is supposed to do. The universities and other institutions who deal with the education that relates to banking and commerce should design English courses in which this skill is improved.

Theme 2: Reading lengthy proposals is a difficult task:

This was another theme that emerged in the context of this research. Respondents were of the opinion that the new job holders can read short texts, but when they are assigned to read long texts, they feel a great deal of difficulty. Proposals are written with detail which means that the length of proposals is higher than other bank documents. Banks receive proposals with loan applications as a matter of routine. The manager of the Summit Islamic Bank said:

Businessmen apply for loans to start businesses. It is mandatory to send us business proposals that include feasibility. It is always a detailed document. When we assign our new comers to read these proposals and brief them to their seniors, their incompetence in reading is revealed. Most of them say that it is a very lengthy document and the assigned time is very little to read it out. They require more time because they can't read lengthy documents ...

It has also been observed that reading with concentration is also one of the problems because the findings showed that the readers in question lose their concentration while reading lengthy proposals. In a similar context, the manager of Riba Free Banking Limited said:

Reading lengthy things is difficult for them because their mind starts wavering and they cannot get the points. In fact, when they go into the details, they cannot sustain their concentration. They have never been taught how to improve concentration in their past educational setups. Banking is a very serious subject. Loosing concentration pose serious threat ...

The same problem has been highlighted in another way by some respondents as they are of the view that while reading lengthy proposals they get bored and therefore, give gaps in reading. The Manager of the Askari Islamic Banking mentioned:

... they cannot read the lengthy proposals in a stretch. After a couple of pages they get bored and require a break ... in one proposal reading they require a number of breaks ... perhaps they cannot concentrate. Having a break is okay, but banking sector is a competitive sector where time matters a lot. Quick efficiency is required. My suggestion is that training in concentration is required while reading lengthy reading materials....

Theme 3: Finding specific information poses difficulty:

Another area that poses difficult according to the findings of this research project is that finding specific information from the text is major difficult area. Managers pointed out that when they assign the new comers a task that requires getting specific information from a specific text, instead of reaching the specific information they start reading the text from the beginning go to the end to find out that specific required information. This consumes a lot of time. The Meezan Bank's manager said:

Fresh graduates who join our occupation take a lot of time to get information from various texts used in the banking and finance sector. They do not have the skill to reach the point quickly. Therefore, their performance needs improvement in this area. In daily banking life, we are to see specific information as a matter of routine. We just go through the documents quickly and get that information. But these new comers take hours in reading a document and getting information that is required. Work that we do in minutes is done in hours by them ...

The manager of Silk Bank Emaan Islamic Banking also narrated a similar account:

... it is irritating, they know nothing. I asked by junior who recent joined our bank to read a file from the relevant section tell me about the project deadline which is given in the feasibility ... the guy went and started reading the entire document slowly and reached the deadline portion of the document after twenty minutes of reading. Any other experienced man could performed this task in three two five minutes. Now just imagine the difference in time ... how can they perform well. They need to come to the bank with training in these areas as well.

Again, the same was expressed by the manager of the MCB Islamic Bank in the following way:

Those, who come to join the Bank Al Falah Islamic, go through a procedure of different tests. In my opinion, neither in any previous testing/examining system nor in educational system, it has been taught that reading skills need to be sharpened through various courses. If the decision makers realize it, things could be done with greater proficiency. We are to deal with the public, and if our workers performance is so slow that they take a very long time in just getting the relevant information from the files, how can we deal with such a large number of people standing in the queues. I think, before joining the organization, they should have gone through a training program which can sharpen their skill of finding out the relevant information from the text quickly ...

Theme 4: Online readings require help:

Data analysis also revealed another difficult area i.e online reading. It was learnt through the analysis that in the banking sector, online reading is one of the most important reading tasks that the officials are to perform since computers have changed the reading culture altogether in the banking sector has majority documents are created and saved online. Moreover, for general information and for some other peculiar tasks, a lot of information is gathered from the internet sources.

The findings of this research revealed that in our educational institutions, the use of gathering information from internet sources has not been promoted yet. However, in the modern world, we cannot survive if we remain deficient in this area. The following quote of the Meezan Bank's manager is important:

Evaluating the Reading Competencies of New Employees in Islamic Commercial Organizations with the Focus on the Islamic Banking Sector

When joined banking ten years back, we did not have any training in online reading. We faced difficulty and learnt it later. Now we are efficient in it. Why don't the universities design courses in such a way that online reading is given a due weight in the teaching agendas ...

Similarly, the manager of HBL Islamic Banking was of the opinion:

... in today's world, internet is very common. Every individual has access to computer through android cell phones, laptops and desktops, but most of the young users use them for entertainment like watching movies, dramas, games looking into designs of different materials etc. But those who use these sources for educational purposes are very little in number ...

The above mentioned officers' opinions were strengthened by some other managers who mentioned that the skill of reading online is weak with reference to the young officers who join the banking sector as their first appointment. In fact, reading online for educational and occupational purposes needs to be equipped with many other skills in the field of reading online. For example, if they read a passage that is relevant, they should know how to save it at a specific place. The problem was highlighted by a manager in the following:

Yesterday, I assigned a task to one of my new officers to gather information from the internet about the forthcoming government's policy about the change in interest rate with reference to public investments in the banking sector. Today, he said that he read about that through internet. When I asked him to show it to me, he said that he read it while browsing but don't remember where it was ... could not save it ...

It is also worth mentioning to point out that the research revealed some more interesting things in this area. To highlight the significant things during the online reading was also a problem as fresh graduates were not trained in the area. Read the following comment of the manager of Summit Islamic Bank:

... my new junior colleagues hobby is to play with their cell phones all the time ... but they can't use internet sources appropriately in their jobs. When they are asked to find the information from the internet, they do it but can't highlight the important passages, ... they are not aware of it... how to it ... internet is very much in their lives as they use it day and night but only for entertainment purposes, ... it should be a part of their courses how to use it for reading serious things, saving appropriate information, ... highlighting the important to distinguish different things...

Theme 5: Post reading briefing requires improvement:

This was another theme that emerged. Amongst the problems, one was related briefing the texts after reading. In fact, in organizations, seniors don't have time to read each and every thing on their own as they remain involved in things related to higher significance. So, the juniors are assigned reading tasks and in many situations they are to give briefing to their seniors about the material they have gone through. This skill was found very weak. See the following comment by the manager of the Riba Free Banking:

... we are very busy. So can't read all the things. So we assign our juniors to read and tell us what's there briefly. The new comers, in addition to other problems in reading, face another problem very serious, ... they cannot retain the information while reading, ... nor do they have any skill to make notes during reading, ... so that they can give a brief. ...

Similarly, another manager was of the opinion:

... if you cannot tell what you have read, what is the use of that reading. I believe that such a reading is no reading. I think they don't understand ... if at all they understand, why they can't brief us ...

The manager of the Askari Islamic Banking was of the opinion that:

they must have a skill of note-making while reading because note-making skill is concerned with the reading, ... while reading they should keep on making notes of important point so that when they are done they should know what they have read

Many respondents associated this skill with recalling skill the following two extracts are relevant in this context:

... They in fact, cannot recall, their memory is weak ... today's youth has very poor memory. They forget immediately ... that's why they can brief us properly ...

Also,

... in fact the problem in briefing comes when a person who is reading is not concentrating on reading ... this means that the briefing problem has its roots in concentration problem ... improved concentration will improve the briefing...

Theme 6: Lengthy sentences cause difficulty:

This emerged as another area of difficulty. Managers were of the opinion that sentence length matters a lot as they said that new graduates can read simple short sentences with adequacy, but they remain confused when they are exposed to complex clause structures. In this context the following quote the manager of the Silk Bank Emaan Islamic Banking is relevant:

... Their reading is okay when it is a short thing, written in simple language, I mean short and simple sentences are okay for them ... when it comes to long sentences, ... they ask their colleagues about the meanings of those long sentences ...

Also, the MCB Islamic Bank's manager commented:

In banking everyone is not writing short sentences. Some sentences are short while others are long. In long sentences, they feel difficulty, ... they misinterpret, or remain confused, ... efficiency is required of them reading all types of sentences whether long or short or medium ... English means all types of sentences.

5. Discussion:

The findings of this research are interesting because the subjects' tone, facial expressions and other body language features gave the researcher specific impressions: the managers, in fact, seemed irritated with references to the performances of the novice officers as they had to put in a lot of effort to help them and guide them in terms of comprehension of professional texts. Another noteworthy point is that non-existence of content-specific texts in the English syllabi of novice employee's past educational programs and teaching agendas make them totally unaware of the requirements of the occupational settings, despite the fact that had passed all the required subjects of their required degree programs. This reveals that their academic needs differ significantly from occupational needs. During the interviews and in the subsequent findings, significant similarity has been found in all bank managers' views and attitudes towards the problem.

6. Conclusion:

This study was an evaluation of commercial organizations' fresh employees' reading problems in the context of Islamic banking industry. Information was gathered from the related bank managers about workplace reading problems. The findings reveal that serious reading comprehension problems are found that cause communication failures and unnecessary delays in the Islamic banking sector. The problems relate to specific features related to the text due to the technical nature of the field of Islamic banking, text size, lack of training in finding specific information in the text, lack of training in online reading, deficiency in the skill of briefing the read material, and lack of exposure in extracting meaning from complex structures. Further researches could be carried out in the area of genre analysis of commerce related texts in occupational studies focusing on the texts used in Islamic banking system.

Recommendations:

In the light of the findings of the present research, the following recommendations are made:

1. Specific textbooks are required to teach English for banking and commerce in the context of Pakistani student's needs. First step with this regard is to review researches already carried out in this area, and subsequently, initiate fresh researches where gaps exist. In addition to needs, analysis related researches in the area, review of researches in the area of genre analysis with reference to specific banking and commerce related texts are also to be taken under considerations. And consequently, where gaps exist, new researches should be initiated. Second step in this context is that in the lights of the findings of the above mentioned researches, textbooks should be produced that must address students' academic and occupational needs simultaneously.

2. The Higher Education Commission of Pakistan must introduce teacher training programs with reference to English for Specific Purposes. In this context, experts in the field of ESP in Pakistan as well as abroad should be taken on board to teach, design and execute ESP teacher training courses. Over the years, the said ESP teacher training courses will create a significant number of ESP teachers all over the country who will be teaching ESP courses at various parts of the country. These ESP teachers can further train ESP teachers in their local areas.
3. Policy makers, curriculum designers and textbook writers should take insights from the researches carried out in the area.