Aims and scope

The Journal of Contemporary Development and Management (JCD&MS) is a national peer-reviewed journal dedicated to connecting research to practice. JCD&MS recognises the value of qualitative, quantitative and mixed/interrelated methods analysis of data. The journal seeks to be relevant both to a core disciplinary constituency of Alternative Providers of education as well as a broader readership. It is the official research journal of London Churchill College (LCC) and actively encourages contributions from individuals and other educational institutes.

All manuscripts published in JCD&MS are double-blind peer reviewed by accomplished scholars in the subject area of the manuscript and in the disciplinary approach used.

Disclaimer

The Publisher, LCC and Editorial Panel cannot be held responsible for errors of any consequences arising from the use of information published in JCD&MS. The views expressed by the contributors are not necessarily the views of LCC.

Copyright and copying

JCD&MS is published annually in one, two or three issues. It is free of charge at point of delivery for both print and online versions. JCD&MS places no restriction on copying or sharing any published material.

Delivery terms and legal title

Application may be made for print copies to be delivered to UK addresses. Normally a small charge would apply for postage and packing.

Back issues

Occasionally print versions of back issues are available on request. Online versions are available via LCC's website: www.londonchurchillcollege.ac.uk/jcd&ms
Contents

**Prologue** ........................................................................................................................................... 5

**Editorial: Can Big Data be a Panacea for Business?** ................................................................. 6
   Professor Ramakrishnan Ramanathan

**Viewpoint: QAA Reviews; Fact or Fabrication** ............................................................................. 8
   Professor Peter Green

**Developing an Audit Trail for PhD research: a case study** ....................................................... 15
   Dr. Nick Papé, PhD

**Programming by Example; A technique to automate database query** ................................. 22
   Mahin Talukder

**Viewpoint: End of Self-Regulation** .............................................................................................. 31
   Professor Geoffrey Alderman

**British Petroleum deep water horizon disaster: Critical analysis of corporate governance failure and the search for a solution** ................................................................. 33
   Arif Ahmed Sunny

**Education for All or Just for the Smartest Poor?** .................................................................... 40
   Dr. Helen Abadzi, PhD

**Work-Life Balance: Understanding the Complaints of Low-Paid Migrant Workers in London: A Theoretical Perspective** ................................................................................. 56
   Dr. Hillary Korakegha, PhD and Nazim Uddin

**Marketing in Emerging Markets** ................................................................................................. 63
   Taslim Ahammad

**Mudaraba Financing: a case study highlighting comparisons and differences with conventional financing** ................................................................................................................. 70
   Mohammad M Hasan
Prologue

Volume 5 Issue 1 is the second volume in the new format of our Journal of Contemporary Development and Management (JCD&MS) and I am delighted that new members of our Editorial Panel have brought continuing levels of academic scrutiny and rigor. We have received many manuscripts submitted for publication, including from students and I am highly impressed at the breadth of subject and depth of research that many of these cover.

I am amazed at the diversity of talent we have in London Churchill College, from both experienced authors and those submitting papers for the first time. As well as research-based papers we have two Viewpoints written by College Principals, which clearly show ‘alternative’ thinking, introducing different perspectives on regulatory and oversight matters so vital to the College’s good running. However much we stress submissions are not necessarily the views of the Journal (or indeed the College), there is a certain pride to be associated with lateral thinking and challenging ideas, the very ‘stuff’ of research.

We are also grateful to our academic partner, the University of Bedfordshire, for support of this journal through the offices of Ram Ramanathan, who has kindly written an engaging Editorial with a challenging proposition.

Some articles have been presented by external authors, which helps bring a richness to this summer 2017 issue. As we build the substance and reputation of the journal, via an increasing network, we hope to encourage more authors’ contributions from the many areas of business, hospitality and events management and both health and social care interests.

The Editorial Panel is very happy to recommend the published articles, many of which serve to inform further research in their chosen field. As an introduction, the articles will give the reader an insight into what might be possible in the future as further research is undertaken.

Nick Papé, PhD
Chair, Editorial Panel
Summer 2017
Editorial: Can Big Data be a Panacea for Business?

Professor Ramakrishnan Ramanathan¹ ²

Introduction

This issue features a number of interesting but varied articles on the theme of business. There is focus on economic issues (e.g., Mudaraba financing; marketing in emerging markets), environmental issues (e.g., BP Oil disaster) and social issues (e.g., smart education; job satisfaction; work/life balance) facing businesses. Research is represented (Programming by Example, an illustration of IT demystification; a model to inform students interested in Doctoral study). Included are two Viewpoints, which represent challenges for Colleges operating as businesses. There is an acute need for supporting businesses for efficiently managing these economic, social, environmental and operational issues. Can Big Data be a panacea here?

Big Data

The idea of Big Data became evident with the advent of the Internet and digital communications. Astounding levels of data gets generated every minute, every second, even every nano second. There is realisation that this Big Data holds promise to organisations in getting deeper insights into their customers, partners, and other stakeholders. Big Data can touch economic, environmental and social issues addressed in individual articles in this issue.

Economic issues are the prime reasons why businesses are interested in Big Data. There is potential, which is partly realised at this stage with a number of success stories, that investing in Big Data provides substantial returns on investment. Retail organisations that are able to better understand customers are able to provide right products to customers at right time to maximise not only their own profits but also customers’ satisfaction levels. Logistics organisations are able to provide accurate information on the location of their trucks with Big Data, which helps their customers plan their activities more effectively. Small farmers, agriculture and fishing are seeing more yield with optimised farming/fishing system thanks to the use of Big Data. Manufacturing organisations are able to use Big Data to organise schedules more effectively and monitor health of their production machinery. In health care, Big Data is being used to remotely monitor patient health.

Environmental issues are getting better addressed with the help of Big Data. Thus increased understanding of customers by retail firms reduces the chances of overselling and saves money. Individuals are able to buy exactly what they want (as helped by the Smart machines such as smart fridges) and thus can avoid waste. Any excess food can be shared to needy people with smartphone apps. With Big Data, quality of produce can be tracked during transportation and appropriate rerouting can be done depending on quality.

Social benefits of Big Data use have also been explored. For example, in social sectors, big data is helping to reduce crime rate and support effective social care. Local councils can rely on smart sensors for making appropriate social decisions (e.g., rerouting buses or locating potholes). Universities can use big data for efficient learning analytics and improve benefits to learners.

However, it is time to think about the impacts of continuing emphasis on the use of Big Data. What is the negative side of using Big Data? What if Big Data is misused for bringing destruction? When will we enter “analytics’ paralysis” and how can we avoid it? Is human intelligence integral part of the evolution of Big Data or can we continue to rely of amazing computing power for simply number crunching? What are the conditions leading to “trusting” big data analytics or disbelieving it? Does Big Data only help big companies that continue to invest in related technologies? How can smaller companies be empowered

¹ Professor of Operations Management, University of Bedfordshire Business School
² This Editorial is based on continuing research by Professor Ramanathan and represents ideas which are copyrighted and not necessarily those of JCD&MS.
to benefit from Big Data? How can the privacy and security of individuals be protected in the era of Big Data (for example, avoiding cold callers who locate vulnerable individuals with the help of Big Data)? There are no quick answers to these issues but it is important to remind us the dark side of Big Data while businesses continue to exploit it for achieving economic, social and environmental improvement. With this in mind, we hope that the readers will enjoy reading the articles in this issue.

References


Ramanathan, R. (2017). “Impact of Big Data innovation in logistics and supply chains”, Key Note presentation at the Workshop on “Data Innovations and Sustainability in Agri-Food Supply Chains” at the Business School, Henan University, Kaifeng, China, on 19 April 2017.


Viewpoint: QAA Reviews; Fact or Fabrication

Professor Peter Green

Introduction

This article seeks to demonstrate, through relevant literature and worked experience, how QAA Higher Education Reviews for Alternative Providers (QAA HER(AP)) promote and nurture institutional and individual academics collusion in ‘fabrication of performance’ (Ball, 2001; Strathern, 2001). It can be seen as a necessary piece of action to survive the current quality surveillance climate and the ‘grisly reviews’ (Inglis, 2000). The theoretical framework is drawn from a critical policy analysis perspective. Suffice it to say, this is a personal viewpoint drawing on my thirty years’ experience in higher education of which the last twenty has been in senior academic management and being involved in accreditations and validations across the globe. In the last five years, I have been a QAA reviewer for REO and HER as well as qualified to hear institutional appeals against negative QAA judgments. In a legal situation, the criminal will lie on oath to avoid conviction. In the academy, Ball (2001) argues that academics rationally, lie and fabricate, when being pursued by internal or external quality auditors and are actively encouraged to do so by institutional management. It is hardly surprising that the institution behaves in this way. By fabricating academic standards and teaching and learning quality, funds and/or public kudos are potentially available, if the institution is able, through both internal self-evaluation and QAA inspection, to present and represent improved performance. For institutional management and academics alike, published evidence of poor performance, has to be avoided at all costs.

The Alternative Provider

For the Alternative Provider, generating less resources the need to evidence ‘improved performance’ is crucial to avoid the threat of a QAA lack of confidence, culminating in student recruitment being frozen by HEFCE or possible suspension of the College from any recruitment. Ball (2001) suggests, ‘the fabrications that organisations (and individuals) produce are selections among various possible representations or versions of the organisation or person. They are not made in a political vacuum or unconsciously but ‘are informed by the priorities, constraints and climate set by the policy environment’ (Ball, 2001: 216).

According to Walker (2001), there is a new cultural logic governing professionalism and its relationship with fabrication and academics have now found their performance and professionalism under scrutiny for quite a while. In these days of performativity, the reproduction of knowledge, applications and skills is not enough. Academics are expected to show entrepreneurial flair, to add value and to help the organisation both recruit and retain its ‘customers’. In order to achieve this multiplicity of aims, fabrication of quality outcomes is essential for Alternative Providers, as institutions have to look sound in the public domain albeit the public has little comprehension of the meaning of a QAA report. Suffice it to say, the work academics engage in, has now been completely redefined as ‘marketable commodities’ (Morley, 2008) and the days of academic independence may be gone as management take over control of teaching, learning and assessment through the formation of a Teaching, Learning and Assessment strategy (Knight, 1998). This is juxtaposed with institutional strategy, business plans and mission statement. It is noteworthy that even today many senior managers are unaware of the power they hold through their right to produce a TLA strategy and they often make a poor fist of it. Suffice it to say, they are producing strategies that are gradually achieving management hegemony around teaching, learning and assessment, eroding the individual academic and his/her rights to determine how to do the job and measuring...
programme delivery and individual subject delivery. This managerialist approach and their right to manage teaching, learning and assessment is accepted and fully reinforced by the QAA HER(AP).

At the same time as Strathern (2000) suggests management are keeping central records of all modes of assessment and constantly emphasising ‘over teaching’ or ‘over assessment’, usually based on the assumption that students being asked to write an essay or do a presentation etc. more than once, is too much and contributes to high dropout rates. Alderman (2017) eludes to this point. Incidentally, reducing over teaching and over assessment has job threatening overtones.

Morley (2008) states:

Quality assessment, accountability and the auditing of academic work have had a profound impact on reconstructing academic conditions of work and academic identities. The academic ‘habitus’ has been challenged. Academics have to be simultaneously self-managing and manageable workers ‘who are able to make themselves auditable within prescribed taxonomies of effectiveness’ (Morley 2003: 68).

In contrast, writers including Knight (1998), Jackson (2000), De Vita (2002) and Mutch (2002) argue otherwise presenting an alternative perspective. These writers have put forward arguments around approaches to assessment and effective assessment strategies that consider the multi-cultural student market, particularly appropriate today and this cannot be ignored.

However, for Thrupp (2003) they fall into the category of textual apologists. Knight (1998) and Mutch (2002) and have encouraged institutions to have learning and assessment strategies, enabling the re-direction of resources by mapping programme and unit learning outcomes (Jackson 2000), to assessment. Jackson (2000) put forward the idea of programme specifications, which are now common in every institution, akin to a brief motorcar brochure, available when one enters the showroom. The programme specification aims at selling the product to a student, re-defined as a customer and what is attractive, is it takes about five minutes to read. Thus, it’s a quick sell.

De Vita (2002) suggests that assessment should come through coursework rather than through unseen examinations as the examinations disadvantage multi-cultural students and reduce pass rates. This has brought about assignment writing factories that flourish today. Apologists constantly harp on about detecting plagiarism without acknowledging they are the cause of its rapid increase. Alderman (2017) suggests universities drop grades; all aimed at attracting more customers irrespective of falling standards. A concern for Alternative Providers as this effectively dips into their market. One can only see further fabrication at admissions to survive. Yet, most of these apologist writers argue that the concern must be for the student as a customer and they reflect on how we might deliver a more worthwhile student learning experience. In reality, it’s a concern for money and it is this sort of textual apology that has directed the approach to institutional review by the QAA. Let us explore how the approach to quality has changed over the last few years.

Originally, quality control was linked to the production values of manufacturing industry, employing the maxims ‘fitness for purpose’ and ‘pass or reject’ rates before the term ‘assurance’ became fashionable (Deming 1986). It checked ‘the quality’ of nuts or bolts, washing machines and cars. It has moved from the engineering shop floor to the academy in the space of about twenty years. It is highly adaptable to environments and Strathern (2001) argues that it has become a ‘freestanding system that can be injected into new organisational areas’. Whilst it may be useful and no doubt important to quantify standards and output of objects produced in industry, it is hard to see how this can readily be transferred to measuring the complex, qualitative output of an individual academic, let alone to create a valid and reliable measure of total institutional output.

Power (1997) states that it is difficult to see how quality assurance can be used as a tool in the production of ‘governable persons’ that might include academics. At the same time the QAA approach to review is largely desk-based and offers a brief snapshot of how an institution operates between two to five days [QAA
HER(AP) Manual 2016], but never fully understands the workings of the Alternative Provider on a day-to-day basis. The model it operates is simplistic; has never been interrogated thoroughly and is cheap to operate.

Le Grand and Bartlett (1993) focussing on marketization, has been important work and Alternative Providers are constantly required to demonstrate value for money and run programmes with unrealistic resources per student head, being capped at £60004 fees per student. This compares unfavourably with £90005 per student in a university. When one takes the per student capita research funding on top, the realistic figure is closer to £20,000. Suffice it to say, terms from private enterprise such as ‘customer’, ‘marketplace’, ‘efficiency gain’ (Trowler 1998), are commonly used and competition between HE providers is encouraged, through the publication of tables, as well as with the selling of academic programmes of study.

Colleges are now less likely to share ‘good practice’ seeing their fellow providers as competitors. Smith and Ladlum (2001) state that staff in higher education are under pressure across the spectrum to do more work, but with fewer resources and this certainly applies to Alternative Providers. They have even less resources to draw on. In this way, it becomes virtually impossible for an Alternative Provider to compete on a level playing field when they are hugely disadvantaged once they enter the field of play. They cannot attract quality staff as they can neither afford the salary nor offer attractive pensions. Thus, they go for the cheaper option of hiring part-time staff or retired academics that have been discarded by the universities.

Pressure on the staff to perform within a framework of diminishing resources comes from within the institution and without. It would be fair to suggest that in days gone by they deserved their negative reputation as unscrupulous owners were keen to ‘take the money and run’. These days are long gone and there needs to be a greater trust of the Alternative Provider struggling in today’s HE climate.

Quangos such as the Quality Assurance Agency (QAA) and HEFCE control resource allocation and rankings. The QAA HER(AP) approach focuses on institutional self-regulation and the method changes every four or five years. A set of events at Warwick University in the Economics Department reported in the Guardian in January 2001 made interesting reading and pushed the QAA to embark on a more ‘softly-softly’ approach. Although the economics department at Warwick scored twenty-four out of twenty-four in every category of assessment, the department dismissed the results as ‘fictitious’ and stated that the method of self-evaluation has ‘nothing to do with quality’ (see Morley 2003). In fact, it is best remembered for its contribution to the felling of trees to generate more paper.

The modern method that focuses on institutions self-evaluation, is equally dubious as to validity, as panels are made up of different personnel and the QAA make no attempt to standardise outcomes. It is the luck of the draw whether a college gets positive or negative reviewers. The universities will now be able to avoid this scrutiny as fully self-evaluating bodies but Alternative Providers will continue to be subject to reviews that are dubious in terms of validity, reliability and generalisability.

Given the under-resourcing of Alternative Providers, it is little wonder that, as Ball (2001) states, through fabricating our quality we are perceived as efficient, able and as ‘part of the knowledge economy’. Bartlett (2003) suggests ‘we have an ideology of quality running through every academic institution’ and McWilliam and Hatcher (1999) argue that there is something quite ‘seductive’ about the terms used in quality assurance such as ‘peak performance’ and ‘excellence’. Today, we would include ‘enhancement’ ‘employability’ and ‘embeddedness’ [QAA HER(AP), 2016]. It is hard to imagine what the in-words will be in another five years if the QAA manages to survive but it is certain someone will come up with some nice Orwellian phrases.

---

4 2017 being increased by about 2%
5 2017 being increased by about 2%
Morley (2008) sees quality assurance “contaminating” departments and institutions with bureaucracy. As institutions create their own benchmarks on which to be measured by, deliver the programme, have QAA reviewers from other academic institutions monitoring output, [themselves’ having been regularly subjected to their own external reviews], it is difficult to see the full validity and reliability of the current quality assurance and enhancement systems. When reviewing academic teaching quality for example, some institutions, particularly within the new university sector, may be slower than others to realise that consumers value academic standards in terms of numbers of firsts and upper-seconds achieved, rather than the academic meaning and value behind the classifications. In that respect, finding methods to manipulate assessment outcomes, by adopting predictive assessment models, within assessment strategies (Mutch, 2002), operate as a clear institutional way of fabricating student performance, giving the appearance of raising standards. In order to do this, the institution simply analyses past results and then changes assessment weightings to increase pass levels. It is common practice when management realise the power they hold through control of the assessment strategy.

Furthermore, it is suggested another major issue centres on organisations becoming more transparent and representations of ‘transparency’ are becoming ‘highly sophisticated and complex, requiring specialist expertise’ (Ball, 2001; 1997). Strathern (2000) writing on what she suggests is the ‘tyranny’ of transparency suggests that ‘techniques for assessing, auditing and evaluating institutions are often defended on the grounds of transparency’ and suggests that it is all too easy to identify the ‘tyrannous’ side of what is presented as a benevolent and moral system. She suggests that in striving for, ever more sophisticated simulation and modelling techniques of measurement, the modellers are pushing the boundaries ‘beyond reality’. She asks whether we are talking about an instrument of knowledge or an instrument of control.

What is being tested seems to be the performance and productivity of academics, but ‘everyone’ knows that what is being tested is how amenable to auditing their activities are or how performance matches up to performance indicators. As the term accountability implies, people want to know how to trust one another, to make their trust visible, while (knowing that) ‘the very desire to do so points to the absence of trust’ (Strathern, 2000: 310).

In the pursuit of ‘transparency’, quality experts continuously reproduce a need for their skills with the development of ever more elaborate systems. The QAA’s move from REO to HER(AP) is a prime example. It is never ending. In effect, another ‘ivory tower’ is created to house quality assurance expertise and more complex methods of fabrication are necessary to ‘perform’ successfully. Models for measuring quality assurance change on a regular basis, whether it is OFSTED or the QAA and there is money to be made by QAE Officers operating more and more elaborate quality systems and writing about them.

In the current climate, many more tutors and course managers are using and interpreting simple statistical models of measurement, as well as employing quality officers who are adept at manipulating them or ‘spinning’ statistical argument, to convince external examiners of ‘improvements’ or accrediting agents for the purpose of achieving validation or passing formal monitoring events. As evidence, I have undertaken at least 30 validations or institutional accreditations in higher education some of which I have chaired and examined a range of substantial institutional documentation and entered in-depth dialogue with senior management and academic staff and I conclude that this can sometimes be the case.

Quantitative performance representation now in vogue with the collection of data under HESA is very attractive and a powerful tool for management as a simple way of convincing the public. Ball (2001) distinguishes between ‘trivial’ or what he defines as ‘representational’ fabrications and those that he describes as ‘constitutive’ or consciously organised. The presentation of statistics to show a ‘Performance’ of some sort would fall into the latter category.
Ball (2001) provides further useful examples of institutional fabrication, referring to a surgeon not performing a life-threatening operation, in order to maintain survival targets; the encouragement of underscoring in early school tests, to enable performance enhancement to occur, later in the year and busses missing bus stops to achieve punctuality targets. Rehearsals for QAA HER(AP) visitations are also common. In one of my recent institutions preparing for a QAA REO visitation, we spent a year ‘learning our lines’. Nothing has changed. In my present institution passing the QAA is all about learning the lines and practicing them until competent. It is an exercise for parrots. As a quality manager myself, in the past I ensured the staff were ‘well trained’ before an important validation, ensuring that come the real event, any ‘rogue’ tutors were encouraged not to attend. The fear of going down in a QAA review can be seriously problematic and leading to possible institutional closure. Yet each QAA HER(AP) is different and lacks a level of predictive validity. Success depends on the quality of documents you present; how well one has been coached into answering the questions; the members of the panel you get; each member being different in attitudes, values and beliefs. If an Alternative Provider has a panel with no members from Alternative Providers the college could be in trouble. There is absolutely no consistency of explanation for one panel passing a college and another failing and of major concern is the complete lack of standardisation. Imagine the ‘furore’ if students’ work was assessed in the same way. One finds HER(AP) outcomes where two colleges with the same type of provision are judged differently. I know one example where one review panel deemed UKRC B10 (collaborative arrangements) to be irrelevant to the outcomes and another was failed on B10, where both offered HND and university accredited programmes. At the same time, I have evidenced poor SEDs6 where the college has passed and competent SEDs where the college has failed. The review system needs a root and branch overhaul.

Why is QAA Review so inane? Effectively, prior to review, the QAA Review Coordinator comes to the college to tell it how to proceed. Following this, the QAA panel spends a few days reading all the Alternative Provider’s documents; meets together for a day to tidy up the paperwork and prepare questions; comes into the college for a few days to have an hour’s discussion with senior managers, academics, administrators and students, receiving what is no more than a snapshot of the college and spends the next day deciding on outcomes. As Inglis (2002) states, some of the reviewers are ‘drawn from colleges that are themselves failing’ and passing judgments on others.

When I worked as an external on the Open University Validation Committee between 2000 and 2008, its initial approach to the institutional accreditation and review and the validation of programmes of study with private providers, was similar. Open University Validation Services had drawn on the old Council for National Academic Awards (CNAA) model of approach to accredit polytechnics. The approach was aptly labelled as ‘big bang’ where a panel read the documents, visited for a few days and delivered a judgment, i.e. the panel comes in, passes or fails you, provides feedback of outcomes and then goes away again. It is a simple system to operate and cheap to run. It basically comes and does ‘quality to you’ (Ball, 2001) and the college learns ‘how to jump the hoops’ (Ball, 2001) and say its lines in the way the panel identifies with. It provides a review based around apologia for falling standards, as institutions move to greater and greater marketisation of the product. The reviews have reworked the role of the student from learner to critical observer and customer. Woe betide if a student criticises the college in front of a QAA panel.

An alternative method, that would be more valid and reliable, might be a process model of continuous development, where a QAA panel-member works for three or four days with the institution prior to preparation for final review. The successful outcome becomes guaranteed with both parties working together, working up the quality of the documentation and owning the process. In the current ‘big bang’ system little

---

6 Self-Evaluation Documents
wonder that Alternative Providers are inclined to fabricate. Unfortunately, a serious model that works also costs money and the current QAA review method has to turn a blind eye to scarce resources that not only encourages but coerces academics to fabricate.

Supporting the concept of ‘fabricated representation’ (Ball, 1997, 2001; Strathern, 2000; Bartlett, 2003; Morley, 2003), Blackmore and Sachs (1999) suggest that for academic organisations the issue of ‘what is seen to be done, takes preference over what is actually done’ and tutors are learning to express themselves in relation to the performativity of the organisation or, as Ball (2001) suggests, they are becoming ‘adept in the art of convincing exaggeration’. He suggests they are ‘written into being’ with versions of the institution being constructed for different stakeholders and today this would include QAA, HEFCE, and accrediting universities. Ball (1997) argues that ‘documents produced in the technologies of surveillance become increasingly reified, self-referential and dislocated from the practices they are meant to stand for or account for’. In most cases to pass the QAA Review key documents have to be written by experts at writing QAA-speak, though not necessarily institutional academic staff. Writing convincing SEDs; validation documents and annual monitoring reports becomes an industry in its own right. We work ‘on ourselves and on each other through the micro-politics of representation / fabrication, judgement and comparison’ (Ball, 2001: 222).

A dominant discourse of ‘value for money and efficiency’ has emanated as a result and is central to government educational policy. Senior management in educational establishments are adopting New Public Management approaches to the way they run the academic institutions, operating from the perspective of performativity and using quality assurance systems to create what will be publicly perceived to be ‘objective’ and ‘transparent’ measures of the performance of both the institution and individual members of staff. Notwithstanding the fact, that it is difficult to objectify academic output; it is not a Vauxhall car or a Hoover washing machine, academics are fabricating outcomes, presenting a public image of institutional wellbeing to achieve funding, course accreditation and simply protect their own careers. These are necessary behaviours for Alternative Providers to survive. Ironically, as they embark on this misrepresentation, they effectively diminish their own status and professionalism, through the unethical practice of fabrication (Ball, 2001; Eraut, 1994; Hugman 1992), the acceptance of falling academic standards and the abandonment of implied trust and the psychological contract (Inglis, 2000).

In conclusion, the marketisation of higher education, the commodification of programmes and the customerisation of students have brought with it the unintended or unforeseen outcome of fabrication of quality and standards. This ranges from old universities dropping grades for under privileged students, who are then likely to drop out (Alderman, 2017) through to misrepresentation of both standards and quality within the Alternative Providers at QAA reviews. In the latter case, it is not flagrant misrepresentation but it is intentional and deliberate as the only defence to resource scarcity.

Alternative Providers are now being judged with the same benchmarks applied until recently, in the university sector. However, no consideration or mitigating circumstances are offered to account for a £3000 per student fee-income deficit compared to the universities.

In fact, at a meeting at which I was present with representatives of HEFCE and BIS in December 2016, the BIS representative stated that the Alternative Providers have to deliver the same quality as the universities before being judged competent to receive the fee increase to £9000. This is akin to stating the standard of living in a household with two children has to be the same on respective incomes of £20k and £30k before a government might consider awarding benefits to the family earning £20k per annum.
References

Alderman, G. (2017). Everyone loses when universities lower their entry requirements: The Spectator


Developing an Audit Trail for PhD research: a case study

Dr. Nick Papé, PhD

Abstract
This paper focusses on experiences gained throughout PhD study, concentrating on the three stages and intermediate steps necessary to complete the process. This is a practical paper and an example of the dedication and prioritisation needed; it testifies to being an achievable process. The three stages are preparation, pilot study and main study. Each stage necessarily contains several iterative processes, involving reflection, feedback and supervisory consultation.

Key words: audit; doctoral study; stages; steps; supervision

Introduction
The Research Excellence Framework (REF) includes in its definition of research:
‘...a process of investigation leading to new insights, effectively shared...scholarship, the invention and generation of ideas, images, artefacts including design, where these lead to new or substantially improved insights; and the use of existing knowledge in experimental development to produce new or substantially improved materials, devices, products and processes...’ (UKQC, 2017)

It is under the REF that the Papé Audit Trail (PAT), in chart format, is proposed.

The chart (Table 2) was developed during the course of studying and writing-up the thesis for a PhD research project. It is intended as an example for future doctoral students to understand the complexities of study and the recursive nature of steps needed to be undertaken in qualitative methodology, a feature of hermeneutic phenomenology (Butt, 2006). It is not offered as an instruction to be followed but more as a framework or scaffold in the Vygotskyian sense (Wells, 1998), which might assist the process.

The audit trail, which emanated from the research, comprised 3 discernible stages:

Table 1: Stages of Research

<table>
<thead>
<tr>
<th>Stage Number</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Preparation for Research</td>
</tr>
<tr>
<td>2</td>
<td>Pilot Study</td>
</tr>
<tr>
<td>3</td>
<td>Research</td>
</tr>
</tbody>
</table>

Each stage was completed before the subsequent stage commenced, which was confirmed by a Scrutiny Panel, which was the mechanism by which the awarding body accepted the level of study as being appropriate for the award.

---

7 Title of the research: ‘Perceptions of what Facilitates Learning on Psychodynamic Psychotherapeutic Training Courses: Eight Students’ Views’
8 University of Bedfordshire
Table 2: Papé Audit Trail (PAT) for PhD Research

Stage 1: Preparation for Research
1.1. Emplace supervision regime
1.2. Define focus of research
1.3a. Identify methodology
1.3b. Design research
1.3c. Apply for research degree
1.4. Ethics committee
1.5. Scrutiny panel
1.6. Apply for research degree
1.7. Scrutiny panel
1.8. Finalise

Stage 2: Pilot Study
2.1. Obtain sample pool of participants
2.2. Randomised choice of two interviewees
2.3. Commence interviews
2.4. Transcribe interviews (recordings)
2.5. Submit texts for member checks
2.6. Agree accuracy
2.7. Reflective interview
2.8. Transcribe interviews (recordings)
2.9. Submit texts for member checks
2.10. Agree accuracy
2.11. Reflect on text & refine list
2.12. Forward literature review
2.13. Analyse agreed texts
2.14. Researcher reflection
2.15. Submit to scrutiny panel
2.16. Researcher reflection
2.17. Incorporate recommendations into study
2.18. Commence main study

Stage 3: The Research (Main Study)
3.1. Obtain sample pool of participants
3.2. Randomised choice of subjects for interview
3.3. First interviews
3.4. Transcribe interview recordings
3.5. Submit transcripts for member checks
3.6. Agree accuracy
3.7. Reflective (second) interview
3.8. Transcribe interview recordings
3.9. Submit texts for member checks
3.10. Agree accuracy
3.11. Identify appropriate literature
3.12. Critically review literature
3.13. Write literature review
3.14. Transcript and texts analysis
3.15. Review hypothesis
3.16. Researcher & supervisor reflection
3.17. Write methodology
3.18. Prepare discussion & conclusion
3.19. Reflect on text & refine list
3.20. Submit and attend Viva

3.1. Apply for research degree
3.2. Define focus of research
3.3a. Identify methodology
3.3b. Design research
3.3c. Apply for research degree
3.4. Ethics committee
3.5. Scrutiny panel
3.6. Apply for research degree
3.7. Scrutiny panel
3.8. Finalise

Stage 1: Preparation for Research
Stage 2: Pilot Study
Stage 3: The Research (Main Study)
Stage 1: Preparation for Research

In preparing to undertake the research, the first stage comprised five steps as shown in PAT (Table 2).

Step 1.1: Emplace supervision regime

The first step was to appoint a supervisor or supervisors with the appropriate skills and subject knowledge to support and encourage research (UKQC, 2016) from which the PAT is extracted. At least one supervisor will be employed by the awarding body, who will have some subject knowledge. There will be a requirement for a second supervisor with subject-specific knowledge. In emplacing the regime it is important to decide on the mode of supervision, that is whether the structure will allow for co-supervision; that it is being supervised by both supervisors concurrently; individual supervision, that is being supervised by one supervisor at a time; a mixture of the two modes. Whilst logistical disadvantages were recognised, the author preferred the first mode as it allowed for clarity of understanding without the fear of contradictory thoughts. However occasionally the student can also benefit from individual supervisory contact over particular enquiries. The number (10 per year) of supervision sessions was set by the awarding body and the duration was agreed at 1.5 hours per session. Permission was sought from supervisors to record supervision sessions which obviated the need for copious notes, which the author found preferable (McLeod, 2001). Once the parameters were set an agreement was reached between all parties on the focus of each session.

Step 1.2: Define focus of research

The author had an initial general idea of interest and thoughts about possible titles. The context was set according to the researcher’s experience of working in British universities. However only limited rationality was expressed with little understanding of what might be achievable. At this stage supervisory intervention helped the researcher’s movement from original ideas of a wide and shallow focus to a narrow in-depth focus in three areas: association between students’ relationships with classroom instructors (tutors) (Nuthall & Alton-Lee, 1997; Attwood, 2010) and skills acquisition (Nelson-Jones, 2002) and professional development (Jones et al, 2008). There was also an agreement established that the research would report what was discovered, rather than attempt to prove a thesis. Applying these parameters, all parties agreed that the focus would be to ascertain from a limited number of student participants, what they considered were the main factors during study that helped in their learning. It was not until Stage 3 that the final title was developed and adopted.

Step 1.3: Apply for research degree approval

Application for approval was the first of many times the award degree institute makes a decision regarding the proposed research. Approval is needed to confirm the subject was deemed appropriate and support is in place to offer the researcher a reasonable chance of success. During this time, the researcher, in conjunction with supervisors, undertook a number of tasks, the first of which was to identity the proposed methodology for analysing data. Quantitative, qualitative and integrative methodology was considered and after considerable discussion the research team decided qualitative methodology was best suited to this small case-study research. The next task was to consider the research design. Firstly all agreed there must be a pilot study to test the tools for the research, that there would be sections on a selected literature review, methodology to include philosophy of the research and research design, findings, analysis and conclusions. Evidence would be collected by interview (Mishler, 1986) and ethical issues would be addressed. All would then be consolidated into an application to be presented to the research ethics committee.

Step 1.4: Ethics committee

The committee that ensures research ethics are complied with checks that all elements of the proposed research respect university protocols. The researcher has to establish that any framework or code of ethics under which research is engaged (BERA 2012; BACP 2013) is fully compliant with university requirements. The ethics committee certificates appropriate standards have been met and the draft proposal is then sent to the scrutiny panel.
Step 1.5: Scrutiny panel
The final check is made by the university scrutiny panel in order that the research can commence. The researcher is advised of the decision, which if positive will trigger commencement of the project.

Stage 2: Pilot Study
A pilot study is deemed necessary to test the selected tools and processes for the main research. It also offers an opportunity to practice interviewing technique and prepare the researcher for challenges of the main research.

Step 2.1: Obtain sample pool of interviewees
The first step is to decide from where raw data will be collected and create a group of potential interviewees.

Step 2.2: Randomised choice of 2 interviewees
Once the group is made randomising interviewee selection will assume importance and ethical considerations will play a part. For small scale case study research 2 or 3 subjects for the pilot study will offer comparative opportunities.

Step 2.3: Commence interviewing
Data collection by interview starts at this time; you will already have an idea of the broad areas you will research; you will decide if your questions will be semi-structured offering an opportunity for dialogic interventions. What is sought is emerging information from which analysis will produce a more focussed list of questions for the main study. Seeking interviewee consent to record interviews will enable concentration on dialogue.

Step 2.3a: Start Literature Review
During the above 3 steps a search for referenced literature is commenced. Think about the main subjects and theories that might inform the research. Review of literature is a recursive exercise and be prepared to keep the title or research aim in focus.

Step 2.4: Transcribe interviews
Once the researcher has collected data, interviews can be transcribed verbatim. This will enable a greater understanding of the subject matter plus expose any collateral nuanced remarks.

Step 2.5: Submit transcripts for member checks
This process enables the interviewee to check content accuracy as well intent of what was said. Allow editing opportunities by interviewees.

Step 2.6: Agree accuracy
This important stage is crucial to research and progression can only be made once written confirmation is received from the interviewee that the transcript is accurate and acceptable.

Step 2.7: Reflective interview
If the design allows arrange a second or reflective interview to allow for greater depth of interviewee response and repeat Steps 4-6 above

Step 2.8: Focussed Literature Review
Throughout these early steps, in collaboration with supervisors, the opportunity exists for researching additional texts and focussing the literature review.

Step 2.9: Analyse agreed texts
The tool for analysis has been agreed at the design stage (nVivo is one option) and can be tested at this time. Themes will emerge which will become foci for the main research.

Step 2.10: Researcher reflection
This step allows for stepping away and reflecting on the content and process of the research. Decisions will be made whether the selected tools are fit for purpose and whether the hypothesis stands up to further scrutiny. The design will be tested and relevant changes made. This is a recursive process and supervisory oversight and intervention assume high importance.

Step 2.11: Submit to Scrutiny Panel
Once agreement is reached that the pilot study fulfils its purpose it is sent for scrutiny for feedback and recommendation.

Step 2.12: Researcher reflection
Further reflection on the results from feedback will suggest a greater understanding of the
hypothesis and processes under which the research is undertaken.

**Step 2.13: Incorporate re-commendations**

This allows the research to be enhanced, be selective not defensive about incorporating others’ ideas. When completed the main research can be commenced.

**Stage 3: The Research**

The research outcome is to provide a written thesis of a specific word-count (usually about eighty thousand words) with a high standard of presentation evidencing the researcher as an expert in the chosen field.

**Step 3.1: Obtain sample pool of interviewees**

Careful thought and planning will have prepared for this step. Decisions about interviewees, randomised selection and interview structure have essentially been made earlier, with amendment as a result of pilot study experiences. The pool of interview candidates must be large enough for random selection to be meaningful with reserves built-in for the possibility of drop-out. All potential candidates must be aware they might not be selected and give consent to being involved in the selection process.

**Step 3.2: Randomised choice of subjects for interview**

Careful thought must be given to the choice of interviewees. From the sample pool a decision needs to be made on the number of participants (perhaps around 8) and the mechanics for ensuring random selection. It is important in case study research not to choose from known participants (ethnographic research differs) and to understand fully ethical implications.

**Step 3.3: First interviews**

Experience from the pilot study will help form a frame for the first interview. Decide on the duration and allow for tiredness and concentration spans. Ensure all main points are covered and be prepared for material to emerge unfettered; a dialogic approach will help in this regard. If a point has been missed it can be raised in the second reflective interview. If a point is ignored this might in itself provide material for analysis.

**Step 3.4: Transcribe texts**

The transcription will be a verbatim record of the interview from direct recordings in terms of content and process.

**Step 3.5: Submit transcripts for member checks**

Each interviewee will need to have the opportunity to check the transcript of the individual interview for both content and intent, that is what was said and what was meant to be said. This recursive process might go through a number of edits.

**Step 3.6: Agreement of accuracy**

It is essential the interviewee agrees the accuracy of the transcript in writing (a bespoke form can be used) as this is the raw material of the research. Be prepared for an iterative process of editing as the respondent might want to be absolutely sure of correctness of evidence.

**Step 3.7: Reflective interview**

**Step 3.8: Transcribe recording**

**Step 3.9: Submit texts for member checks**

**Step 3.10: Agreement of accuracy**

Steps 7-10 as above if the design allows for second or reflective interview

**Step 3.11: Identify appropriate literature**

The literature review will have been an ongoing process from commencement and at this stage the review will be nearing completion. The literature that informs the research will be drawn from current and historic journals and publications and focussed on the main areas under study.

**Step 3.12: Critically review literature**

Think clearly about the literature for inclusion, keep the research focus in mind and prepare against side-track and repetition. It is unlikely all literature published on the subject will be included, so consider inserting ‘selected’ into the review title. Use of primary texts will ensure authenticity, use of substantial texts or excerpts will not enhance the study unless absolutely necessary to the arguments.
Step 3.12: Write literature review

This will be an iterative process involving supervisors and researcher. Be prepared to debate the effectiveness and relevance of any inclusion. Consider the order of presentation and offer continuity. Sub headings might assist with increasing readability for moderators. Every word used will have significance, keep sentences simple and concise.

Step 3.13: Transcript and text analysis

Use of IT software will enable analysis, especially in the event of time pressures. NVivo is particularly useful for qualitative analysis as it enables emergence of themes through a structure of nodes, groups and families. Other software or manual analysis can be equally effective.

Step 3.14: Identify themes for discussion

Through text analysis themes and sub-themes will emerge. Present might be overarching themes which occur throughout the research. Other themes will be less significant. Decide through a recursive process the themes for inclusion and reflect on choice and exclusion.

Step 3.15: Prepare thematic analysis

This necessarily could be a lengthy process. Decide on structure, typically might be included introduction, analysis and conclusion. Use of interviewee’s own words can highlight points made. Back up any statement with clear referencing to literature. Consider order of presentation and sort into chapters. Write clearly and concisely, pay attention to grammar and presentation.

Step 3.16: Write methodology

State chosen methodology and explain reasons for selection. Describe methods for collecting data and include an ethics section.

Step 3.17: Prepare Discussion and Conclusion

This is the final chapter and will include sections on findings and conclusions as well as summarising the research.

Steps 12 to 17 will involve many rewrites and consultations with supervisors.

Step 3.18: Make decisions on Appendix content

Material that is connected to but not central to the research may be presented in appendices.

Step 3.19: Submission and attend Viva

The awarding body will agree a submission date for both electronic and hard copies versions. A Viva will be arranged in which you give a verbal account of your research in response to questions by the panel.

Conclusion

This audit trail is complete and might provide the reader with more questions than answers. Undoubtedly, any trepidation might be caused by the comprehensive nature of each stage and contained steps. However, if prioritised, the suggested format can be a tool to assist the research process and thus be a resource which could help the candidate to a successful conclusion.
References


Programming by Example; A technique to automate database query

Mahin Talukder

Abstract

The paper “Programming by Example; A technique to automate database query” encourages non-programmers to develop programming skills and natural language processing. The traditional approach of manually constructing a programme for such a normalisation task requires expertise in both programming and target (human) language and further does not scale to a large number of domain, format or target language combinations. This article proposes programmes can be learned for such normalisation tasks through examples. A domain specific programming language offers appropriate abstractions for succinctly describing such normalisation tasks, and then present a novel search algorithm that can effectively learn programs in this language from input-output examples. In this paper we describe domain-specific heuristics for guiding researchers to normalisation tasks related to that domain.

Keywords: Programme Synthesis, Programming by Examples, Inductive Synthesis, Deductive Synthesis, MySQL Programming, End-user Programming

Introduction

Nowadays there are several strategies to store data in computers. Data stored in personal computers is different from storing data in the Cloud or server computer. As an end user, data keeper, we have interest in our information only but behind the screen we are not concerned about the process of data storage or retrieving information. In order to store large scale data, a relational database management system (RDBMS) is used to maintain data consistency, followed by structure. A computer expert might have knowledge about how to write queries in a computer language for data storage and extract information out of a large data scale but general people lack this knowledge. As a result, it gets harder for users to produce a list of necessary information from a given data set.

Programming by example is a technique to help those people who do not have sufficient knowledge about programming. A system would consider user intention from user, by examples. Considering those example the system could perform an automated search throughout the database. Considering the example of a given statement, the system could generate probabilistic interest of user search. By using such system, the user can enhance search operation without having sufficient knowledge about computer programme or programming language.

During a work placement at a leading private college and being a part of the IT and monitoring team, the author has participated in every aspect of development and report management. Using a database management system (DBMS), with its graphical user interface, requires database query to generate information. Sometimes it is more complicated while using a relational database management system (RDBMS). As a computer science graduate, it has been easier for me to write the programming code (e.g. SELECT or UPDATE statements) than for those people lacking programming knowledge or skills.

Humans are good with examples. They can express examples to determine the nature of their interest. A system that takes user interest from examples and creates a possible combination for those examples to complete the required list, would illuminate this. Transforming user thoughts (processing a natural language) into a database query can make the information available for everybody, specifically people with less skills of programming languages.

---

9 PhD Candidate
10 Cloud is synonymous with Apple iCloud, which is a popularly used Internet based data storage system for individual and company use
Motivation for this paper

‘Flash Fill’ is a feature introduced by Microsoft (MS) Excel as part of their package MS Office 2013. In this feature, MS Excel’s columns consider a pattern while extracting portion of a data. Applying the few examples of data extraction or combination, the ‘Flash Fill’ feature follows the same pattern for all remaining data.

While we consider the process precisely we can find that for every element that ‘Flash Fill’ extracts or inserts requires a unique programming mechanism. With the help of ‘Flash Fill’, MS Excel completes the programming for human understanding by considering the few examples provided to MS Excel. This paper uses the same strategy to identify user required information from selective databases.

During bachelor degree studies, the author has undertaken a project on a student database management system. The process required adding several students and staffs to a database. Student information was organised according to semester, course and modules. Students were assigned to classes by status which made them available in the attendance list. The result list was constructed, taking into consideration students’ assignment submissions and examination results. A single student could appear in different lists according to selected criteria. Staff were provided access to these students in accordance with their permission level. The project was completed using PHP\textsuperscript{11} and MySQL\textsuperscript{12}, which may be considered as computer languages.

During my master degree, the author has discovered more modern approaches of computation. Modules taken have expand my knowledge on artificial intelligence, natural computation and cloud computing. Advanced Java\textsuperscript{13}, C++\textsuperscript{14} and logic\textsuperscript{15} programming has developed my skills in programming languages. The MSc project I undertook was ‘Query Expansion with Web Search’ which has given me an opportunity to enhance search operations within local and global environments. Study on query modelling, query expansion and various information retrieval technique has lead the author to investigate this paper’s concept.

Information can be considered a stimulus that has meaning in some context for its receiver. Information entered and stored electronically is considered data (Withers, 2005). When data is processed it is perceived as information (Nicolaou et al., 2006). Nowadays there are various strategies to store data and extract information out of the data. Use of database is most commonly used to store data and produce information. Programmers have to write interactive code to produce required information. Those people with less programming skills find it difficult to write specific pieces of code to generate information. There are many different types of DBMSs, ranging from small systems that run on personal computers to vast systems that run on mainframes. Sometimes it can become extremely complicated to write programmes to extract information from different types of DBMS (Kepler et al., 2004).

In computer science, the term ‘automatic programming’ (Mur et al., 2006) identifies a type of computer programming in which some mechanisms generate a computer program to allow human programmers to write codes at higher abstraction levels. Over time the true meaning of ‘automatic programming’ has changed and nowadays any programme that uses Artificial Intelligence (AI) to compute programmes is considered as ‘automatic programming’ (Perry and Douglas, 2002).

Substantial research is taking place to automate programming language. ‘Automatic programming’ is based on specifications that are higher-level and easier for humans to specify than ordinary programming languages (Weiss and Gerhard, 1999). Few researchers

\textsuperscript{11} PHP is a server-side scripting language designed primarily for web development.
\textsuperscript{12} MySQL is an open-source Relational Database Management System (RDBMS) that uses Structured Query Language (SQL).
\textsuperscript{13} Java is a concurrent, class-based, object-oriented computer programming language
\textsuperscript{14} C++ is a programming language standardized by the International Organisation for Standardization (ISO)
\textsuperscript{15} Logic programming is a type of programming paradigm which is largely based on formal logic
have combined Artificial Intelligence with a compiler to automate the process. It has been summarised in the research paper “Artificial Intelligence meets Compilers” where human or machine write programme (execute) based on knowledge of algorithms, data structures, design patterns etc. (Browne et al., 1989; Weiss and Gerhard, 1999).

Fig 1: Generalising compile process (Browne et al., 1989)

Programming by Example projects would use AI mechanisms to accelerate computing by creating an automatic database query. AI techniques should be initiated to represent, find, and substantiate the design patterns to automate the programme. A programme that requires multiple components needs to combine these to accomplish the desired task.

The belief that ‘…programming hasn’t changed in 30 years…” (Browne et al., 1989) can be challenged. Power-based Strategy for AI uses speed and power of the computer to derive answers to problems by search, starting from a small number of principles. On the other hand, knowledge-based Strategy solves problems which is derived from large amounts of knowledge (Xing et al., 2010). The computer must similarly embody knowledge to be a good problem-solver. This strategy is used to express knowledge or to solve new problem based on experience.

‘Automatic programming’ approach is the evolutionary algorithm engine that was first described by John Holland in 1975 and inspired by the notions of survival of fittest (Spencer, 1864) and Darwinian natural selection (O’Neill and Ryan, 2012). A population of candidate-solution is maintained, each individual solution is evaluated to determine its performance on problem-solving. This approach is mostly known as ‘search algorithm’. Most of the evolutionary algorithms are designed to solve a particular problem, evolve by themselves, but however in some case the search operation becomes inhibited in local optimisation, when a better solution might exists globally.

Automatic string processing is a vast area of research. String data is ubiquitous and data management has become particularly significant in the past ten years. Approximate queries are very important on string data due to typographical errors in data (Gravano et al., 2001). Commercial databases do not support approximate string queries directly. Thus an effort has been made to implement approximate string processing technique with user-defined functions (UDFs). The process is called ‘q-grams’ which was implemented by exploiting facilities already available in database (Gravano et al., 2001). However the technique of ‘q-grams’ does not take user input as an example from data collection and produce information as required by users.

Trillium Software is a commercial company16 (Friedman and Bitterer, 2005) which integrates databases for different companies. Trillium Software systems provide services to maintain scalability and data consistency between different databases within an organisation. As a result user data maintain consistency throughout different systems. However, computer scientists have provided several algorithm considering matches on specific types of data but those mechanisms have not been integrated with commercial database (Navarro et al., 2011). However, an approach

16 [weblink: http://www.trilliumsoftware.com]
has been proposed to join approximate strings within a database. ‘Approximate equality’ is very popular and describes the notion of edit distance between two strings. According to this notion, deletion, insertion and substitution of a character are considered as unit cost operations and the edit distance between two strings is defined as the lowest cost sequence of operations that can transform one string to the other (Gravano, et al., 2001). This mechanism could be beneficial when considering user data as an example for database query.

Over the last several years, demand for integrating full text and relational search has increased dramatically. IBM's Digital Library exploited DB2 17 and IBM's powerful linguistic text search engine [TSE] decomposed queries into relational and text search components in application layers (Maier and Simmen, 2001). DB2's Text Extender (TE) was the first attempt by a major RDBMS vendor to tackle search problems. TE exploited DB2's SQL 19 extensibility features to effectively push query decomposition and join into RDBMS. The table function text search calls TSE to evaluate the text search condition to determine the search relevance. This approach allows text and relational results to be joined using the traditional RDBMS table joining method (Maier and Simmen, 2001).

Microsoft SQL Server and Oracle Text Retrieval have introduced a function that takes parameters as a key and returns an ‘inverted list’ index (Hamilton and Nayak, 2001; Dixon, 2001). This is a regular scan of an expression which works as a framework in SQL language. Desired information is required to be independent of similarity, subsequence, typing or spelling mistake. There are several proposal that have been presented to index text searches to speed up approximate searches. These include ‘Suffix tree’, ‘Suffix Array’, ‘Q-grams’ and ‘Q-samples’ models which contain different data structures. Search approaches within these structures are different considering index terms, number of appearances and considering neighbourhood generation (Gravano, 2001). More research is required to establish how competitive these ideas could be in programming by example project.

In 1945 Vannevar published a ground breaking article titled ‘As We May Think’ which gave birth to the idea of automatic access to large amounts of stored knowledge (Vannevar, 1945) Management Information Systems (MIS) are classified based on the primary design to handle data. Relational or object-oriented databases are designed for strictly typed data and semi-structured database are designed to manage data efficiently that partially conforms to a schema (Hamilton and Nayak, 2001; Dixon, 2001). Minimal programming knowledge is required to extract relevant information from these data structures.

MS Excel is a platform developed by Microsoft to enhance various processes, including data-sorting, calculation, graphing tools and pivot tables. MS Excel uses computer programmes to manipulate and organise data. Spreadsheets in MS Excel present table of values arranged in rows and columns which is quite similar to modern databases. Values of row and column can be manipulated mathematically using arithmetic operations and functions. Moreover, macro programming language can be used to manipulate data in rows and columns in the spreadsheet. Writing scripts or macros can be difficult for a person who does not have any skills or knowledge of Visual Basic or .Net programming language. Considering this kind of scenario, Microsoft has developed an inductive synthesis, methodology that has enabled synthesisers to generate a wide range of string/table manipulating programs in spreadsheets from input–output examples automatically (Marcotte, 1999). The four major methodologies used to determine output from examples are “…Domain-specific language, Data structure for representing consistent programs, Algorithm for synthesising consistent programs and Ranking…” (Gulwani, et al., 2012). The system considers real-world task by taking examples from the user and finds consistency with a given data set. An algorithm for synthesising consistent programmes is used

---

17 IBM is an American multinational technology company that produce computer component and business solutions

18 DB2 is a database product from IBM that uses Relational Database Management System (RDBMS)

19 SQL: Structured Query Language
to generate or intersect data with existing examples and the process continues until the example data remains as a set of data structure for representing consistent programs. Finally a data set is ranked according to the examples. These methodologies can be used for modern databases. Behind the scenario, the system would generate a list of automated query that finds possible combination from given examples.

Programming by example is a type of project that automates user interest of search, considering examples to the system. The system would be integrated with traditional databases to extract information from the database. A successful completion of the project would automate SQL queries within the system. Automating the program is a vast area of research. Hence there are number of companies who have adopted this kind of strategy. These include:

- Kestrel Institute / Reasoning Systems, Cordell Green and Douglas Smith have introduced generations of programmes from formal specifications (predicate calculus, category theory). This has driven success for combinatorics search problems (Smith et al., 1985).
- SciComp (Austin), Elaine Kant has used generation of code to simulate systems of differential equations. It was originally seismic analysis, now evaluation of derivative securities (Young et al., 2000).
- Semantic Designs (Austin), Ira Baxter has used advanced program manipulation to improve commercial software (Kuipers and Byun, 1991).
- Intentional Software Corp., Charles Simonyi has produced advance software tools for programmers' use (Simonyi et al., 2006).
- NASA Ames, In Automated Software Engineering, Mike Lowry has used predicate calculus representation of scientific subroutines to find ways to use the subroutines to accomplish a goal in spacecraft navigation and control (Hart and Staveland, 1988).

Current Statue of Art in Programming by example

A traditional view of program synthesis is that of synthesis from complete specifications. One approach is to give a specification as a formula in a suitable logic and another is to write the specification as a simpler, but possibly far less efficient program. While these approaches have the advantage of completeness of specific-cation, such specifications are often unavailable, difficult to write, or expensive to check against using automated verify-cation techniques. Jha et al. (2010) proposed a novel oracle guided approach to program synthesis, where an I/O oracle that maps a given program input to the desired output is used as an alternative to having a complete specification. The key idea of our algorithm is to query the I/O oracle on an input that can distinguish between non-equivalent programmes that are consistent with the past interaction with the I/O oracle. The process is repeated until a semantically unique program is obtained.

Various language-specific techniques have also been proposed for French (Larreur et al., 1989), Russian (Sproat, 2010) and Croatian (Beliga and Martinic-Ipsic, 2011). Machine translation based methods have also been attempted (Schlippe et al., 2010) but these and other statistical translation methods require thousands of examples before they converge on approximately correct solutions. The upside to statistical methods is the ability to capture noisy input data that our methods do not possess. But ‘Flash Fill’ is much more useful when the user wants to provide a relatively small sample and can guarantee that it is consistent.

The most accepted technical point of transition proposed by Sumit (2011) is focused on synthesising spreadsheet programs. It treats text normalisation as a string manipulation task, but a more sophisticated one than what has been attempted in ‘Flash Fill’. The task requires (a) learning larger programmes in a more expressive DSL that is extensible and allows table lookups and (b) dealing with more elaborate specification in the form of large number of examples (Kini and Gulwani, 2015).
Research Objectives

Any systematic investigation into and study of materials and sources in order to establish facts and reach new conclusions, is considered as research. Despite all the research literature reviewed there are the following areas that need special attention to complete a ‘Programming by Example’ project. Research objectives will determined considering the various potential scopes of the project.

Relational Database Management System (RDBMS) is one of modern Database Management System (DBMS) used by many popular databases. In RDBMS database, the structure is based on a relational model invented by Codd and developed in IBM’s research (Carrasco et al., 2003). For the purpose of this project research needs to be carried out to understand the structure and mechanism to retrieve information, mostly query various database statements (including SELECT, UPDATE, DELETE and INCERT).

Companies of all sizes including non-commercial users need sophisticated data management programmes. The nature of the business and number of IT professional within their team would determine how efficient the data management project would be. It will also determine requirements specification of the system. In the preliminary phase of the project, primary research techniques would be adopted using questioner and survey. Social media, email, telephone call as a medium of communication, might be used during this process.

Finally, most importantly, research would be carried out on existing models, algorithms and approaches to process example query. For this project, our focus is on finding key information using natural language (examples from database) and relating key words to our database. The results would be produced based on anonymous patterns that exits in all example. Eventually, an increased number of example would generate precise and specific information.

During this project, precise focus is given to the following criteria and objectives:

- A mechanism to upload SQL (can be a web based application or desktop based application or a plugin that can be added to any website.)
  - Extract SQL into the system
  - Read the table and column name from SQL
  - String processing and handling
  - Identify relevant properties for Examples
  - Present produced information in an orderly manner.

Research Questions

The biggest question asked by researcher in this field is ‘Can we make programme automated?’ or ‘Can any system really identify user interest of search’. Answers to this type of question will be revealed by a ‘Programming by Example’ project. In addition, the following questions will represent an evaluation of the computing industry.

- What are the main challenges to process examples into a programming language?
- What kinds of database searches are people undertaking?
- Why do we need to produce information for our own interest?
- Is data consistency really important?
- Are we able to minimise high level programming?
- How will organisation benefit by such systems?
- Does this kind of system accelerate business decision?
- What is preventing users to undertake a search for their interest?
- How programme adaptability responds to people with less programming knowledge or skills?

Research Methodology

In the methodology I use a number of approaches to delve further into the project. Primary research would be on identifying types of search operations that are performed within a database for small, medium and large organisation. Data will be collected from different stakeholders by interviewing personally, by phone or email. In this case judgement sampling will be used to identify obstacles to the search.
Open source, existing algorithms and approaches on machine learning, neural networks, evolutionary algorithms and genetic programming will be considered as secondary research for the ‘Programming by Example’ project.

Fig. 2: Research strategy for ‘Programming by example’

The key methodologies for this project that could be used are “Experimental Methodologies” and ‘Build Methodology’. Experimental Methodologies would help to keep a track of experimental setup and record keeping. Record keeping tends to be surprisingly lax and can be used concurrently by different researcher. Experimental setup and results could help to identify mislead or distort data. On the other hand Build Methodology requires system design, system architecture and a reused component from a selective programming language (for example ‘Java’). This approach would keep examples as input and sorted SQL result list as output around the system to perform unit testing. Concurrent Version System (CVS) would provide suitable accessibility to continue the project for an extended time. Thus it opens a new window for further development.

Conclusion

Artificial intelligence and DBMS are two different, well-established technologies. Integration of artificial intelligence in DMBS that would play a significant role for future computing. By establishing a co-relation between AI and DBMS, a revolution will be marked for the next generation of computing. Examples are often a natural way to specify various computational artefacts such as programs, queries and sequences. Synthesising such artefacts from example-based specifications has various applications in the domains of end-user programming and intelligent tutoring systems. Synthesis from examples involves addressing two key technical challenges: (i) design of a user interaction model to deal with the inherent ambiguity in the example based specification and (ii) design of an efficient search algorithm – these algorithms have been based on
paradigms from various communities. The process will enable the user (a) to share larger amount of data for knowledge processing, (b) efficient management of data as well as knowledge and (c) intelligent data processing. The Programming by Example Project is a small area of information processing with artificial intelligence which aims to store, analyse and retrieve the data efficiently. Much further research needs to be undertaken to develop this work into a useable tool for user programming.

References


Viewpoint: End of Self-Regulation

Professor Geoffrey Alderman

Introduction

The Higher Education Bill that is now before Parliament spells the end of university self-regulation in this country. This – and not the proposed Teaching Excellence Framework, the canonisation of the private and for-profit HE sectors, or even the fast-track route to degree-awarding powers and university title – is the most fundamental of all the reforms that are about to be ramrodded through the Westminster legislature.

Self-Regulation

The Bill proposes that an all-powerful Office for Students be fashioned from the ashes of the HEFCE, with powers of entry that HEFCE has never enjoyed. It proposes that this Office will not merely be able to confer degree-awarding powers and university title, but also take them away. And it proposes that in addition to inheriting HEFCE’s statutory power to assess the quality of education in taxpayer-funded HEI’s the OfS will take responsibility for the surveillance of academic standards in all HEI’s. That is to say, the OfS – and not university senates, academic boards or even external examiners – will in future have the last word so far as the policing of these standards is concerned. What’s more, the Bill mandates the OfS to introduce “a scheme to give ratings to English higher education providers regarding the quality of, and standards applied to, the higher education that they provide where they apply for such a rating.” So we can confidently expect a standards-related league table to emerge.

When (through the mechanism of the 1992 Further & Higher Education Act) the polytechnics were permitted to turn themselves into universities, great care was taken that the Funding Councils established by that Act would be empowered – indeed obliged – to assess “the quality of education” provided in taxpayer-supported institutions. However, it was equally clear [clause 82] that “the arrangements” that each institution put in place for “maintaining academic standards” remained the prerogative of that institution.

It’s true that the Act provided an obscure mechanism by which two or more Funding Councils could be required to appoint “a person” to make what was termed “an assessment” of these arrangements. But this mechanism has never been used. So while the Funding Councils could assess the quality of education - meaning the totality of the student learning experience – academic standards – meaning (according to the Bill now before Parliament) “the standards used by an institution to ascertain the level of achievement attained by a student undertaking a higher education course provided by it” - were emphatically off-limits. Indeed we might remind ourselves that in its proposals to the Secretary of State in July 1995 on the development of quality assurance, the Committee of Vice-Chancellors & Principals [now UUK] declared emphatically that ‘Standards are in law solely the responsibility of the institutions individually’.

Historically, this privilege - to set, apply and police its own standards – has been the cornerstone of the academic autonomy enjoyed by the British HEI sector. That past, it seems, is now dead.

Whose fault is this?

Eight years ago I delivered my inaugural professorial lecture at the University of Buckingham. Entitled “Teaching Quality Assessment, League Tables and the Decline of Academic Standards in British Higher Education,” the lecture incorporated examples of the deliberate dumbing-down of academic standards at the behest of university administrations.

One such was the celebrated case of Dr Paul Buckland, who in 2007 resigned as professor of environmental archaeology at Bournemouth University. He did so in protest at the decision

---

20 Professor Geoffrey Alderman is Principal of Nelson College London, please address all correspondence to geoffreyalderman@gmail.com
of university authorities that 13 students whom he - and a formal examinations board - had judged to have failed a course should nonetheless be deemed to have passed it. In so doing, the university authorities appear to have endorsed the view of a senior official that students should have been able to pass the course merely on the basis of lecture notes, without doing the required reading.

But I noted that the problem did not just affect the ex-polytechnics. I drew attention to the strange case of one Russell Group university where in the autumn of 2006 it emerged that at a drastic reform of the grading process had resulted in the proportion of students achieving first-class honours jumping from 7% (2005) to over 17%, and that it had apparently become possible for students to be awarded first-class honours without having actually achieved a first-class mark in any individual component of their degrees. I drew attention to another Russell Group institution which had appointed as sole external examiner of a Master’s degree an individual who had no competence whatever in the crucial language component of this degree.

But even I was unprepared for the audacity of Manchester Metropolitan University, where in 2009 a quite outrageous sanction (expulsion from its Academic Board) was meted out against a teacher brave and professional enough to give damning evidence of dumbing-down to a committee of the House of Commons.

That committee recommended that a Quality & Standards Agency be established, with a remit to monitor academic standards, and that the current practice of conferring degree-awarding powers in perpetuity be brought to an end. The then UK government inexplicably rejected these recommendations. But – in broad terms – they have now been accepted.

That is what I wanted. And that is what the sector has now brought upon itself.

This Viewpoint first appeared in Times Higher Education; link:
https://www.timeshighereducation.com/comment/he-bill-will-sweep-away-self-regulation-standards-whose-fault
British Petroleum deep water horizon disaster: Critical analysis of corporate governance failure and the search for a solution

Arif Ahmed Sunny 21

Abstract

British Petroleum (BP) was responsible for a spillage of 4.9 million barrels of oil in 2013 in the Gulf of Mexico and, as one of the main oil and gas producers in the world, has repeatedly failed to keep safety margins intact. The main purpose of this article is to critically examine the corporate governance failures of the BP oil spill in the Mexican Gulf. This article represents the validation of the publicly available information to identify BP’s corporate governance regulations. Corporate governance is not only pertinent to maintaining documents, having control over finance and managing risk and performance, but also concerns itself with the organisation’s culture, values, leadership, accountability and distributing roles and responsibilities, both inside and outside the organisation. The author claims significant importance must be attributed to knowledge of those responsible for corporate governance and the identity and role played by company management and owners of the organisation.

Keywords: Corporate Governance, Failure, British Petroleum, Risk Management, Governance Framework, CSR

Introduction

The key to having a well-managed organisation must include corporate governance. Cadbury (1999) described this as ‘the system by which organisations are directed and controlled’. Corporate governance is not only pertinent to maintaining documents, having control over finance and managing risk and performance but also concerned about the organisation’s culture, values, leadership, accountability and distributing roles and responsibilities both inside and outside the organisation. It is difficult to manage all these functions in a large organisation, for example, British Petroleum. According to Calder (2008), shareholders’ rights, transparency and accountability of the board are the three main aspects of good corporate governance.

The author claims significant importance must be attributed to knowledge of those responsible for corporate governance and the identity and role played by company management and owners of the organisation. There are many different entities of stakeholder in an organisation, three of which are: management, owners, and shareholders. Managers are professionals with self-interest in getting paid for their work. To prevent managers from making decisions and possibly detrimental to the company’s interest, the system should be emplaced to check that the company has a body to oversee and deliver corporate governance.

Definition of corporate governance

The definition adopted by some authorities focuses on board’s structures and practices. Cadbury’s report on the ‘Financial Aspects of Corporate Governance’ describes corporate governance as, ‘...the system by which companies are directed and controlled...’ (Cadbury, 1992).

The OECD(2017) definition states, ‘Corporate governance structure specifies the distribution of rights and responsibilities among the different participants in the organisation- such as the board, manager, shareholders and other stakeholders and lays down the rules and procedures for decision-making’. Monk and Minow (1995) agree with OECD’s definition and added ‘employee’ to the relationship aspect.

---

21 PhD Candidate
22 Organisation for Economic Co-operation and Development
Conversely, Demb and Neubauer (1992) agreed with the stakeholder viewpoint of OECD definition of Corporate Governance, excluding the term employee.

**Development of corporate governance**

The term corporate governance was first used by Chaucer (1342-1400). However, this term first came into popular usage in the 1980s and was adopted worldwide. At the start of the 19th century when the status ‘Limited Liability Company’ was invented, corporations were only created by the Crown or the state and people could involve in a business in three ways: sole trader, partnership and unincorporated body in some firm (Tricker, 2011). But by the 19th century, the modern corporation that could compete on equal terms with the modern state, gathered to develop a concentration of economic power (Berle and Means, 1932). Gradually, the revolution started by 1990s with a ground breaking report by Sir Adrian Cadbury on his financial aspects of corporate governance. He aimed at the listed companies and especially concerned for the standard of the corporate behaviour and ethics. Gradually ‘Cadbury Code’ was accepted for benchmarking their corporate governance structure. In the beginnings of 2000s massive bankruptcy of Enron, Worldcoms’ corporate scandal increased the interest in corporate governance. (Crawford, Curtis J., 2007). As a result the OECD put forward new principles for the Governance in 1999, revised in 2004 (United Nations, 2006), which became the internationally agreed benchmark for good practice of Corporate Governance.

British Multinational Gas and Oil Company, also known as BP PLC is ranked fifth of energy producing companies in terms of market capitalisation (PFCEnergy.com, 2013). Forbes (2012) described, British Petroleum is the sixth largest oil company by its production worldwide and the organisation has 85,700 employees, and an operating income of 19.733 billion in 2012 (BP annual report, 2013). According to BP annual report (2012), it has a production output of 3.3 million barrels per day (Mmb/d).

On 20 April 2010, BP become concerned for about its governance board, particularly with its environmental, ethical and risk management responsibilities. The Deepwater Horizon oil rig was located in the Macondo Prospect of the GOM (Gulf of Mexico), catastrophically exploded after a well blowout. 11 people were killed and another 16 injured. The rig sank in the water after burning for 2 days. It was the biggest disaster in the history of marine oil spills (Robertson & Krauss, 2010). Before they were able to cap the well 4.9 million barrel oil had leaked. 4.1 million barrel entered in the Gulf water (The Huffington Post, 2013) and 1.8 million Corexit oil dispersant were applied (Reuters, 2012).

The author of this article claims the chairman and board of directors were responsible for the Deepwater Horizon disaster. The board’s responsibility was to set the company’s strategic aims and to use its leadership to deliver these aims. It is of concern that after the deep water horizon disaster, the question arises of whether management is performing its governance responsibly. In this article the author will critically analyse the governance board, its corporate risk management policy and CSR.

**Selected Literature Review**

In this Literature Review the author describes the theories and philosophies of Corporate Governance developed over time by many researchers and scholars.

**Agency Theory**

The agency dilemma argues that there is always a fundamental challenge underlying in all corporate governance affairs. Indeed, it is not something new. Adam Smith (1776), described in his “The Wealth of Nations” that:

“The directors of companies, being the manager of other people’s money cannot be expected to watch over it with the same vigilance with which they watch over their own.”

This is a problem of agency. This problem is often a sever issue in listed companies. As they start to grow their shareholders become diverse, and this occurred at British Petroleum. As Berle and Means (1932) showed in their influential analysis that:

“...as Listed companies grow and their shareholders become more diverse the separation between owners and directors
increased and power shifted towards the directors, which some of them abused.”

So, a Corporate Governance relationship is a contract between shareholder (The Principle) and the Director (The Agent). In agency theory it is argued that directors seek to maximize their own benefit, to take actions that are advantageous to themselves but detrimental to the shareholder. Bob Monks (2008)argues that: “trillions of dollar of shareholders wealth have been wrongly extracted from US corporations over the year by directors abusing their power”.

Stewardship Theory

In practice managers run the day-to-day business in any organisation. They know the business’s internal strengths and weaknesses. According to that point of view, managers can become good stewards of the business and the organisation because of their trustworthiness, high corporate profits and shareholders’ returns which they worked diligently to accomplish (Donaldson and Davis, 1994). The steward’s cooperation and a “goal alignment “(Davis et al., 1997) means that they can work closely with the Principals to achieve their goals.

Benchmarking

Benchmarking means to identify “Best Practice” and this process includes; Understanding existing business practice at BP, analysing their practical processes against their standards and then comparing that to the theory of best practice. Below the author gives his view of best practice depending on that. In this report, three corporate governance issues are highlighted.

Corporate Risk Management

According to the 2012 Annual report of BP, their risk management system has three level of activity (Diagram shown in Appendix 1).

Day To Day Risk Management

Day to day risk management facilitates management on an everyday basis at the operational and functional level of the business. Any types of threat need to be identified and managed through the right team and at the right time to prevent future risk events. Addressing different types of risk on a daily routine basis is the central to the company as oil is a dangerous substance.

Business and Strategic Risk Management

At BP any business and business function related risk need to be collated periodically to assess and take necessary further improvement and actions to be planned. This periodical system is designed in a standard way that is known as RMR or ‘Risk Management Report’ for the business and the function is to inform continuously regarding the risks they face. These undergo management consideration, resource allocation, intervention, and challenge. The policy allows them to integrate their business processes like strategic planning, performance measurement, allocation of resources and project appraisal.

Board, Executive, and Functional Oversight

Executive and board oversight and responsibility for the risk management system facilitates the regime and is essential. It needs the attachment of the executive team in the finalisation of risk management and development of the group. In line with bottom-up meets top-down executive summary of the risk assessment and evaluation process, using a system that requires monitoring, is needed to identify the key risks. An effective board will regularly review mistakes and the related management of these risks.

Despite having a very strong risk management policy at BP, how it was possible to have that Deep-water disaster at the Gulf of Mexico is a mystery. Tony Hayward, BP’s former Chief Executive Officer argued that the explosion and oil spill can occur at any oil company and BP was just unlucky. But the history of BP’s carelessness proves that this was not their bad luck, but their mismanagement at identifying risks. In 2005, BP’s Texas City oil refinery had an accident which killed 15 people and injured 180 people. That accident cost BP $2 billion in lawsuits and damages. The investigation shows that after BP acquired the refinery the CEO cut operating costs and, as a result, already poor maintenance and safety standards were further reduced. The following year another incident occurred at Prudhoe Bay, Alaska where a burst pipe spilled 200,000 gallons of crude oil. Further investigation showed that to save money the company stopped cleaning and testing the pipeline and as result, the incident happened (Korosec, K. 2010).
Hayward and his words implies that the company was now seriously at fault. The reports from these incidents suggest safety was compromised as a result of cost savings. These reports were apparently ignored by the new board of BP and by Hayward. In the three years that he was the CEO, the company reduced its overhead costs by a third by cutting 7,500 jobs worldwide and reducing operating costs by $4 billion in 2009.

BP has claimed to be focused on safety issues, but it appears to be more clearly focused on cost cutting at the expense of safety. So, it can be concluded that being unlucky is not an excuse. BP was not delivering what it states in public.

The BP Board
BP follows a unitary board structure that is characterised by one single board comprising both executive and non-executive directors. This unitary board is liable for any aspect of the organisation's activities and all Directors are working for achieving the same goals. At the company's Annual General Meeting shareholders elect the Directors for the Board.

BP Governance Framework
The BP Board system starts with the Board and reflected in the governance of their offices. The hierarchy is summarised in BP board governance principles as part of the board, the Board's processes and relations with management (Bp.com/governance), BP Board's Core Activity involves:

- Long term strategy is actively considered.
- Operating procedures and monitoring the performance of BP.
- Ensure that significant risks that have been identified in the BP-reducing risks and risk management system.
- The continuous and executive succession planning.

Role of Chairman
The role of the chairman, Carl-Henric Svanberg, is to provide leadership of the board and to communicate between the directors and the chairman. The President speaks on behalf of the shareholders and Board of Directors with precise instructions in a timely and clear manner (BP Annual Report, 2012).

Non-Executive Directors
The guiding principle for Non-Executive Directors is that they are independent in character and judgment, and free from any business or other conditions that may interfere with the exercise of their duties. The Board has decided that they should have independent Non-Executive directors, and these have served since 2012. They believe that there should be no compromise when it comes to board Freedom, or the existence of a conflict of interests with Directors serving on outside entities outside agencies have other appointments. These issues are considered at each board meeting. A Nomination Committee determines the nature of the other interests, the director fee notes Plate performance is not hindered. (BP annual Report, 2012)

Weaknesses of the Governance Board of BP
According to the data provided by the BP Annual Report in 2012, it is positive to some extent. They believe they have been serving the organisation by raising all of their concerns. However, how was it possible to have 3 disasters including the Deepwater Disaster in the Gulf of Mexico?

BP’s Governance Board structure and governing principle collapsed in the wakeup call of Gulf of Mexico. Instead of providing new leadership BP sent Tony Hayward to placate its major partners and stakeholders. Removing him should have been the first step when the disaster happened. This would have made it easier to win partners and stakeholders back while they worked on stopping the leak in the Gulf of the Mexico. The Financial Times noted at the time, “There is no question that top management will have to be changed following the Gulf of Mexico oil spill.” It was also noted BP’s response “exposed shortcomings in leadership and presentation” (Marcial, 2010)24. Analyst Lucy Haskins of Barclays Capital explained, “There are serious corporate governance questions” given the magnitude of events at BP, which she describes as

23 Source: (BP annual Report, 2012)
"structurally disadvantaged". The terms of responsibility and corporate governance program they addressed in their book are ranked third by the experts. However, if they rank what BP’s Governance Board accomplishes against their responsibility, then there would be a new ranking. The author believes governance should be based on morality “Acts”, as part of the day-to-day operations of the company.

Olsen (2005) points out that British Petroleum is more disaster-prone than other oil companies and the recent Deepwater disaster proves that again (Casselmain, 2010).

A review by Tony Jackson of The Financial Times found that British Petroleum’s stable corporate culture is difficult to change and has a poor safety culture. The BP Annual Report claims that its priorities are safety, however, there is little evidence to support this statement, as can be seen from the refinery explosion in Texas and the Gulf of Mexico oil spill. Jackson further states a British Petroleum BP has a rigid corporate culture, which is difficult to change and has a poor safety culture. BP annual reports include its priorities are safety, but this has to be questioned, as seen from the refinery explosion in Texas and the Gulf of Mexico oil spill.

Corporate Social Responsibility (CSR) and Sustainability

BP has a long history of oil spill accidents since the 1990s, which have cost many lives and caused considerable damage to the environment. On 23 March, 2005 there was an Explosion at BP’s Texas City refinery; in March and August 2006 there were two leaks at BP’s Prudhoe Bay oilfield in Alaska; on 29 November, 2009 its pipeline leaked nearly 30,000 barrels of oil per day at Lisburn field in Alaska, adjacent to Prudhoe Bay Field. These cases, in addition to the Deep-water horizon disaster, all suggest that BP has little concern about the environment and its corporate social responsibility25

The Deepwater horizon oil rig explosion spill was catastrophic and had long-term effects on wildlife, fisheries and tourism in the surrounding areas. In response, BP established a crisis management program. Tony Hayward publicly apologised for the damage caused and promised that BP would pay the costs of the clean-up as well as compensation for the direct victims and those impacted. The company currently has a $20 billion responsibility to this end. BP also spent considerable resources and tried a variety of techniques trying to stop the leak26.

Moreover, according to its report, BP is working on researching reducing the carbon in oil. BP is also investing in biofuels and wind as well as in new technologies that could create new options for growth. BP plays a leading role in distributing natural gas and is working with the US, Trinidad & Tobago, Indonesia, Algeria, Oman, Egypt, China, and India to develop a supply chain for natural gas as it has lower carbon than oil. BP is also playing a leading role in building and personal development of staff. BP has invested $500 million in employee training and capability building, with 91% more graduates recruited than the year 200927.

This shows that BP is beginning to take social responsibility and ethics more seriously.

Recommendation

BP’s report on the deep water horizon accident describes eight causes of the disaster. These include the failure of the cement in the well to the failure to divert gas away from the rig, to the explosion and the failure of the blowout preventer. BP suggests these eight “Causes” were the fault of its contractors.

According to the discussion within this paper it can be concluded that BP needs to improve in a number of ways. Firstly, it has improve safety measure/risk management and need significant improvement in the factors below:

- Development of standards. Better and clearer processes for a range of activities including cement leakage, test drilling, to better control and manage risk in this area.
- Significant improvement in training and education of BP employees to improve their capacity and competence.

27 Source BP.com, 2013.
• Strengthen audit processes for improving measures of output, and close control to remedy deficiencies in audits.

• The implementation of stronger oversight of contractor’s current practice with regard to cementing, well control, process safety, design of platform blowout preventers and preventive safety.

• Development of customers and other processes including the identification of key indicators.

Secondly, BP need changes to its Governance Board System. Even after the Deepwater disaster in 2010 the new chairman of the board, Hayward Carl-Henrick Svanberg was absent with his new partner. He did not show up when the organisation actually needed him as the disaster ensued, but arrived somewhat later, on the way back from a holiday in Thailand. Later on 28 July 2010, he stepped down as CEO.

Questions were asked about how it was possible that the board chairman was away on holiday during a global catastrophe.

Another issue of BP governance is its safety culture. BP is weak in maintaining safety and as a result, suffers repeated disasters. The author recommends that BP should follow the OECD principles of Corporate Governance, which are:

1. Strategic guidance and effective monitoring of management by the governance board and board's accountability to the company and stakeholders;

2. All material is transparent and timely including financial, performance, ownership and governance situation;

3. An annual audit by the independent external qualified auditor.

4. Also, additional recommendations for BP should also include:

5. Not reducing the budget for safety maintenance and more importance is placed on risk assessment and analysis. Any issue should have quick decision and risk be prevented at an early stage.

6. Directors’ remuneration should be investigated. The agency theory of Governance suggests that directors may become overly self-interested and may make decisions that will be detrimental to BP’s shareholders.

Appendix 1

Appendix 2
References


Education for All or Just for the Smartest Poor?

Dr. Helen Abadzi, PhD

Abstract
Test results in many lower-income countries in Africa as well as in Latin America show that the percentage of students meeting achievement criteria (however defined) is often 15% or less. World Bank evaluation missions often find public-school students in these countries who cannot read fluently until grades 4-6. Particularly in francophone Africa, cohorts of functionally illiterate students may be graduating. An important reason is wastage of instructional time and limited basic skills practice, particularly in the schools of the poor. They may be open only 70% of the expected days, instructional time may be split to accommodate all who enroll, teachers may be absent 25-30% of the days the schools are open, and significant portion of class time may be spent on copying. When an official language of instruction has complex spelling (e.g. English and French) students may not learn reading well enough in the short class time to learn material in it during primary school. Also, teaching methods may not be very helpful in consolidating the learned material and enabling its use when needed. The ‘Education for All’ (EFA) initiative includes donor aid to expand access and enable all the world’s children to complete primary school by 2015. But the average brain cannot learn the national curricula in the timeframe that some low-income schools provide. Thus, these schools mainly benefit those who are smarter or better off. Financing gaps for various countries have not been calculated by taking instructional deficiencies into account. To provide basic skills just to 85% of the students, the real costs of EFA may be 4-5 times greater than projected. The donor community should insist on financing country programs that use school time productively and facilitate information processing for the poorest students.

Key words: access, equal opportunity, low income, poor, Primary education, smart

Introduction and context
This article documented the difficulties in 2003 of converting donor funds into usable information in students' brains. The amount of time and information offered in the schools of the poor could only help educate those who had social or mental advantages (Abadzi, 2016). The situation does not seem to have improved appreciably. From 2004-2017, scores of peer-reviewed articles and publications have confirmed the continuing low outcomes of schools in poor countries. Abadzi, who retired from the World Bank in 2013, has also written multiple publications on instructional time loss, teacher neglect of low performers and on the cognitive science applications that may improve learning outcomes for the very poor.

28 Dr. Helen Abadzi is an educational psychologist and was the senior evaluation officer at the Operations Evaluation Department of the World Bank. A native of Greece and a polyglot, she is interested in applying the research findings of cognitive neuroscience to improve outcomes in the classrooms of the poor. Dr. Abadzi’s correspondence address is habadzi@gmail.com

29 In private correspondence Dr. Abadzi advises ‘The article provides an outlook of 2003. I wrote it when I was an evaluator at the World Bank and was surprised to find how little of the donor money was getting converted into information in students' brains. Since then, an entire testing industry has arisen to document the poor outcomes. Scores of peer-reviewed articles and publications have confirmed that schools in poor countries teach too little content, so inevitably teachers interact with those few smarter or more privileged children that can learn it with minimal exposure.’
Does “Access for All” Give Students Enough Time to Learn?

It is March 2003 in Guinea. The World Bank’s Operations Evaluation Department (OED), a semi-autonomous entity, is evaluating the performance of a completed primary education project, partly through unannounced visits to randomly chosen schools. Guinea has been valiantly implementing the international Education for All (EFA) initiative, and in 20 years it has increased enrollments from 35% to about 80%. The country has many languages, so students must master French to learn reading and basic information. However, the donor-financed textbooks have been largely worn-out or stolen, so schools have hardly any left. Due to various problems, new textbooks are not forthcoming. Teachers must write the lesson on the board and students spend most of the class hour copying it. Many only spend five minutes per class hour actually learning something. Though the early grades are often packed with over 70 students, the later graders have 20 or so. Many fourth graders are unable to read fluently, and most sixth graders observed demonstrate no comprehension of what they read. A sample-based learning assessment in 1998 showed fewer than 3% of 6th graders scoring acceptably (Barrier et al., 1998).

It is November 2003 and an OED mission is in Honduras, a country considered ready for the Education for All (EFA) fast-track initiative. This country has had almost universal primary education since 1990 (OED 2003), declining repetition rates, and much teacher training. All children speak Spanish, which has a very simple orthography. Textbooks exist in classes though they are fewer than the students. However, many schools are open for 110 days out of the 200 they should function. In grade 1 rural students typically only read letters and syllables, and many do not become fluent readers until grade 3. Since 81% of the Honduran schools are multi-grade, most students depend on fluent reading to learn while the teacher works with other grades. Yet, many third graders cannot read arithmetic problems well enough to understand them and solve them. In 2002, just 12.6% of students attained mastery (considered 60% of items correct) in reading, math, and science (Secretaría de la Educación, 2002).

The world has made great strides in providing primary education to the poor, and the donor community has financed much of the effort. However, the standardized achievement tests developed in many countries show unbelievably low outcomes. In Pakistan, only 34% of 11-12 year olds who completed primary school could read with comprehension, and fewer than 20% could write a simple letter. In 22 states of India, the average grade 4 achievement level was 32% in mathematics and science, compared to a pass mark of 35%, and most children must reach grade 5 to be able to read the newspaper (PROBE, 1999). In Zambia only 25% of grade 6 pupils reached the minimum-performance benchmark, and only 2% reached the desirable performance level (Nkamba and Kanyka, 1998); thus 75% of sixth graders may leave primary education functionally illiterate (Watkins, 1999). In Namibia only about 7.6% grade 6 students perform satisfactorily (Menges, 2003), while in Niger only 4% reached the required score of 70%.

---

30 OED is a semi-autonomous department of the World Bank that conducts project performance appraisal reviews of many completed projects. Missions that document education project results, typically make unannounced visits to beneficiary schools at random. Due to time limitations, schools near roads are often visited, so samples may focus on better-than-average schools.

31 Absolute test scores are not comparable, but one can compare the percentage of students meeting the developers’ criteria, however set.
Student abilities typically show a normal curve distribution, and normally most children should perform satisfactorily in school. In relatively effective schools using a mother tongue, children usually read fluently by the end of grade 1; but in poorer countries dealing with linguistic and spelling complexities, most children may read fluently only after three or four years of schooling (PIRLS, 2001). In the African countries where language of instruction is usually French or English, primary-school graduates may merely may puzzle out a few words and be unable to make sense of paragraphs. Adults with five or six years of primary schooling may be functionally illiterate (Bruns, Mingat and Ratakoma, 2003).

Overall, it seems that those scoring acceptably in many lower-income countries constitute a small minority of 3-15% of students. It is noteworthy therefore that satisfactory student performance is not something the average students can achieve; it is a privilege of those scoring 1-3 standard deviations above the mean. Classroom observations make it possible to match empirically test results and student performance. When we watch the children read, it becomes clear that indeed many would not correctly respond to test items, partly because many cannot decode and understand the questions fast enough. But have they had enough reading practice?

---

### Fig. 1. Percentage of students meeting test developers’ criteria

<table>
<thead>
<tr>
<th></th>
<th>Guinea</th>
<th>Uganda</th>
<th>Honduras</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Mastery criterion:</strong></td>
<td>75% items correct</td>
<td>adequate+, % items correct</td>
<td>60% items correct</td>
</tr>
<tr>
<td><strong>Gr. 2</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Language (reading)</td>
<td>15%</td>
<td>18%</td>
<td>9.6%</td>
</tr>
<tr>
<td>Math</td>
<td>11%</td>
<td>39%</td>
<td>15.9</td>
</tr>
<tr>
<td>Science</td>
<td></td>
<td></td>
<td>14.9%</td>
</tr>
<tr>
<td><strong>Gr. 3 (1999)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Language (reading)</td>
<td>15%</td>
<td>18%</td>
<td></td>
</tr>
<tr>
<td>Math</td>
<td>11%</td>
<td>39%</td>
<td></td>
</tr>
<tr>
<td>Science</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Gr. 4</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Language</td>
<td>10%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Math</td>
<td>5%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Gr. 6 (1999)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Language</td>
<td>&lt; 3%</td>
<td>15%</td>
<td>10.2%</td>
</tr>
<tr>
<td>Math</td>
<td>&lt; 3%</td>
<td>42%</td>
<td>8.2%</td>
</tr>
<tr>
<td>Science</td>
<td></td>
<td></td>
<td>17.2%</td>
</tr>
</tbody>
</table>

Basically students learn what they practice and think about (Doyle, 1983), so the human brain needs time to process and consolidate information. Several studies have shown that exposure to content is a very significant or the most significant predictor of test scores (Fredrick and Walberg, 1980; Walberg 1988, Wang, 1998). Other things being equal, the amount of time students are engaged in learning distinguishes between students who learn a lot about a topic and students who learn little about it. However, the schools that serve the poor often have lower time on task (Taylor et al., 1998). In the US, the schools of the poor have more interruptions and disruptions (Stevens, 1993); students of high socioeconomic status (SES) were found to be engaged 15 minutes per day longer than low SES students in writing, reading, and talking about academics; low SES students would need to attend school 1.5 months during summer break to get an equivalent amount of engaged time (Greenwood, 1991).

Time is not the only variable significantly related to student achievement (Quartarola, 1984); many other variables matter, as shown below. Nevertheless, the amount of time students get to process information emerges as a central concept in the acquisition of basic skills. The limited and inefficiently used time in the schools of the poor is the hallmark of the pedagogy of poverty.

The Evanescent Instructional Time

Education Ministries define the number of days or hours schools should function and teach specific material (Figure 1). Research and school observations suggest that in the schools of the poor time is not spent engaged in learning. Some problems are:

![Fig 2. Instructional Time Wastage (modeled from classroom observations)](image)

**Schools open fewer than the official number of days.**

Nearly all countries expect their schools to be open for a certain number of days, but schools may be open for far fewer (Table 2). Reasons often include strikes, long matriculation periods, teacher training, and climatic conditions. For example, in Mali, schools were found to function 70% of the time they should be (Kim, 1999). In Honduras, schools were open 114 days of the official 200 in 2001 (OED, 2004a). In Bangladesh, some primary schools close for a month at a time to serve as examination centers for older students.
### Table 1: Instructional Time Indicators in Basic Education of some Middle East Countries

<table>
<thead>
<tr>
<th></th>
<th>Egypt</th>
<th>Lebanon</th>
<th>Morocco</th>
<th>Tunisia</th>
<th>Yemen</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual no. of hours</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Potential time</td>
<td>1554</td>
<td>1050</td>
<td>1155</td>
<td>950</td>
<td>990</td>
<td>1140</td>
</tr>
<tr>
<td>Official time</td>
<td>1374</td>
<td>728</td>
<td>930</td>
<td>700</td>
<td>828</td>
<td>912</td>
</tr>
<tr>
<td>Presence time</td>
<td>1284</td>
<td>658</td>
<td>875</td>
<td>650</td>
<td>761</td>
<td>845</td>
</tr>
<tr>
<td>Actual learning time</td>
<td>1143</td>
<td>581</td>
<td>768</td>
<td>553</td>
<td>649</td>
<td>739</td>
</tr>
</tbody>
</table>

**Sources:** Amadio (1997), Millot and Lane (2002)

**Fewer class hours to accommodate more students.**

EFA creates pressure on educational systems that traditionally had low enrollments or are losing teachers to AIDS. Countries such as Senegal, Guinea, Bangladesh, and Niger may often have over 100 students in class. When it is impossible to hire more teachers, the students and the class time may be split in two. Thus, a school day of five class periods may be reduced to three. In multigrade classes that are common in small rural schools, students share the class but get only a fraction of the teacher's time. Predictably, split-shift classes have lower test scores. In Guinea, students from such classes scored 3.6 percentage points lower in French and 5.6 points lower in math (Barrier et al., 1998; p. 25, 74-75).

**Teacher absenteeism**

Studies from India (PROBE, 1999), Indonesia, Nigeria, Zambia, Ghana (EARC, 2003), and Lebanon have shown that teachers are absent 25-30% of the time or work fewer hours (El Hachem, 1998). They may also come late or dismiss class early, thus shortening students’ engaged time.

Teacher absence may be due to second jobs, health problems, housework, assignment away from home (therefore travel every weekend and effective teaching for 3-4 days a week), need to collect their salary, training and educational leave. They may also be entitled to lengthy leave periods (such as a total of 1.5 month in Sri Lanka). Schools typically lack resources for substitutes, so classes are either dismissed or are partly attended by other teachers. Unless students can afford tutors, they cannot cover the national curriculum and pass high-stakes examinations.

**Student absenteeism**

Pupil attendance rates depend on pupils’ opportunities to learn (Fuller et al., 1999). Family issues and a need for children's labor are important factors (Wolfe and Behrman, 1984; Buchman and Hannum, 2001; Jamison and Lockheed, 1987), but US studies (Stallings 1975; 1980; Stallings et al., 1979) suggest student absenteeism may also be due to boredom in classes devoid of materials, and a lack of comprehension by students falling behind. Mistreatment and sexual harassment also affect student attendance, particularly of girls (World Bank, 1996).

**Wastage of class time**

Students in efficient classrooms may be engaged 90% of the time, but in lower-income countries students may do so only about 25% of the time. Even less time may be spent engaged with material appropriate for students’ level and curriculum. Sometimes there is no class activity. Often one student may solve a problem on the blackboard while others are uninvolved; a teacher may ask questions to just those in the front rows or be satisfied with choral answers of just a few people. Students may do seat work, while teachers grade papers or rest. When textbooks are scarce, teachers may spend much class time writing material on the board for students to copy or dictating the lesson.
Time Use and Information Coding in Students’ Minds

Poorer students must learn a national curriculum in a fraction of the time it was meant to be delivered and usually without coaching classes. How feasible is this undertaking and how effectively can one minute be used? To some extent it depends on the curriculum of different countries and on the mix of teaching activities used. Some create more durable memory tracks than others (Figure 2).

To be remembered, knowledge must be organised

Information is more likely to be retained and recalled if it is organized on the basis of meaning and what students already know rather than given in unrelated pieces. It is also more memorable if it is coded through multiple nerve networks (e.g. visual, auditory, psychomotor) rather than merely heard. Students should “elaborate” the material, that is actively make connections of new material with what they already know. If they merely repeat it verbatim (“maintenance rehearsal”), they may later be able to recognize it or get a vague feeling of familiarity but not recall it (Reisberg, 2001 p. 174). Or, given children’s facility for memorization, they may be able to reproduce it if given a cue, such as the beginning sentence of a chapter. Also, information is encoded in very specific ways, and it may be hard to retrieve certain items in writing that have been encoded auditorily. All repetition is not bad; plain facts (such as dates) should be memorized, and intermediate operations (such as multiplication tables) should be automatized for faster overall processing. However, to encode anything, students must pay attention to it, and children’s attention is maintained better when activities vary.

Densely seated students in crowded classes who hear teachers lecture with little interaction and variation have limited opportunities for ‘elaborating’, and their attention may wander. They may repeat verbatim or give standardized answers in chorus to teachers’ questions. Presented thus, all information may not be connected to existing knowledge. It may sound the same to children, so items are not distinctively coded and cannot be easily retrieved later. Particularly hard to retrieve may be the items taught in the middle of a class hour or a day. As a result of instructional inefficiencies, much daily instruction may be lost or coded in inaccessible networks.

Tailoring instruction to the ways people processes information produces better retention. Classes that do more reading have better reading scores than classes with more copying and dictation (Fuller et al., 1996). Direct teaching by a teacher may provide the organisational framework children need to attach newly presented concepts. Thus greater amounts of teacher-directed activity (e.g., letter-sound instruction) were found to predict greater growth for low-ability children, while greater amounts of child-directed activity (e.g., sustained silent reading) predict better growth for high-ability children but not for low-ability children (Christian et al., 2000). This finding suggests that directive methods like ‘direct instruction’ may be more effective for poor children than the discovery-oriented methods predicated by constructivists (e.g. von Glasersfeld, 2001). However, there is limited understanding of these issues as applied to lower-income countries.

Some donor agency staff consider classroom processes a ‘black box’, too unpredictable or individualised for policy dialogue with governments. Unfortunately, much educational financing disappears into this black box.

Instructional languages with orthographic complexities spell trouble

If all students know one language and it has a simple phonetic script (such as Spanish, Romanian, Bahasa, Armenian) basic reading can be taught in a short period of time, and

---

34 For example, experiments with groups of poor Indian children teaching themselves to use public computers have shown striking results when group interaction is combined with pattern recognition and fine motor coordination, that have not been put sufficiently to educational use. (http://www.niltholeinthewall.com)

35 This method prescribes in considerable detail what teachers say to students and the responses expected; it has raised test scores in the US but is rarely used in other countries (for information see the National Association for Direct Instruction, www.nifdi.org, www.adihome.org)
information is imparted in that language. When a different language is used for instruction, students must learn vocabulary, grammar, and spelling before acquiring information in it. Because official languages have often been written for centuries, their spelling may be irregular. For example, children learning to read through English must memorize words spelled unpredictably, even when they do not know their meaning or how to pronounce them. In French they must learn how to deal with dashes, accents, and endings that were significant about 400 years ago. The more complex the spelling, the more reading time students need in order to read effortlessly. Perhaps most of the school time in sub-Saharan Africa is taken up with language and spelling instruction, such as putting the right accents on French.  

(Ironically, African languages tend to be phonetic and very suitable for reading instruction.) Students’ ability to comprehend material taught in a foreign language is more limited than commonly believed; in the US, children taught only in a second language tend to fall behind early and not catch up (Thomas and Collier, 1997). Since instructional time is often limited, students may fail to acquire by the end of primary school the fluency and vocabulary needed to deal with abstract concepts, such as science. Furthermore English (and to a lesser extent French) may bring out reading difficulties in brains susceptible to dyslexia (Paulesu et al., 2001).

Continuing textbook shortages

Despite large-scale financing by the donor community and private-sector involvement, textbook shortages continue in some of the poorer countries. The reasons may involve lengthy procurement, theft, political disagreements, affordability, and government tendencies to skimp on books in order to pay teacher salaries. Where textbooks are sold, they may be unaffordable to the poorest. Thus there may be one text for every 3-4 students and available only during class time. Students may have nothing other than their notes to read at home and thus may read infrequently. In some countries (e.g. Uganda, Kenya, certain states in Brazil) grades 1-2 may not even have assigned textbooks. (Constructivist theory suggests that students should learn from their environment, but poorer students have fewer opportunities.) It is not easy to use time effectively and provide the required amounts of practice when students have limited interaction with texts. Unless they are dyslexic, halting reading performance is the cumulative effect of limited time devoted to reading.

Automatic promotion

This policy, which donors often support, is meant to reduce the high repetition rates that result when students fail to master the expected skills. Research has been ambivalent about its effects. Although children are kept in schools, they go on to higher levels without having mastered the earlier ones and may inhibit the learning of others. Rarely are policies set in place to offer remediation during after-school or vacation hours.

Teacher expectations

Teachers, who have themselves experienced inefficient use of class time as students, may consider students’ low performance to be normal. In interviews during OED missions, teachers often express satisfaction with their students’ levels. In Brazil, where the first four grades form a cycle with nearly automatic promotion, several teachers expressed the view that children have four years to learn to read (OED, 2002). In Honduras, teachers interviewed typically attributed low performance to poverty and malnutrition rather than lack of instruction (OED, 2004a).

Entering grade 1 two years behind

The frequent belief that school performance in many countries has gradually deteriorated may be partly justified; increasingly poorer students enroll worldwide, and they come with developmental delays, health problems, and little home support. With fewer information processing opportunities, low-income first graders may be two grades behind in terms of vocabulary use, complex grammar, reasoning, or psychomotor development. Such children

---

36 Ideally, instruction in a mother tongue should be used not merely to transition into a foreign language but also to learn the mother tongue.
may suffer from cognitive deficiencies as a result of young maternal age, difficult births, low birth weight (St. Sauver, 2001), repeated parasitic infections that reduce cognitive ability (Sternberg et al., 1997), violence (Delaney-Black et al., 2002), exposure to toxins, anemia, or malnutrition, stunted growth (Berkman et al., 2002), low iron (Tamura et al., 2002, Levinger, 1992). Iodine deficiency in areas of heavy rainfall (as in Bangladesh) is associated with reduced intelligence. Protein-energy malnutrition particularly affects girls’ cognitive functions, such as the ability to learn categories, to process and structure information, to learn and react to social and environmental cues, and to identify and solve relevant problems. The influence of health factors on the ability to process information is complex, but they seem to be a significant problem for the poor.

**Preschool programs**

These can help prepare children for school but despite efforts to finance early childhood development and kindergartens in many countries, the vast majority of poor children remain unserved. Some projects have attempted health interventions, such as micronutrients, deworming, and vitamin A, but the health component usually has not worked well. The interface with health agencies is often not smooth, and procurement problems can arise even among donors. Financing school feeding is also often problematic due to logistics and corruption, so this set of potentially very powerful tools of student performance is underused.

Because of developmental delays, young poor children should have longer class hours and receive much stimulation. However, the opposite happens, and in many countries their school days are shorter. Teachers may spend little time with immature children and thus let them fall further behind. Grades 1-2 in effect screen out many children, who drop out by grade 3. Those who survive to grade 6 may be products of automatic promotion in foreign-language classes without textbooks, whose time was split in half to accommodate more – whenever schools were open and teachers were there. It takes a genius to learn basic skills under these circumstances.

**Financial Simulations for the ‘Black Box’**

With instructional time wastage and inefficient teaching methods, beneficiaries are not getting their money's worth from public schools. However, governments pay for 100% of teachers’ salaries, buildings, and materials, while communities pay with contributions and children’s forgone earnings. Low time use distorts educational finance indicators. If only 15% of available time is used for learning in a country and the percentage of GDP devoted to education is 3%, donor community initiatives to increase it to 5% are tantamount to asking for more wastage. The wastage creates more demand for schooling by those who manage to stay in school. Repeaters need more schools and teachers, while promoted students must go on to higher levels of schooling until they learn basic skills. For example, it takes 10 years of basic education in Guinea to get skills sufficient for vocational training (OED, 2003) Time wastage may be one reason why educational expenditures have tripled in the last three decades but student performance has not improved (Hanushek and Kim 1995; Hanushek, 1997).

If basic skills are acquired mainly by students performing one or more standard deviations above the mean, donor funds are mainly helping educate the exceptional students. Is this what EFA donors intended? However, various local benefactors have supported the ‘meritorious poor’ for centuries, there is no need to spend scarce international donor funds for them. Instead, the Education for All initiative should finance the amounts necessary to educate at least the students who have no learning disabilities (although EFA is interpreted to include special education as well). The World Bank has conducted detailed simulations to estimate the financing gaps and amounts needed by various countries. These do not factor

---

37 Considering 70% of school days in operation, 75% teacher absenteeism, and about 25% use of class time engaged in learning.
in the loss of instructional time or students’ failure to acquire basic skills. Thus, the true costs of providing basic skills to “all” have not been calculated. To offer basic skills just to students scoring 1–2 standard deviations below the mean (about 85% of the area under the normal curve), the real cost might be 3–4 times more than budgeted.

Is the donor community prepared to pay the true cost to educate the average or below-average students? Donors may become discouraged by the real magnitude and difficulty of EFA and divert their funds to more promising sectors. Oxfam International has expressed concern that donors are not keeping their promises and that considerable shortfalls remain for Fast Track Initiative countries.

To send every child in the world to school, an additional US$5.6 billion may be needed, but this amount does not take into account improvements needed for actual acquisition of basic skills.

“I am not an educator but I think that…”

Why have the donors not pushed for quality as hard as they have pushed for access? Donor staff working in the sector may overestimate human ability to process information. They are often hired for their ability to manage projects or strategize and most have no teaching experience or educational knowledge. In the World Bank, for example, only 20–25% of those working in the sector had any degrees in education in the 1990s (Heyneman, 2003). Bright economists, who have experienced mainly elite schools, may fail to link the test scores found in evaluation reports with observable student behaviors and may focus on provision of access and educational commodities. One manager expressed the belief to an evaluation mission that mere access to school equals poverty alleviation. With limited comprehension of how learning takes place, economists monitor variables that make sense to them, such as internal and external efficiency, macroeconomic indicators, and rates of return. As many authors have shown, these methods and measures have many flaws. Also, pressure to show results may lead to overly optimistic forecasts and avoidance of negative messages.

Some World Bank staff argue that their institution is primarily economic in nature and should not have to provide leadership in classroom-level issues; improving quality should instead be a task for agencies with a broad educational mandate, like UNESCO. However, UNESCO is governed by Ministries of Education and requires considerable consensus from governments to operate. Without large amounts to finance educational projects or programs, UNESCO has limited leverage in policy dialogue, and its activities often lack a clear operational focus. Its employees are well intentioned and motivated, but real experts are few, so UNESCO may lack the know-how to that every child could go to school, which is the equivalent of just three days’ global military spending. However, donors provide only $1.4 billion annually. (“Donors at Norway education meeting let down the world’s children.” Press Release, 22 November 2003; http://www.oxfam.org/eng/pr031122 EDUCNORWAY.htm)
change behaviors in the schools of the poor. Bilateral donors such as USAID offer more technical expertise, but their focus is determined by national political priorities. Other bilaterals may implement excellent projects on a small scale, but their methods are not adopted more widely. The current strategy of providing general budget support may not strengthen quality-oriented interventions. Despite good intentions, therefore, the donor community does not have a clear plan on how to improve the quality of education in countries at risk for missing Education for All.

A Chance for Every Child?
The main book that outlines EFA plans (Bruns et al., 2003) has a very positive title, but in reality some children have an infinitesimally small chance. It seems impossible to have both access and equity for all as outlined in EFA goal no. 4 (text box 1); there is a tradeoff between the two. Countries of traditionally low enrollments have neither the management nor the infrastructure capacity to do much more than rotate students in and out of classroom seats. The poor children who are already in school lose opportunities to learn as their instructional time is cut, classes are inundated by newcomers and repeaters, and teachers are tired from dealing with the crowds in multiple shifts. Those failing to learn under these circumstances may suffer personally and socially if they are perceived as dunces.

Are there benefits to attending school even if students graduate functionally illiterate? Some staff of international organisations consider this a temporarily acceptable outcome. Schools help social relationships, train students to stay quiet and be disciplined, and keep them off the streets. Eventually quality will improve, so presumably, in 20 years one will look back and see the wisdom of the access-first strategy. Since most of the instructional time is wasted however, this optimistic outlook is not exactly justified. It is hard to improve quality of future generations when the future teachers are graduating functionally illiterate. And for how long will cohorts of low-skill graduates be acceptable? 10 years? 15-20 years? Data from Ghana suggest that at least 40 years will pass before student performance returns to the level attained by fewer and better-off students in the 1950s (OED, 2004c; p. 40). What will happen to the cohorts until then? It is unknown whether generations of students in some lower-income countries will keep on going to public schools if they learn to read about as often as they win soccer forecasts. They may lose more than knowledge; they forgo earnings for the years spent in school, so primary education may ultimately have a negative rate of return for them.

Text Box 1: Can “All” Realistically Attain The “Education for All” Goals?

1. Expanding and improving comprehensive early childhood care and education, especially for the most vulnerable and disadvantaged children;
2. Ensuring that by 2015 all children, particularly girls, children in difficult circumstances, and those belonging to ethnic minorities have access to and complete free and compulsory primary education of good quality;
3. Ensuring that the learning needs of all young people and adults are met through equitable access;
4. Achieving a 50% improvement in levels of adult literacy by 2015, especially for women and equitable access to basic and continuing education for all adults;
5. Eliminating gender disparities in primary and secondary education by 2015, with a focus on ensuring girls full and equal access to basic education of good quality;
6. Improving all aspects of the quality of education so that recognized and measurable learning outcomes are achieved by all, especially in literacy, numeracy and essential life skills.

Note: Updated version from the 2001 Dakar Framework for Action.
Applying Learning Research to the Education of the Poor

Monitoring reports admit that Education for All is probably not possible by 2015. However, many more students can acquire basic skills than is possible with the ‘default’ level of educational quality, if (a) instructional time is used better, (b) teaching methods are better tailored to the ways brains process information, and if (c) the donor community encourages countries to improve on these issues. The donor community should focus its scarce funds on helping government implement instructional activities that improve basic skills. If countries for various reasons chose not to enforce more effective instruction, they should not receive funds for EFA activities.

Recent cognitive psychology and brain imaging research (a field called cognitive neuroscience) provide insights and a rationale for pursuing certain strategies. It is now clear, for example, that students must become automatic and effortless readers in order to read large amounts of material; that they must perceive print in ever-increasing chunks. Therefore they cannot be taught without textbooks or reading-to-sound correspondences. One textbook for every three students to be read only in class does not constitute a satisfactory input; every student should have a book to take home for maximized exposure, and the cost will be worth the benefits. This means that donors should not finance the EFA expenses requested by a country that postpones or delays textbook provision, because the funds may not be used effectively.

Research provides guidance for setting behavioral and monitorable goals for effective skills acquisition early on as well as the means to get to them. By the end of grade 1, students should read at least one word per second on average, and their speed should rapidly increase (Barr et al., 2002; Abadzi, 2003a and 2003b). It is reasonable to demand, even in the schools of the poor, that by the end of grade 2, 85% percent of students in all countries and schools should become automatic readers (e.g., read at least one word per second). Inexpensive computers (such as the Indian Simputer) and technologically advanced toys such as the Leap-Pad may help reach this goal. They can pair sound and print multiple times and support tired teachers teaching basic skills to populous classes. Bilateral donors could arrange for large-scale pilots of such technologies.

If donor funds are involved, the language of basic-skills instruction should not be merely considered the cultural prerogative of a country. Certainly logistical and political issues are involved in multiple language instruction and cannot always be solved. But if the donors continue to finance situations where poor children must learn a language in order to learn basic information, they risk wasting their money and disappointing constituents on all sides. Mother tongue (or a similar language with simple spelling) should be used at least in the first 2-3 years of schooling. Students should certainly learn the official language, as a second language starting in grade 1. The switch to an official language could be determined through research indicating when students scoring one standard deviation below average acquire fluent reading and sufficient vocabulary in the official language to understand the information provided. Campaigns should inform parents, who often demand foreign-language instruction, of the necessity to learn reading and basic concepts in a mother tongue.

Increasing Instructional Time

The action not to take in most cases is to lobby for longer hours or more school days (Millot, 1994). Instead, the donor community discussing EFA goals with various countries must set time-use goals and finance the actions reading norm for grade 1 is 30–70 words per minute. (Barr et al. 2002, p. 76)

39 Twenty-eight countries are at a high risk of not achieving EFA. These include sub-Saharan Africa and South Asia and cover 25% of the world’s population (EFA Global Monitoring Report, 2002, p. 16).

40 Silent reading norms in the United States are: Second grade 60–100 words per minute, third grade 90–120, fourth grade 110–140, fifth grade 140–170, and six grade 160–190 words per minute. Oral

41 This percentage roughly covers students with abilities from –1 standard deviation under a normal curve.

42 Produced by the US-based Leapfrog (www.leapfrog.com), similarly by Fisher Price (fisher-price.com)
necessary to attain them. For example, schools should actually operate 95% of the stated number of days, on average; 95% of the teachers should be in school on a given day, and the time engaged in learning in classes should increase to 75% (excluding mindless copying). Since instructional time is a good proxy for achievement, the EFA secretariat should monitor related variables. It could carry out instructional time surveys to monitor changes and provide feedback to schools.43

Actions to increase instructional time include strengthening the supervisory chain from central to regional to school levels, training and feedback to teachers on use of time, and empowering communities to monitor teacher activities (as has been the case in Honduras and El Salvador). The main challenge, however, is negotiations with teacher unions that governments are loath to undertake. Teachers represent a large wage bill for any government, and their strikes cause severe political problems. Unions demanding more benefits may get concessions on leave policies; thus it is possible for teachers to be legally absent from school 1-2 days per month, while there are no substitute teachers.

Part of the problem may lie in the information processing problems of the teaching profession that may require innovative interventions. Teaching and learning require some effort, and everyone is happy to be let off school for the short term. The tasks of teaching are infinite and endless, while apathetic poor children and limited resources may delay reinforcement for teachers. Some teachers become burned out and avoid these tasks, while others, particularly those poorly educated, may be challenged to find answers fast and monitor the assimilation of information they have hardly mastered themselves (such as advanced arithmetic). Formulating differential goals, providing incentives, helping teachers work towards achievable and personally satisfying goals may help increase attendance. More research and thought needs to be given to this issue.

**Confronting the Health and Developmental Problems of the Poor**

There seems to be an inverse relationship between grade level and expenditures, with the lowest grades getting the fewest resources. But the real obstacles to EFA are found in the lower grades, and the donor community should be prepared to spend extra for early and continuing health interventions (e.g. against diarrheal infections), preschool programs, and remediation after hours or during vacations. Rather than receive fewer hours of instruction, the early primary grades should receive more, particularly when a second language must be learned. The large classes could be assisted by paid aides, who might be older students. Much dropout and repetition can be prevented if young brains are cared for even before grade 1.

It is not possible to rotate students in classroom desks and expect to meet EFA goals. Nor does it make much sense to send even poorer children to school if most current students cannot learn basic skills. Unfortunately, political desirability seems to run ahead of human cognitive processing. Ironically, the donor community buys commodities for students, but has not bought them time to learn. But there are still 11 years left to 2015. The EFA secretariat could calculate scenarios of higher costs and higher efficiency resulting from increased time on task. With attention to how class time is spent, part of the loss can be recuperated.

---

43 Some World Bank staff (including the author) are carrying out research in 2004-2005 on improving time use through a grant from the Dutch government and collaboration with UNESCO's International Bureau of Education.
**Fig 3: Some Determinants of Educational Outcomes**

- Developmental delays
- Limited teaching time
- Limited practice
- Spelling complexities
- Instruction in a second language
- Methods unsuitable for the poor

**References**


Work-Life Balance: Understanding the Complaints of Low-Paid Migrant Workers in London: A Theoretical Perspective

Dr. Hillary Korakegha, PhD and Nazim Uddin

Abstract

The notion of work life balance has been acknowledged as a source of realizing satisfying experiences in all areas. However, despite this recognition, low paid migrant workers struggle to balance work and family life. Thus, often complain being too busy to have a good quality of family life. This study, therefore, sets out a theoretical perspective drawing upon work life balance and understanding the complaints of low paid migrant workers. It explores the link between work life balance and low paid migrant workers. The study focuses on two constructs: work life balance and the low paid migrant worker. Work life balance is when a person is committed to work and also satisfies family life with organisation and individual dimensions. Whereas, low paid migrant worker is confronted with poor working conditions, working longer as well as unsociable hours. Finally, the findings from the linkage between work life balance and low paid migrant workers demonstrate that low paid migrant workers attempt to balance quality of work and quality of family, however, these low paid migrants continue to struggle.

Key words: work life balance, migrant worker, family life, quality of life.

Introduction

This study examines work life balance for low-paid migrant workers in London. In the last few years, there has been increasing pressure on organisations to create workplace policies in order to assist employees in balancing work as well as family life. However, in both private and public sectors, promoting productivity, job satisfaction and company loyalty may be achieved through flexible work schedule and family-friendly program (Saltzstein et al., 2001). Recent changes in demographic and sociological workplace, particularly, the emergence of work life balance (Guardian Newspaper November, 2000; Financial Times September, 2001; Sunday Times, January, 2002 in Michael et al., 2002; Crompton and Lyonette, 2006; Beauregard and Henry, 2009) have forced organisations to find suitable approaches because conventional approaches are no more suitable to provide balance quality work life and quality family life

Low paid workers

Researchers (Datta et al., 2006; Cathy et al., 2007) have proposed the notion of low paid migrant workers often work in dirty, hard and dangerous jobs, thus, these workers do the work of at least two people often marked in contract cleaning and hospitality work. For example, the study of Cathy et al. (2007) found that Angela, a Portuguese cleaner that worked in bank offices complained that she had to clean 20 offices in her shift and only managing to empty the rubbish bins in 3 hours after which she had to clean the desks, vacuum the floor and clean the bathrooms and kitchens.

In another case, Pedro, a Brazilian office cleaner complained of pain and swelling in both arms due to workload (Cathy et al., 2007). From this viewpoint, the low paid migrant worker is conceptualized as workers that earn less than poverty threshold wage an hour and also 1 in 5 earn less than a living wage an hour (Datta et al., 2006). Indeed, these categories of workers are keeping London working, e.g., cleaners, hotel workers, as well as care assistants (Evans et al., 2005), but who are confronted with poor working conditions, working long as well as unsociable hours, and without access to pension scheme, sick pay or maternity leave.
However, low paid migrant workers contribute significantly to London’s economy and their presence is not sufficiently recognised. For example, Evans et al. (2005) argued that London Underground relied on several low paid migrant workers to clean the trains each night for early morning rush hours. In addition, every high-class hotel in West End used several cleaners, porters, kitchen staff and maids to efficiently run their operations from policy perspective on the contribution made by low paid workers. It is against this backdrop, that organisation needs to find the best practice to support low paid migrant workers may be introducing flexible working options as well as equality policies that recognizes their valued contributions to the workplace (O’Connell and Russell, 2005). In fact, favorable workplace that promotes work life balance results to possible benefits for both employers and employees (Auster, 2001; Drew et al., 2003; Grady and McCarthy, 2008).

Work life balance is the process for reconciliation of work, family as well as individual self-demands and time (Grady & McCarthy, 2008). Seemingly, work life balance is viewed as a belief that as work is crucial to everyone in a society, achievement and enjoyment is also important to everyone in the society (Joshi et al., 2002). This belief of work balance has attracted a hot topic of debate among scholars and practitioners. Indeed, some commentators contend that work life balance attract better employees which reduces work life conflict among existing employees (Beauregard and Henry, 2009). Other suggests that work life imbalance damage employee’s families for working longer hours (Guardian Newspaper November, 2000; Financial Times September, 2001; Sunday Times, January, 2002 in Michael et al., 2002).

However, despite several published papers that have been written on work life balance, there has been few papers on work life balance for low paid migrant workers in London either theoretically or research is to examine work life balance, and understanding the complaint of low paid migrant workers in London.

Research Problem

Work life balance is recognised as not only about families and childcare, nor about working less, but it is about working smart, about being fresh enough to give a person all he or she needs for both work and home, without risking one for the other. It is necessary for everyone, at whatever stage in life (Houston, 2005). Regardless of this, many low paid migrant workers work long hours, and in fact, some have more than one paid job in order to guarantee family survival (Datta et al., 2006). Again longer hours of work are also driven by responsibilities for dependents, and caring for family members living overseas. This research addresses the problem of lack of knowledge of individual orientation across different life roles.

Theoretical perspective

This section explores the theoretical perspective, the main focus being to investigate how low paid migrant workers may find a balance of quality work life and quality family life. Evans et al., (2007) quote the following complaints of low paid migrant workers in London:

‘...I was too exhausted. In the first month I had bleeding from my nose, I was tired and weakened. Every day that I had to go there I wanted to cry. They gave this list of rooms that one has to clean. Every morning we have to go the office and to stand in the queue to get this list of rooms and uniform. It does make one feel like a Cinderella...’ (Evans et al., 2007)

‘...Very hard, train work is very hard, picking trains, because we've got a lot of rubbish inside that I open before coming here and afterwards we have to take all that rubbish outside to the bin room. Because you know carbon dioxide, sometimes if you use like cotton, white cotton, cleaning your nose you see there is a black carbon deposit of the electricity down here and the train will be using it..., put your hand on the wall or you use some glove to clean it, before you know it its black. It's no good for our health ...’ (in Evans et al., 2007)

The above information stressed the pain of low paid migrant workers doing more than one person work for low wages. In fact, research
evidence confirmed that a sizeable proportion of people working in London are poor migrants, often working in elementary jobs (Evans et al., 2005). As Evans et al., note migrants represent 35 percent of London population and 29 percent account for working age population. Undoubtedly, migrants fare differently in London labour market, in one exception, 36 percent of migrants from Japan and 23.1 percent of migrants from Germany are hired to fill managerial positions. On the other hand, migrants from India and South Africa end up in low paid jobs (Evans et al., 2005). However, larger proportion of low paid job in London is filled by migrants. For example, Evans et al. (2005) argued that about 46 percent of London elementary work such as laborers, postal workers, catering staff, and cleaners are occupied by migrants. Again, migrants from Sub-Saharan Africa, Latin America, Eastern Europe as well as South Asia even with their skills and qualification find it hard to secure a well-paid work upon arrival in the UK. Datta et al’s (2007) survey found that a sizeable proportion of working age migrants that live and work in London e.g., Ghana, (50.3 percent), Ecuador (59.5 percent), Serbia and Montenegro (45.6 percent) and Bangladesh (45.2 percent), end up in low paid occupational jobs such as personal services, sales and customer services, processing and plant operatives as well as elementary occupations. Surprisingly, British media identify London migrants as benefit scroungers when in fact, low paid migrants workers contribute significantly to London economy and their presence is hardly recognised (Evans et al., 2005). For example, Evans et al. (2005) argued that London Underground relied on several low paid migrant workers to clean the trains each night ready for early morning rush hours. In addition, several five star hotel in West End used several cleaners, porters, kitchen staff and maids to efficiently run their operations (Evans, et al., 2005). More importantly, notwithstanding, the income tax and National Insurance contributions, still these low paid migrants are denied Income Support or Unemployment Benefit (Evans et al., 2005).

Work Life Balance

In the last few years, work life balance has increased popularity with increasing number of scholarly as well as popular press articles promoting the need for work life balance (Caproni, 1997; Guest, 2016). Indeed, Kalliath and Brough (2008) in Work Life Balance, a review of the meaning of the balance construct states that the popularity of work life balance is characterized by the worry of overwork of unbalanced work-family linkages that may result to illness as well as performance outcomes for individuals, families and organisations. In fact, overwork is now a problem of work life balance affecting men and women irrespective whether their normal hours work are particularly unsocial (Roberts, 2007). To this end, having a balance between home life and work life is now a common priority for several people. As Sturges and Guest (2004) note, the work of Scase and Goffee (1989) and Schein (1996) states that UK workers are now interested in career that improves personal lifestyles, thus, to integrate personal needs, family needs and career requirements. However, Schor’s (1991) bestselling book The Overworked American, states that workers have become the culprit of a work and spend culture. Employees are working longer hours, an additional 163 hours on average about an extra month work per year, thus, dual earner couples are more likely to face time squeeze (Schor, 1991 in Michael et al., 2003). Similarly, In Britain, the damage workers have caused their families for working longer hours as attracted wider concern (Guardian, November, 2000; Financial Times, September, 2001 and Sunday Times, January, 2002 in Michael et al., 2002). This is attributed to the British working culture as compared to other European countries. While the average hours worked has been steady, the percentage of working for more than 48 hours has increased leading to the rise in concern in the quality of home as well as community life (Guest, 2002).

As Guest (2016) note, working culture is perceived to be high in single-parent’s families, the privatization of family life as well as the paucity of local resources and facilities. For example, in advanced economies there is a rise
in women in all social classes engaged in paid job, and again, the pressures as well as demands of work is associated with longer hours leading to less quality of family life. The attendant consequences of this is a rise in juvenile crime, rise in drug abuse, reduction in concern for community, and community participation, and most importantly, unwillingness to take care of elderly relatives (Guest, 2002; 2016).

The increasing concern for work life balance is also attributed to attitudes and values of people in work. In fact, this is aimed at Generation X workers that want a balance between work and rest of life (Guest, 2016). According to Guest (2016), the views of some management scholars without strong empirical evidence posit that employees are unwilling to commit to organisations due to the changing nature of psychological contract at work. With this in mind, the notion of work life balance is driven by family-friendly employer policies of flexible working hours, home working and assisted nursery places in order not to destroy the economic success of both the family as well as the employer (Michael et al., 2016).

Based on this, Schor’s findings focuses on employers policies and employees motives. Employers demand high performance, whereas, employee’s decides to work longer hours to meet materials ambition and servicing personal debt (Michael et al., 2003). From this viewpoint, firms in the US that adopt high performance practices adopt flexible working time as well as career breaks practices in order for employees to be able to balance work demand s to family or non-work goals (Osterman, 1995 in Michael et al., 2003). To this end, work life balance is viewed as sufficient time to satisfy commitment at both work and home (Guest, 2016).

**Definition of Work Life Balance**

Work life balance has no universal definition. Estes and Michael (2005) in Alexandra and Lesley (2009) sees work life balance as organisational support for dependent care, family or personal leave as well as flexible work hours that include time to start and finish, compressed work week, working from home, sharing work, family leave programs, on-site child care and financial and or informational assistance with childcare services (Alexandra and Lesley 2009).

In another study, Greenhouse et al. (2003) perceive work life balance as the extent to which a person is engaged in and equally satisfied with his or her work role and family role. Seemingly, Kirchmeyer (2000) view work life balance as achieving satisfying experiences in all domains, thus, requires personal resources e.g., energy, time as well as commitment. In a similar vein, Clark (2000) defines work life balance as satisfaction and good functioning at work and at home with limited conflict between these roles. Drawing on these definitions, it is clear all the definitions focus in finding a balance between quality work life and quality family life.

**Dimensions**

Work life balance is associated with organisation and individual dimensions; Organisational dimension of work-life balance underscores the demands and culture of work, and the demands and culture of home. According to Guest (2016), demands of work is attributed to either too low or too high and the culture of work underpins the organisational culture that support suitable policies as well as practices e.g., occasional time-off and demand for long and irregular hours and the need to time off to deal with family issues.

However, the demands of home relates to the individual commitment as well as duty outside work which may exist in the family, community or the choice of holiday activities (Guest, 2016). For example, Guest (2016) posits that in the family, the demands of home vary. For young and single people, the demand is low, whereas, for those with children and partners, the demand is high. Additionally, the culture of home relates to the expectation of people at home in terms of commitment and responsibility to child care, care of elderly relatives and cooking or decisions as to whether these family commitments are carried out by family members of contracted out (Guest, 2016).

The individual dimension of work-life balance is characterized by orientation to work, work life as central interest to personality and the need for achievement and tendency to work involvement (Guest, 2016). Again, higher
demand is placed on women in the home and at the same time age and life-stage and career-stage influences willingness to accept certain kinds of demand at work and at home (Guest, 2016).

**Linkage between Work life balance and Low Paid Migrant**

“I do not have much time of that. Besides it is relatively expensive for me and I have a family in Poland. Life of a Pole in England looks more or less in the following way. I heave home for work at 6.45; take some over time and back home at 7.30 so after 11h of hard physical work I do not have much desire for sociability”

(Datta et al., 2006)

This quote above is a typical example of a low paid Polish construction worker (Mirek) who struggles to balance work and family life due to family commitment (Datta et al., 2006). Thus, low paid migrant workers complain of being too busy to have a quality family life. However, in other exceptions, hard work is also influenced by differences between migrants (Datta et al., 2006). For example, Datta et al., argued that Nivaldo, a Brazilian construction worker in London balanced work and social life. With this in mind, the authors (Datta et al., 2006) assert that hard work and social life may be driven by migrant’s social exclusion, thus, friendship is a determining factor for migrants involvement in social life.

Datta et al., in their survey interviewed a Brazilian construction worker who summed it that friendship is required to survive in England:

“You learn to value friendship, because you need friends here. You are all by yourself here and not being able to speak English; you are no one, if you stay at home, its worse because you get into depression, so you have to go out in spite of the difficulties” (Datta et al., 2006).

Despite creating friendship to balance quality family life and work commitment, Datta et al work confirmed that migrants still complain that few friendship networks posed a challenge for social life. For example, Joshua, Ghana social worker complained of lack of social life due to few friends. In a similar vein, Carlos from Honduras agreed with Joshua’s assertion.

Faith organisations play a significant role for migrant’s socialization outside of work. Datta et al. (2006) posits that a sizeable proportion (43 percent) of migrants interviewed agreed to be part of faith organisations such as Christian, Muslim, Hindu and Sikh organisations. Interestingly, these organisations were divided along ethnic as well as nationality groupings. For example, Brazilians worship in St Ann’s Catholic Church in the East End every Sundays, Columbians worship in St Ignatius church in Seven Sisters in Bethnal Green, while several Nigerians and Ghanaians worship in local Evangelical and Pentecostal churches in Lambert, Southwark and Greenwich. As Datta et al. (2006) note, migrants attend these faith organisations due to mental, spiritual and material support, for both existing and new migrants. This is confirmed by Christina, from Ghana:

“You enjoy it, it’s like everybody from my country goes to church, you see people, so you don’t get lonely, you see people on Sunday from your country., you go on your dialect... everything’s like... you don’t really get bored., because you just go to church and you see people... but I enjoyed it, everybody around you, where you see people from your own country, you talk in your own language and its fun, I enjoy it” (Datta et al., 2006)

However, Datta et al’s (2006) findings show that low paid migrant workers’ attempts to balance quality of work and quality of family life are fragile, where these low paid migrants are just getting on with life, and with that burden placed more on women. Drawing on this premise, transnational mothers, and to a lesser extent transnational fathers whose nurturing is overseas, choose to transfer money. Financial security replaces emotional influences (Datta et al., 2006). Again, migrants with fewer responsibilities struggled to balance life and work in London due to cost, long working hours, loneliness as well as exclusion

**Conclusion**

This study has attempted to provide understanding of work life balance and low paid migrant workers in a way that may guide future thinking in this area. This study has reviewed some of the current published works focusing

---

47 Polish construction worker
on work life balance and low paid migrant workers that have been proposed in order to better understand the constructs in this area. Research evidence confirmed that a sizeable proportion of people working in London are poor migrants doing more than one person job for low wages (Evans et al., 2005). A number of studies have been proposed that a sizeable proportion of working age migrants that live and work in London e.g., Ghana, (50.3 percent), Ecuador (59.5 percent), Serbia and Montenegro (45.6 percent) and Bangladesh (45.2 percent), end up in low paid occupational jobs such as personal services, sales and customer services, processing and plant operatives as well as elementary occupations. However, the theoretical viewpoint discussed in this study is not far-reaching. Several other studies discuss work life balance. Schor (1991) in The Overworked American pointed out how workers have become the culprit of a 'work and spend culture'. In Britain, low paid migrant workers work longer hours have caused serious damage to their families, thus, these workers complain of being too busy to have a quality family life (Datta et al., 2006). With this in mind, work life balance provides sufficient time to satisfy commitment at both work and home (Guest, 2016). Finally, there is the need for further studies on theory-based empirical work. The work of Datta et al. (2006), Cathy et al. (2007) and Datta et al (2007) are good examples of theory-based empirical work. The challenge for work life balance for low paid migrant workers will be to develop valid measures of the variables of work life balance.

References

Cathy, M., Datta, K., Evans, Y., Herbert, J., May, J., and Wills, J. (2007). Gender and Ethnic Identities among Low Paid Migrant Workers in London: Department of Geography, Queen Mary; University of London
Evans, Y., Herbert, J., Datta, K., May, J., McIlwaine, C., and Wills, J. (2005). Making the City Work: Low Paid Employment in London, Department of Geography, Queen Mary; University of London


Marketing in Emerging Markets

Taslim Ahammad 48/49

Abstract
The development of the research explaining the structure and operations of relations and networks in marketing channels and business in emerging markets described. The focus is on the main contribution and research themes that have underpinned the development of marketing thought in this area of study since the beginning of the modern area. A brief general picture is painted within this work of the study regarding the subject of marketing, rather than a detailed exposition of particular theories or contributions.

Keywords: Marketing; branding; research; business

Introduction
Business models define a business based on its unique value proposition in a network of collaborating users, organisations and other stakeholders (Zott and Amit, 2008, Chesbrough, 2006; Osterwalder and Pigneur, 2005). Business models are a recent phenomenon as there was virtually no academic research on the topic before the 1990's (Osterwalder and Pigneur, 2005; Coombes and Nicholson, 2013). This is no coincidence, since business models emerged to a substantial extent in the new-economy, where entrepreneurs use them as a mental device to build businesses from scratch and eventually lead to global market leadership. Several researchers identify a capabilities gap of marketing in the face of business models, most clearly expressed by the limited scale of academic marketing contributions (Day, 2011; Coombes and Nicholson). This is not a surprise, given that business models originated in the domain of entrepreneurship and related fields. Business models emerged as holistic responses to specific business challenges, in particular establishing an E-business (Amit and Zott, 2001; Tambe et al., 2012), commercialising technology (Pisano, 1990; Arora and Ceccagnoli, 2006), establishing new ventures (Magretta, 2002a, 2002b; Fiet and Patel, 2008; Audretsch et al., 2009) and providing the means to exploit the commercial potential of IT (Osterwalder and Pigneur, 2010; Tambe et al., 2012; Ehreta et al., 2013).

Marketing
Broadly defined, marketing is a social and managerial process by which individuals and organisations obtain what they need and want through creating and exchanging value with others (Kotlar et al., 2010). Marketing is the action or business of promoting and selling products or services, including market research and advertising. It is the movement, set of organisations, and techniques for making, conveying, conveying, and trading offerings that have esteem for clients, customers, accomplices, and society at large. It is the activities of an organisation connected with purchasing and offering an item or direction.

It incorporates promoting, offering and conveying items to individuals, who work in advertising branches of organisations attempting to get the consideration of target groups of onlookers by utilising mottos, bundling configurations, big name support and general media introduction. The four "Ps" of showcasing are item, place, cost and advancement.

Plan of action typologies consistently embody parts that identify with centre marketing exercises including offering worth suggestion, quality catching, sectioning and participating in systems. One basic clarification, for the
restricted scale of advertising research on plans of action, may be that showcasing researchers underestimate their commitment. This would be a mix-up on the grounds that the connection in the middle of promoting and plans of action is a long way from paltry. On account of engineering commercialisation, where a considerable offer of plan of action commitments has its birthplaces, analysts consistently distinguish exchange of innovation introduction and showcasing introduction to marketing. Valuable customers can force leading firms to prioritise investments on current technologies and thereby provide room for new entrants exploiting emerging technologies and dominate future markets (Ghemawat, 1991; Christensen and Bower, 1996; Sood and Tellis, 2011). Business models aim to bypass the marketing-technology trade-off by employing a “strategy-follows-structure” approach.

Hence a starting point for business model approaches is to identify the potential for the unique contribution of a firm within a value-creation system and to define its contractual boundaries and relationships to its environment (Christensen and Bower, 1996; Chesbrough, 2006). Conceptually, business models address a broader set of stakeholders than just paying customers and identify the role of the firm within the network as a means to define markets (Chesbrough, 2006; Zott and Amit, 2008). This perspective is not alien to marketing. Being aware of the perils of marketing myopia at work in organisations, Levitt (1975) suggests defining a business from the perspective of the market thereby implying interchanges between short-term sales and long-term market orientation (Ehreta et al., 2013).

Discussion

In any case, marketing researchers have as of late rekindled the age-old civil argument on meticulousness versus importance. From one viewpoint, marketing discipline has been extremely fruitful in pulling in researchers from different fields, for example, money making concerns, facts, econometrics and brain research. This inflow of skilled researchers from different fields, has plainly added to the thoroughness of marketing knowledge and has permitted the improvement of new strategies. On the other hand, a number of academic scholars have recently called for more emphasis to be placed on the application of marketing science to industry problems, rather than rigor per se (Reibstein et al., 2009; Lehmann et al., 2011; Lilien, 2011). Such application may also show positive returns to firms. Germann et al. (2013) find that increasing analytics deployment by firms leads to an improvement in their return on assets.

Despite the importance of this debate for our field and the strong interest in the drivers of academic impact (Stremersch and Verhoef, 2005; Stremersch et al., 2007), empirical examination of the impact of marketing science on practice is rare. Valuable exceptions are Bucklin and Gupta (1999), Cattin and Wittink (1982), Wittink and Cattin (1989), and Wittink, Vriens, and Burghenne (1994). However, their application areas were narrow. Wittink and his various author partners mulled over the business utilisation of conjoint dissection in North America and Europe, while Bucklin and Gupta concentrated on the use of scanner information and the models that researchers have created to break down them. Different researchers have thoughtfully surveyed the effect of advertising science and endorsed ranges in which showcasing science might later effect. In an exceptional issue of the International Journal of Research in Marketing, Leeflang and Wittink (2000) condensed the territories in which advertising science has been utilised to advise administration choices. Roberts (2000) recognised the expansiveness of showcasing science applications, yet regretted the profundity of entrance of advertising science (i.e., the extent of administration choices educated by promoting science models). Lilien et al. (2013) take an applications-based methodology to best practice. Then again, there has been no expansive efficient examination of which showcasing science articles and instruments have been connected, the choices that these ideas and apparatuses have educated and the impression of diverse stakeholders of the handiness of promoting science in advising choices. The author expects to address this void.
Business models and marketing research

Showcasing exploration is the capacity that connections the shopper, client and open to the advertiser through data; data used to distinguish and characterise advertising open doors and issues; produce, refine and assess promoting activities; screen promoting execution; and enhance understanding of showcasing as a methodology. Showcasing examination details, the data needed to address these issues, outlines the technique for gathering data, oversees and actualises the information accumulation procedure, dissects the results and imparts the discoveries and their suggestions. With the investigation of plans of action, showcasing examination enters unchartered territory. The space of business is formed by veritable vulnerability and this may be a hindrance for quantitative advertising methodologies. Investigate on plans of action so far has been overwhelmed by qualitative methodologies that plan to investigate plans of action phenomena, their settings and forerunners and outcomes of different plan of action designs. Be that as it may, business visionaries become effective by changing vulnerability into important offerings and beneficial interest. Correspondingly promoting analysts have colossal open doors by illustrating methodical variables driving a plan of action execution. This presents both open doors and difficulties for specialists. We will highlight three territories that scientists, intrigued by investigating plans of action, of which they should be cognisant, as they seek after observational research in the range. These are identified with operationalisation of key develops, the utilisation of suitable execution measurements, and the utilisation of studies.

To begin with, scientists are liable to find that various hypotheses develops in the territory of plans of action, need suitable observational operationalisation. Henceforth specialists have a huge chance to help the current group of work by observationally operationalising key developments and after that deciding how well the measures of these builds fit into a system of expected connections, accordingly setting the developments in homological systems (Cronbach and Meehl, 1955). Creating solid and legitimate measures for key builds that can be institutionalised and imitated crosswise over studies, introduces a vital initial phase in building a brought together group of learning that would support the further understanding of issues identified with plans of action.

Second, given the attention on measurements that reflect the execution ramifications of the showcasing activities of firms (Srivastava et al., 1998; Srivastava et al., 1999), plan of action researchers need to give careful consideration to measurements that best reflect the execution of plans of action. This may involve creating new measurements that are particular to plan of action research or utilising existing showcasing measurements (e.g., client fulfillment, piece of the overall industry, benefits, stock returns). Then again, specialists need to be mindful that numerous existing measurements have been produced in a B2c\textsuperscript{50} setting and subsequently may have restricted appropriateness in the connection of B2b\textsuperscript{51} firms which have different attributes (Kitchen et al, 2004; Srinivasan, 2012). Also, while discovering firm-level measurements (e.g., gainfulness, return-on-holdings, deals) may not be troublesome or traded on an open market to firms, getting to this data for private firms can be extremely difficult (Weber et al., 2009). Information at the transaction or relationship-level is additionally amazingly hard to get, however it may be discriminating to comprehension of the execution results of plans of action. Scientists may turn to overviews to beat a portion of the issues identified with gaining execution information of the kind as above, yet that brings different issues into experimental studies which brings us to the third territory of pertinence for exact examination.

Plan of action specialists ought to be discerning of the way that, while overview research can possibly illuminate understanding of rising subjects ready to go models, the limits that B2b analysts regularly confront in the range of reviews apply here too. The key constraints for exact plan of action scientists utilising overviews are reaction rates, regular strategies

\textsuperscript{50} B2C - business-to-consumer, process for selling products directly to consumers.

\textsuperscript{51} B2B - business-to-business, process for selling products or services.
change (CMV), and causal surmising (Rindfleisch and Antia, 2012). So as to conquer these limits analysts ought to consider precisely both the configuration of the study preceding gathering information and additionally investigation methods after information accumulation. Specialists working in contracting ought to consider consolidating archival information with execution information, so as to keep away from single-source predisposition.

**Marketing decisions**

Showcasing choices allude to the decision of administration activities in regards to any piece of the company’s promoting movement. To order advertising choices, I propose a four-stage methodology. Initially, I inspected branches of knowledge utilised at the significant advertising diaries and in heading showcasing administration course books. Second these rundowns were incorporated and combined to make a thorough stock. Third, diverse choice ranges were collected into higher request classes, to make a reasonable number. Finally, the rundown was tried with rehearsing administrators and the Executive Committee of the Marketing Science Institute. As a result of feedback this was refined taking into account critique. The last rundown of advertising choice ranges is:

- Brand administration: Developing, situating and overseeing existing brands.
- New item/benefit administration: New item advancement, administration and dispersion.
- Marketing method: Product line, multi-item and portfolio methods.
- Advertising administration: Advertising using, arranging and configuration.
- Promotion administration: Promotion choices.
- Pricing administration: Pricing choices.
- Sales energy administration: Sales power size, portion, and recompense choices.
- Channel administration: Channel method, plan, and observing.
- Customer/market choice: Targeting choices.
- Relationship administration: Customer esteems evaluation and expansion, obtaining, maintenance, and relationship administration.
- Managing showcasing ventures: Organising for higher returns and inside advertising.
- Service/item quality administration: Any part of value administration.
- Business models: Building organisations around opportunities

Plans of action have their starting points in the ascent of the business where performers, associations, organisations and framework focus on the creation and development of new wanders (Baumol, 2002; Eisenhardt et al., 2002; Bhide, 2008; Baumol, 2010). Vital components of the business enterprise industry are funding, specific administrations for new businesses, engagement of open and private research and development (R&D) and the advancement of a business administration segment that offers possible business operations as an administration for a contract (Baumol, 2002; Ehret and Wirtz, 2010). Taken together, these components have significantly brought down the bar for business visionaries who need to make organisations around thoughts and opportunities. It can be claimed that characterising the business is the central task. What is the exceptional commitment of the business, what possessions would it be advisable for it to claim, what abilities would it be advisable for it to create and what assets and capabilities would it be advisable for it to contract as an administration (Wirtz and Ehret, 2013)? These inquiries matter for any business, yet new operations need to answer them sans preparation. Plans of action give schemas and accounts to exploring a business towards its remarkable worth suggestion, inside a quality creation system. Along these lines, plans of action are essential ahead of schedule phases of an operation, when the business practically only exists in the psyche of spearheading ambitious people. Without hierarchical structures and possessions, new businesses utilise plans of action to pull in financial specialists, assets and teammates (Magretta, 2002a; Osterwalder and Pigneur, 2005).

By prevailing over settled businesses and making new markets, new commercial concerns put weight on existing firms, as obvious in many sectors including Internet retailers testing existing dispersion channels (Brynjolfsson and Hu, 2009); troublesome
innovation organisations outpacing previous business sector pioneers (Christensen and Bower, 1996); and a general strengthening level of rivalry (Chesbrough, 2006). Presented to new sorts of rivalry from new businesses, many organisations have begun to receive methodologies and practices that developed at first in the enterprise business. As an outcome, numerous secured partnerships have effectively embraced plans of action methodologies to counter rivalry, revitalise their business and enter new development ways. Noticeable cases are Xerox's subsidiaries that have outpaced the income of the mother organisation (Chesbrough, 2006); Procter & Gamble's Connect and Develop program (Huston, and Sakkab, 2006) that outlined its haggling position in circulation channels; and IBM's innovation authorising program that underwrites around US $1 billion every year, although up to this point it is unused capital (Chesbrough, 2006). In short, plans of action have left the specialty of the enterprise business and have begun to enter the standard business market.

Scholarly showcasing exploration has ended up more included with the plan of action writing of late after the introductory selection of plans of action by standard organisations. For advertisers, plans of action are both a rising field where advertisers discover chances to make commitments and an erudite test that permits showcasing specialists to develop their assemblage of information and make it heartier. Captivating plans of action give advertisers a chance to revitalise and reinforce the entrepreneurial measurement of advertising methodologies. It would be a mix-up to downplay the genuine and potential commitment of promoting to plans of action. There is a built practice of two-sided markets ready-to-go models of publicising supported media, for example, what has been considered by advertisers much sooner than the expression "plans of action" entered the scholarly writing (e.g., Zeisel and Harper, 1948). Some chose ranges in the area of plans of action that have suggestions and opportunities for showcasing exploration identify with quality recommendations, are the worth catching component, division and worth systems (Ehreta et al., 2013).

Conclusion

Having made the first stride in an exertion to balance the impact of advertising science on showcasing practice, we end up confronted with various intriguing yet unanswered inquiries. These incorporate the likelihood of a more exhaustive mapping and measures developed from advertising practice, instead of taken down from diary articles. As far as a more complete mapping, it would be valuable to consider other information vehicles (e.g., course books, magazines and daily papers), courses (e.g., client learning era and workshops) and members (e.g., professional preparing instructors). More illustrative examples would permit deductions to be drawn about outright effect as opposed to simply relative effect. The unit of investigation we utilised is that of articles distributed in the period 1982–2003. Had it been different researchers or over a longer timeline, different analysts may have been all the more unequivocally addressed.

The measure of relative as opposed to supreme effect raises an alternative issue; that of business sector entrance of marketing information and instruments (Roberts, 2000). Marketing knowledge apparatuses and the articles on which they are based may be utilised as a part of a wide mixed bag of advertising choice-making circumstances (i.e., the opportunity set is vast). A more suitable benchmark may be, "Of every last one of circumstances to which these instruments could have given understanding, in what for every penny are the apparatuses really being connected?" The sense is that the number is low. In the event that this is for sure the case, it is apparently hard to contend that the advertising science apparatuses presently available, are in any capacity "standard" methodologies to promoting and the estimation of its impact.

We could differentiate this infiltration to that of methodologies taught in other administration controls, for example, bookkeeping and money. Generally it is trusted that we have recognised the premise for a proceeded with and wealthier investigation of the marketing system worth chain (Robertsa et al., 2014). However, business models offer marketing researchers a
new viewpoint on key marketing elements. Marketing researchers have completed considerable contributions to the advancement of marketing knowledge by engaging with business models. Substantial prospects exist, however, in particular for researching the use of contracts for development of the performance of business models. While currently business models reside rather in the domain of art than science, marketing research has the means to foster systematic approaches to business model design.

References


Mudaraba Financing: a case study highlighting comparisons and differences with conventional financing

Mohammad M Hasan

Abstract:
In Islamic finance, mudaraba is a trust financing contract. Mudaraba may be conducted between investment account holders as fund providers and the Islamic bank as a mudarib. It may also be conducted between the Islamic bank, as fund provider, on behalf of itself or on behalf of investment account holders, and business owners and other craftsmen or traders etc.

Mudaraba is a partnership where capital is provided, in cash or assets (no debt is accepted) by one party - the fund provider - and labour is provided by the other party - mudarib.

Both parties can appoint agents on their behalf. A mudaraba contract could be terminated unilaterally except when a term has been agreed by both parties, in which case the mudaraba could only be prematurely terminated by mutual agreement. In addition, if the mudarib has already started the business, in the mudaraba contract, it becomes binding until actual or constructive liquidation.

Keywords: Mudaraba, Islamic Contract, Sleeping partnership, Distribution of Profit, Islamic financing

Introduction:
The Islamic financial system has emerged as a very promising and popular system of financing for the last few years (Khan and Bhatti, 2017). Due to its unique feature of providing services on the basis of profit or loss sharing, its popularity has further increased. It has become able to secure a strong place in the financial sector, in competition with conventional banking (Iqubal, 2002; 2007). Although the products and services of Islamic banks, like conventional banks, meet most needs of customers, they are provided under a different framework of banking. The features and requirements of different Islamic banking products and services differ greatly from that of the conventional banking system. Financing by conventional banks is fully based on fixed rate of interest on the money borrowed, but Islamic financing totally prohibits interest as the basis of the contract (Iqubal, 2002; 2007).

Objectives of the Article
The main objective of this article is to identify the distinctive products and services provided by Islamic banks and compare these to conventional banks. The article explores one of the products of Islamic banks in terms of different features and implications. The article is based on selecting ‘Mudaraba’, a product well known in Islamic banking system. The article aims at analysing various aspects of products and services under Mudaraba category of Social Islami Bank Ltd. (SIBL) of Bangladesh. The researcher evaluates how products offered by SIBL under the Mudaraba category differ from its counterpart in conventional banking.

Comparing the extent of profit and loss assumed by different parties in Islamic banking and conventional banking is also an important focus of this article.

Review of selected literature
The Islamic financial system and conventional banking system are based on a distinct underlying framework. The Islamic banking system operates under the framework of normative economic theory, which tries to establish the ethical conduct of business. The principles of positive economic theory guide the operation of conventional banking (Schoon, 2009). Mudaraba is a popular mode of financing
under the Islamic banking system. Iqbal and Llewellyn (2002) propose Mudaraba is a type of Islamic financing where Islamic commercial institutions undertake business projects based on profit and loss sharing. Unlike conventional banks, under Mudaraba financing the capital provider not only shares the profit of a business but also the loss incurred by the entrepreneur (Gafoor, 2001). This distinct feature of Islamic banks provides some rights in the business of banks. According to Rahman (2010) in Mudaraba financing the capital provider can specify the area of business that would be undertaken by the capital borrower. But in the conventional banking system, financial institutions do not restrict borrowers from investing in unethical businesses. Although the functions of Islamic banks are almost similar to conventional banks, the modes of delivering these functions are different. Sharing of the risk of business between both the capital providers and the capital employer is promoted by Mudaraba financing, whereas in conventional banking system the loss of risk only falls to the borrower of the capital (Usmani 2002).

Conventional financing guarantees the capital providers a fixed rate of return or interest against loaned funds, which is calculated independent of the project’s performance. According to Financial Islam (2010), the increase or decrease in profitability of the project under investment, does not cause any change in the return of the capital provider in conventional. The Islamic banking system takes into consideration the risk and uncertainty which are always present in every activity in conducting the business. According to Gafoor (2010), in conventional financing, the capital provider always remains assured about the return, irrespective of the profit or loss of the project. Such inequality is not permitted in Mudaraba financing. The Islamic banking system requires both the borrower and the bank to assume an equitable share of the outcome of a certain project (Iqbal and Llewellyn 2002). In the case of profit sharing in Mudaraba, a predetermined ratio is followed by both the parties and if there is a loss, the capital provider bears the actual monetary loss and the entrepreneur sacrifices his labour in exchange. Conventional banks emphasise the rate of interest and payment of the loan amount within certain periods (Visser 2009) and grant a loan on the basis of the creditworthiness of the loanees. But the prime consideration of banks, under the Islamic banking system, is the quality of the project to be undertaken by the entrepreneur. Unlike conventional financing, Islamic Mudaraba financing protocols judge whether the entrepreneur possesses enough business skill and competency to run the business (Schoon 2009). Conventional banks try to consider or value the ethical and moral issues associated with a project financed by them. Islamic banks cannot go beyond a specified value dimension of Islam (Rahman 2010). They cannot invest the funds of the depositors in the areas that will cause harm to the society or will conflict with the Islamic framework. Usmani (2002) stated that as a result, products including alcoholic beverages, gambling, casino and night clubs are not allowed to be financed by Mudaraba or any other mode of Islamic financing.

Mudaraba is a very common and widely used concept in Islamic banking. According to Iqbal and Llewellyn (2002), it denotes a certain type of partnership which is formed by transfer of money from one party to another for the purpose of investment in some selected areas. The party who transfers the fund is termed as ‘Rab-ul-Maal’ and the party who receives the fund for investment and management of the fund is termed as “Mudarib” in this contract. In Mudaraba, Rab-ul-Maal provides the whole amount of investment while the Mudarib does not provide any monetary investment but only his expertise and business competency. Participation of the Rab-ul-Maal in the management of the fund is not allowed in Mudaraba. It is the right and responsibility of the Mudarib to operate the business.

The Islamic banks do not guarantee any fixed rate of return to the depositors of Mudaraba deposit accounts nor do they give assurance of paying a lump sum amount of money from the investment. The borrowers of the fund under Mudaraba financing also do not need to guarantee the bank a fixed rate of return based on money borrowed (Gafoor, 2001). An agreed rate of profit sharing is determined by both the parties at the beginning of the contract (Schoon, 2009).

It is not permissible in Mudaraba to allocate a certain amount of profit for any party. Any rate
of profit based on capital provided is also not allowed in Mudaraba contract. For example, it cannot ask the borrower to guarantee a percentage of the capital provided as its return on investment. It can enter a Mudaraba contract with its customers agreeing on a rate of profit, say 60 percent, earned as the share of profit. The rate of profit sharing can differ according to the situations (Rahman, 2010).

**Restricted and unrestricted Mudaraba**

There are two types of Mudaraba, restricted and unrestricted. Restricted Mudaraba is a type of contract whereby the capital provider can specify the business or area for an investment of his fund. In such case, the Mudarib has to invest the fund in that specified business or area.

In a case of unrestricted Mudaraba, the Mudarib is independent to invest the fund wherever he wants. Full freedom is given by the Rab-ul-Maal to the Mudarib to apply his judgment and knowledge in making investment choices. But in extraordinary cases where the Mudarib wants to take decisions which are not normally taken in regular business operations, he must have to seek permission from the Rab-ul-Maal (Gafoor, 2001).

In a Mudaraba contract the management of the fund has the sole responsibility and is under the authority of the borrower or the Mudarib. Although the Rab-ul-Maal cannot interfere with the management and activities of Mudarib, it has the right to oversee how the Mudarib is carrying out his activities. In conventional banks, borrowers are sometimes restricted to follow managerial guidelines provide by the banks. Conventional banks in many cases impose certain terms and conditions regarding managerial policies to be adopted by the borrower (Kettell, 2010).

In a Mudaraba contract, the profit is shared by the parties according to the agreed ratio. But the expenses associated with activities of Mudarib are not included in Mudaraba. Such expenses of Mudarib include food, clothing, transportation and medical costs. However, when the Mudarib travels for business purpose and needs to spend a night or more away, in such case the expenses mentioned above are borne by the Mudaraba. Mudaraba shall not bear the cost of travel of the Mudarib where he does not overstay a night. Expenses that are typical of the activities under Mudaraba include employee wages, purchase or sales commission and handling cost are all covered from the Mudaraba capital. Such type of expenses incurred by the Mudarib will be recorded under the cost of the product that is produced or sold by the Mudarib. If the Mudarib is engaged in the business of producing or manufacturing ready-made garments, then the above costs of the Mudarib shall be included in the total cost of garments manufactured (Iqbal and Llewellyn, 2002).

If business under the Mudaraba fund is managed by the Mudarib within his own city, expenses other than the product cost are not covered by the Mudaraba. In such cases, he is entitled to receive only his share of profit. Any employee of the Mudarib cannot claim expenses and will receive salary only.

SIBL is a modern and fast growing Islamic bank in Bangladesh. The bank was established to conduct banking business in accordance with the directives of Allah and his messenger Mohammad. The bank was sponsored by Bangladesh’s country’s well-known Islamic scholars and morally responsible business people. From the very beginning, it has shown its commitment to making significant contribution to the national economy of Bangladesh. By operating Islamic values, the bank has experienced steady growth in terms of profitability and customer base. Maintaining a high standard in serving its customers by use of modern technology and offering of a diverse range of products has helped SIBL to attain its objectives. To satisfy the needs of the customers, managers at SIBL carefully design its products and services (SIBL, 2011).

SIBL’s Mudaraba model includes agreements with two different parties. The first Mudaraba contract includes the bank and the depositors who deposit their money under different Mudaraba accounts.

The second Mudaraba contract includes the bank and the entrepreneur. The bank enters with the depositors a contract of paying 70 percent of their profit to them whereas the second Mudaraba contract states that the bank will receive 80 percent of the profit of the entrepreneur’s business. This two-tier
Mudaraba has been shown in the following model:

**Fig 1: Model of the Mudaraba operation**

**Evaluation and Comparison with Conventional Banks**

The services provided by the Islamic banks are similar to that of the conventional banks. The main point of difference lies in the profit-loss sharing principle of the money invested.

In SIBL, a Mudaraba contract requires the bank to provide the whole investment for the business to be undertaken by the borrower. The entrepreneurs, or Mudaribs, do not provide any monetary investment. Money collected under Mudaraba deposit accounts are pooled together to create a Mudaraba fund. The bank then invests the fund in the businesses that are allowed by the Islamic shariah.

The conventional banks in Bangladesh do not solely invest in the projects undertaken by the entrepreneurs. The borrower himself also invests a part of the project cost from his own pocket. He needs to pay a fixed rate of interest on the fund borrowed from the conventional bank. No Mudaraba fund is created by conventional banking counterparts of SIBL.

Both the liquid and physical assets can be considered as capital by the Islamic banks. Some Muslim scholars are against the system of acknowledging physical assets as capital for the investment of Mudarib (IMF, 2017). Some Scholars support the physical assets for capital and state the assets should be included in the capital and the value of a physical asset must have to be determined exactly. Mudaraba will not be valid unless the assets are properly valued (Schoon 2009).

In conventional banking, Banks do not consider physical asset for the purpose of capital. Although conventional banks finance different assets and products, the main transaction is conducted on the basis of a certain rate of interest on the value of the asset. (IMF, 2017).

Whereas conventional banks enter into contracts with the borrowers on the basis of a fixed rate of interest on their loan amount, Islamic banks and their borrowers decide on a certain rate to share profit from the business. The validity of Mudaraba contract depends on the determination of this definite proportion at the beginning of the contract. There is no specific direction in Islamic shariah law regarding the rate of profit sharing. Shariah prescribes both the parties to determine a rate based on mutual understanding. Both the parties can share the profit equally or in any other proportion. SIBL receives about 60 percent of its profit from Mudaraba business which is agreed by mutual consent. Expenses are first deducted from the profit earned. In Islamic banking if apportioning profit has not been pre-arranged, both the parties will equally share the profit (Gafoor, 2010).

The contractual relationship of Mudaraba can come to an end at any time, by either of the two parties, by serving a notice on the other party. Both the parties, in some cases, can fix a time duration of their contract after the expiration of which the Mudaraba will be terminated. However, this system of imposing time restriction is not supported by all Islamic scholars. Until the Mudarib is informed of the termination of the Mudaraba contract, he will be considered as a part of the Mudaraba contract. During the termination period, if the business has earned profit, such profit will be shared by both the parties according to the agreed rate. If the business has no assets other than cash, this will also be shared by both the parties at the same rate. If the business possesses physical
assets, then these should be sold to generate the cash value. The bank will then be given the amount of its capital investment and if any amount left after that that will be shared by both the parties as profit (Visser, 2009).

Conclusion

Islamic banking is becoming increasingly popular in both Islamic and non-Islamic countries (Delwin, 1991). Mudaraba financing offers the borrower the facilities to operate their business with full strength, which is a great opportunity for them (Iqbal and Mirakhor, 2007). Where conventional financing imposes a type of burden of undue interest on the borrower and often put him under a great pressure, Islamic financing provides the borrower full freedom from paying fixed interest to the bank. Islamic banks also do not interfere with the management of the business of the borrower. For financing in a project, Islamic banks do not judge credit-worthiness of the borrower as do conventional banks. Islamic financiers always focus on the quality of the project and its social implications, before they become part of any business (Kettell, 2010). To form a society of equality and care the role of Islamic banking is indispensable.

Products and services of Islamic banks will not only promote social welfare but they will help to create a culture of equal distribution of resources. A legal framework is important to ensure proper functioning of the operations of Islamic financial institutions. The author has tried to establish how the Mudaraba financing works and its effects on business. This article has dealt with investment and financing, and has introduced a mudaraba-based system called ‘participatory financing’ that takes into account present-day realities. This is a new institution specifically developed to address the concerns of Muslims. It has no parallel in the conventional economy, but the individual tools and techniques it uses are ones tested and proved in the conventional setting (Gafoor, 2001; 2010).

References:


Islamic Banker (2017). Types of Mudaraba, Available at: Error! Hyperlink reference not valid.. Accessed on 12 May 2017


5. Copyright
It is a condition of publication that authors grant copyright to JCDAMS for all articles, including abstracts. Papers will not be passed to the publisher for if the author disputes copyright. Authors are responsible for obtaining permission to reproduce copyright material from other sources.

6. Other forms of submissions
The following forms of submissions will be considered for publications. Please contact the JCDAMS for further criteria.

6.1. Research Reports
Research reports are papers reporting original findings from individual studies (or groups of studies). The study or studies may be qualitative or quantitative and may involve experimental or non-experimental designs. Authors of research reports should aim for no more than 3500 words excluding abstract, tables and references. However, we recognize that clinical trials and studies with complex methods/analyses may require greater length to ensure full reporting of all relevant aspects of methods and results. Qualitative manuscripts may be up to 4500 words to facilitate the inclusion of direct quotations within the main text, but this is in lieu of any tables. There is no minimum word length.

6.2. Reviews
Reviews draw together a body of literature to reach one or more major conclusions. It is expected that reviews will be systematic, which means they will set out very clearly the search strategy (including key words where appropriate), the selection criteria for articles to include, and the basis for integrating findings. A review may be up to 4500 words.

6.3. Letters
The JCDAMS will publish solicited and unsolicited letters. They may express opinions about articles published in the journal, report on a development, or comment on some issue of potential interest to the readership of the journal. They will normally be referenced. Letters do not generally use tables to report new findings unless they contain findings of a paper published in the journal. Letters should not exceed 500 words with up to 20 references. If a letter comments upon a paper already published in the journal, this should be cited at the beginning of the letter. The author of that paper may be given a right of reply.

6.4. Monographs
The JCDAMS will publish occasional monographs of 4,000-10,000 words, excluding references, abstract, title, tables and figures. Monographs constitute major pieces of writing that cannot be expressed within the usual word limit. Monographs might include extensive systematic reviews of major topics or a series of linked studies addressing a common research question. These articles will go through the usual peer review process; however, the editor will only accept monographs that are of substantial importance. There will be no appeals for rejected monographs, but rejection will not preclude authors from submitting papers based on the material as standard research reports.

Authors who are interested in submitting a piece are advised to contact the Principal Editor of the JCDAMS in the first instance. Otherwise authors wishing to submit monographs for consideration should submit in the usual way, but should add a note in their cover letter explaining on what basis the submission should be treated as a monograph. Monographs should carry structured abstracts (no more than 300 words) and include headings similar to those of research reports or reviews.

Monographs should be structured as research reports or reviews as appropriate.

6.5. For Debate
For debate, articles are opinion pieces up to 3500 words in length. They synthesise the research literature in a way that adds important new insights. They should be written in an international context and make one or two key points that are more in the way of opinion rather than fact. The point(s) will normally challenge existing thinking, raise an issue that has been neglected, take an issue forward that is currently being considered, or reinforce one side of a debate that is currently underway. It can concern matters of policy, treatment, assessment/diagnosis, theory or methodology and should be written in a lively and engaging style.

Approximately 3-4 commentaries will usually be commissioned to accompany these articles. Commentators will be chosen to provide alternative opinions on the debate(s) issue. Once the commentators have been accepted for publication, the author of the ‘For Debate’ article will be given the opportunity to respond to the commentators, and the responses will be published alongside the ‘For Debate’ article and its commentators. ‘For Debate’ articles should follow the abstract and article style of reviews.

6.6. Commentaries
A commentary should add a further perspective or point of view to a particularly important research report or learned review. Rather than being a review of the article, authors should use the findings as a stepping stone to make one or two points of wider relevance to the field. A commentary should be approximately 500-700 words and up to 15 references. When commenting upon a research report or review, a reference should be made to this text at the beginning of the commentary and included in the reference list. There is no abstract, but commentaries should begin with a one or two sentence summary setting out the main point.

6.7. Editorials
Published at the start of every issue of JCDAMS, an editorial should be a significant piece of academic writing. An editorial is distinct from a review—it is shorter and provides a place in which one has the distinct aim of stimulating debate, identifying ideas and pushing ideas further forward. It should make one or two key points that are more in the way of opinion rather than fact. The point(s) will normally challenge existing thinking, raise an issue that has been neglected, take a current issue forward, or reinforce one side of a debate that is currently under way. It can concern matters of policy, treatment, assessment/diagnosis, theory or methodology and should be written in a lively and engaging style with the point(s) very clearly stated. An editorial should also be written from an international perspective. Editorials should be under 1000 words and should contain no more than 15 references. There is no abstract but editorials should begin with a one or two sentence statement setting out the key point being made.

6.8. Book Reviews
Book reviews should be more than simply a summary of the book’s content and should place the book in the context of other literature in the field. Reviewers should aim to make them a ‘good read’. On occasion it may be appropriate for a reviewer to offer a negative appraisal of a book but this should be done in a professional manner. The books reviewed are selected to be of interest to the journal’s readership and the reviews should identify what is good and worthwhile in the book. The book should be more than 500 words and up to ten references.
Contents

Prologue ........................................................................................................................................... 5

Editorial: Can Big Data be a Panacea for Business? ................................................................. 6
  Professor Ramakrishnan Ramanathan

Viewpoint: QAA Reviews; Fact or Fabrication ........................................................................... 8
  Professor Peter Green

Developing an Audit Trail for PhD research: a case study ...................................................... 15
  Dr. Nick Papé, PhD

Programming by Example; A technique to automate database query ................................... 22
  Mahin Talukder

Viewpoint: End of Self-Regulation ............................................................................................... 31
  Professor Geoffrey Alderman

British Petroleum deep water horizon disaster: Critical analysis of corporate governance failure and the search for a solution ................................................................. 33
  Abi Ahmed Sunny

Education for All or Just for the Smartest Poor? ...................................................................... 40
  Dr. Helen Abadzi, PhD

Work-Life Balance: Understanding the Complaints of Low-Paid Migrant Workers in London: A Theoretical Perspective ................................................................. 56
  Dr. Hillary Korakeghe, PhD and Nazim Uddin

Marketing in Emerging Markets ................................................................................................. 63
  Taslim Ahammad

Mudaraba Financing: a case study highlighting comparisons and differences with conventional financing ................................................................. 70
  Mohammad M Hasan