

SCIENTIFIC RESEARCH JOURNAL

**VOLUME 1, ISSUE 2, 2023,
(APRIL - JUNE)**

Editor-in-Chief
Dr. Zahid Ali

ISSN:

2578-3882 (Online)

2578-3874 (Print)

www.aitusrj.org

FACTORS INFLUENCING METACOGNITIVE REGULATION FOR ENGLISH READING COMPREHENSION AT UNIVERSITY LEVEL IN KARACHI, PAKISTAN

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ABSTRACT

In this study, undergraduate students in the Department of Education at a prestigious university in Karachi, Pakistan, were asked to consider the influences on their metacognitive skills in English reading comprehension. The study used a mixed-methods approach that combined the gathering and analysis of data that was both qualitative and quantitative. A purposive sample of fifty-two undergraduate students was given a self-administered survey with a five-point Likert scale, and five respondents were chosen for in-depth interviews. Statistical methods for quantitative data analysis and content analysis for qualitative data were both used to examine the data gathered from the questionnaire and the interviews. According to the results, language competency, group learning, context and environment, motivation, text type, and feedback and evaluation were all found to have an impact on learners' ability to engage in metacognitive processes in English reading comprehension. According to the findings, pupils used metacognitive techniques to a great degree. By focusing on these important elements, the study provides useful insights for teachers and students to improve reading comprehension skills. Future studies can examine how these variables interact and how they affect metacognition in English reading comprehension. The research advances the understanding of practical methods for raising English reading comprehension in a classroom setting.

KEYWORDS: *Metacognition, English reading comprehension, learning style, language proficiency, motivation.*

INTRODUCTION

The ability to read effectively is a skill that students should own. Students read literature for a variety of reasons, from learning to getting through time to having pleasure. It helps EFL students know about the disciplines that make up their educational credentials and advances their language skills (Gilakjani, 2016). Reading is a crucial skill that pupils must develop if they are to succeed academically overall. Reading has an impact on a person's mental and emotional development (Baba, 2020). Numerous studies from the past have demonstrated how important reading abilities are for learning. Reading comprehension is crucial for acquiring new information because it helps pupils perceive meaning beyond the obvious surface structures of words and phrases (Rahmat, 2020), (Yang, 2016). Reading is a challenging task (Meniado, Metacognitive Reading Strategies, Motivation, and Reading Comprehension Performance of Saudi EFL Students, 2016). Reading comprehension is one of the most crucial study skills in higher education. To excel in academics and beyond, students must be able to grasp what they read because academic and even technical courses require extensive reading. The various elements that influence reading comprehension are diverse.

Metacognition refers to thinking about thinking (Meniado, Metacognitive Reading Strategies, Motivation, and Reading Comprehension Performance of Saudi EFL Students., 2016). Flavell (1979) Metacognition entails active observation and control of cognitive processing activities as well as an understanding of one's own thought processes and end results. Understanding or views about how various variables or circumstances affect the growth and results of cognitive endeavors make up a large portion of metacognitive information. People, purpose, and technique are the three categories of these components or elements. According to a consensus regarding academics, cognition is the act of thinking, especially, metacognitive intelligence refers to how an individual is aware of this intellectual process. Metacognition assists readers in proactively taking control of their cognitive process when they learn knowledge and interpret a text (Saukah, 2020). Metacognition, also known as second-level cognitions, involves thinking about

thoughts, reflecting on ideas, and having awareness of our own knowledge and cognitive processes. It encompasses the ability to reflect on our perception, understanding, memory, and other mental processes while engaging in cognitive activities (Papleontiou-Louca, 2003).

Initially, reading serves as the majority of EFL students' language input because they are immersed in non-English speaking situations. They usually start reading books, texts, articles, etc. when learning English. According to several research, this in-depth reading will improve pupils' fluency in the English language (Martina, 2020). A study on the outcomes of extensive reading, specifically highlighting the positive impacts it has on different aspects of EFL reading attitudes. The results indicate that extensive reading has the potential to enhance students' motivation in learning EFL, as well as improve their reading speed and writing skills. Ultimately, frequent reading indirectly influences students' perception and behavior toward their English language proficiency. Significant reading can also improve broader understanding (Salameh, 2017). In the historical context of Pakistani colleges and universities, students often do not have the opportunity to receive formal English writing lessons. English language exposure is typically restricted to a mere four hours per week. When writing, they worry about word choice, proper grammar usage, sentence structure, and concept development. Students, on the other hand, typically lack the knowledge necessary to author a paper that is contextually relevant and enhances their creative writing abilities (Hassan, 2020). Reading is a talent that is equally vital at the university level as it is at other levels of higher education. Students must adjust to new learning requirements when they transfer from high school or college to a university. Students need to change their inactive reading habits into engaged reading. However, due to their lack of familiarity with or practice with active reading, students struggle to develop proper comprehension of the materials offered (Qanwal, 2014). Numerous studies have shown that when EFL learners use their native language's sociocultural rules to convey speech acts in English, intercultural misunderstanding often results. A pragmatic transfer is used to describe this phenomenon. This could be a Positive pragmatic transfer, which is thought to be a sign of sociocultural and pragmatic universality across languages or a negative pragmatic transfer. For EFL learners to demonstrate communicative intent and use foreign language successfully in a variety of contexts, it is crucial to develop their understanding of the sociocultural rules of the target language. This has been stressed by numerous linguists working in the field of interlanguage pragmatics (Azam, 2018).

The diversity of students attending higher education keeps expanding. Colleges accept students from a variety of training programs and institutions, as well as students from different ethnic and cultural backgrounds and with different learning preferences (Romanelli, 2009). Many individuals think that success in higher education is influenced by learning preferences. The examination of learning styles and online training highlights two prominent constraints. The initial challenge revolves around the absence of concrete evidence regarding the correlation between students and their preferred instructional style, academic achievement, and mindsets in the realm of online courses (Dunn, 2003). (Moussa, 2014) Cognitive, affective, and physiological traits are relatively stable indicators of how learners perceive, interact with, and respond to the learning environment, Learning styles refer to individuals' cognitive, emotional, and behavioral patterns when it comes to acquiring knowledge. McCarthy (2010) described learning styles as a student's preferred methods of information processing and perception. The insights offered by these two definitions and the cognitivist idea that learning is an internal process in which information is processed in accordance with personal learning preferences are all placed within the context of the current study. Students' bad learning methods also affect their learning styles. The style described by this word differs most from the student's native style. A low score frequently indicates that you would find it difficult to pick up the technique. One answer might be to tailor your learning to fit your preferred learning preferences. Another option is to try to enhance your learning preferences in the unimportant area(s) by acquiring some of the required abilities.

In the context of globalization, one significant aspect is the process of 'deterritorialization' of language, which refers to how language transcends geographical boundaries and is no longer confined to specific regions. This phenomenon involves the perception and attribution of values to language that goes beyond its traditional association with a particular area (Blommaert, 2010). In the field of second language motivation, contemporary theorists have embraced the view that challenges the legitimacy of the concept known as 'integrative Ness'. They argue that this construct is no longer valid due to the diminishing connection between the English language and the people and culture of major English-speaking countries. Consequently, learners' inclination to identify with these nations becomes less significant in their motivation to acquire the language (Islam, 2013). It is believed that motivation plays a significant role in any activity's success. It is essential for getting the intended results, and it is considered an essential factor that affects the success of second language motivation (Rehman, 2014). According to this paradigm, there are three degrees to motivation. The terms effort, desire, and affect refer, respectively, to the learner's motivation, desire, and emotional response. Based on these elements, the learner can be classified into two types of motivation: integrative motivation and instrumental motivation. Students that are intrinsically driven are eager to learn the language to better understand its native speakers. They desire to understand them and participate in their culture. Instrumental learners are those

who are motivated by practical considerations like obtaining a salary or bonus or entering college. Instrumental motivation was taken into consideration by Gardner (1992) to obtain social and financial benefits through second language Learning. The ability to be motivated is crucial to studying a second language. According to academics, both kinds are crucial to achieving learning goals. Therefore, understanding how the two categories combine is essential (Rehman, 2014).

LITERATURE REVIEW

Reading comprehension is receiving more attention because of the need for strong reading comprehension in today's information-based culture (Gilakjani, A study of factors affecting EFL learners' reading comprehension skills and the strategies for improvement, 2016). Reading is therefore essential to all academic disciplines. To better understand how people read, reading research tries to tap into the processes of understanding. Having a better knowledge of reading abilities might help teachers create more productive lesson plans. We can decode the symbols by reading. According to neurological research, the human brain must adapt for people to read and write. The brain can reorganize itself to be able to read in other languages, according to recent brain imaging techniques. Existing neural networks that were initially created for cognition, language, and vision were trained to create a brand-new neural network for reading (Dehaene, 2005). Based on the concept of neuronal recycling, it is proposed that every cultural acquisition needs to find its specific place in the human brain. This hypothesis suggests that a circuit with a similar original function and sufficient adaptability can be repurposed to support this new function.

Teaching English as a foreign language (EFL) comes with difficulties in Pakistan. The necessity to use methods of instruction that consider students' learning styles is one of the most important difficulties. The multivariate skill of reading encompasses a complex blend of cognitive, linguistic, and non-linguistic abilities. It requires proficiency in various levels of processing, as well as an advanced understanding of text representation and the ability to integrate ideas on a global scale (Kheirzadeh, 2012). The requirement for students to recognize, describe, and understand their learning styles is also crucial. Teachers must be aware of the consequences of mismatches between their classroom choices and students' learning preferences (Sabeh, 2011). It has been established that there are at least three principles that can assist students in improving their reading comprehension. Firstly, fluency plays a crucial role as it allows the mind to concentrate on understanding the text. Secondly, having a wide vocabulary range enhances comprehension and promotes a desire to read more. Lastly, domain knowledge, as supported by recent research, not only improves fluency, and broadens vocabulary, but also enables a deeper level of understanding. He goes on to say that understanding language and the outside world is necessary for understanding reading comprehension (Nassaji, 2003), (Hirsch, 2003). Teaching university-level English writing in Pakistan is a difficult task for English teachers from Pakistan because it calls for not just strong language proficiency among the teachers themselves but also expert writing instruction (Hassan, 2020). Regardless of the enormous increase in reading load and complexity when students move from college to university learning, the nature of reading changes. To understand important modules in a course of study, independent reading is now becoming more and more necessary (Qanwal, 2014).

Learning happens in a naturalistic way. We differ from other species most likely because of our capacity for learning. People can increase their knowledge, discover new abilities, and learn new things. There are numerous important aspects of human learning, including the fact that it frequently occurs subconsciously and only comes to consciousness in specific situations and at specific times (Alkhatnai, 2011). Learning method, the term learning styles refers to distinctive cognitive, practical, and psychosocial behaviors that serve as reasonably stable indicators of how learners perceive, engage with, and respond to the learning environment (Romanelli, 2009). Learning styles are a crucial component of creating effective virtual learning environments (Graff, 2004), (Tu, 2002). One of the most important abilities students need to enhance their academic performance is reading comprehension. It plays a vital role in helping students become proficient readers. Developing strong reading comprehension skills is crucial as it enables students to effectively understand and interpret written information. These skills are essential for students to excel in their academic endeavors, as they are commonly required to comprehend various texts assigned by their teachers (Gilakjani, A study of factors affecting EFL learners' reading comprehension skills and the strategies for improvement, 2016). Metacognition promotes independent learning by enabling one to understand their own thinking. With such information, one can develop flexible, self-assured problem-solving skills as well as feelings of pride and self-efficacy. Instead of being passive recipients of information and coerced experiences, metacognition empowers students to actively participate in their learning and performance. Constructivist explanations of self-controlled learning are congruent with this theory. Second, examining individual variances in cognitive development and learning is the main goal of metacognition since it places a high priority on self-awareness and self-management. Third, metacognition is a part of cognitive development and serves as an illustration of the knowledge and executive abilities that result from training and experience. One of its products is the growth of cognitive ability. The term metacognition has recently come to mean more than just thoughts about thoughts, as was once thought, and now encompasses the ideas of knowing one's own knowledge, processes, and cognitive and affective states, as well as the ability to monitor and

regulate one's own knowledge, processes, and cognitive and affective states (Papleontiou-Louca, 2003) consciously and deliberately.

Dissatisfaction with the conventional socio-psychological model for second language motivation has led to a significant re-conceptualization of L2 motivation research in recent years (Csizér, 2005), (Dörnyei, 2009), (Ryan, 2009). In a globalized world, some researchers contend that integrative Ness, a key concept in socio-psychological research that stands for the desire to identify and blend with English-speaking individuals and their culture has lost much of its significance (Islam, 2013). With sufficient inspiration, any goal is possible to achieve. In every educational situation, but particularly during the acquisition of a second language, it is an essential component that facilitates learning (Rehman, 2014). Woolfolk, 1998, defined motivation as an internal state that arouses, directs, and maintains behavior. Salvin, (2001) defined motivation as an internal process that activates, guides, and maintains behavior over time. According to Brown (2000), students who are learning a target language prefer a mix of these two approaches. According to Fillmore (1991), there are three prerequisites for acquiring a second language, a) a motivated student population is required to study the target language, b) aid from native speakers to learn a second language, and c) interaction between learners and native speakers of the target. Previous research has shown that a lot of scholars have focused on the conflict between integrative and instrumental motivation. According to Gard (2009), motivation can be categorized as either intrinsic or extrinsic. In the context of psychological research, Woolfolk (1998), defined intrinsic motivation as one that originates from internal factors such as personal interest or curiosity. Extrinsic motivation involves doing something to obtain something else, a means to an end (Santrock, 2004). Engin (2009) The different types of motivation needed to learn a foreign language and concluded that integrative motivation rests on the individual's willingness and desire to succeed, whereas instrumental motivation is based on a pragmatic approach. Based on their research findings, motivation plays a crucial role in influencing various aspects of students' second language learning. This includes their utilization of language learning strategies, level of interaction with native speakers, exposure to the target language, performance on academic assessments, overall proficiency, and the duration for which they retain and sustain their language skills even after completing their language studies (Islam, 2013). The insight that students currently possess and is based on their own mental procedures is referred to as metacognitive knowledge. But the mechanisms employed to track their individual learning are revealed through metacognitive regulation. Metacognitive knowledge and metacognitive regulation are the key components utilized in tasks aimed at enhancing reading comprehension and problem-solving abilities (Grotzer, 2012). These elements play a pivotal role in facilitating the process of monitoring and controlling one's own cognitive activities. Metacognitive knowledge, as categorized by Flavell (1979), encompasses three components: understanding of oneself, the task at hand, and the strategies involved. The advantages of engaging in metacognitive activities to enhance learning have been widely recognized. Chi found the advantages of metacognition for learning and informed that pupils who employed metacognitive techniques by immersing them in self-explanations and self-monitoring exercises stayed better problem solvers than those who did not. White and Frederiksen found that when engaging in metacognitive reflection, low-achieving pupils improved their learning. Additionally, metacognition has been recognized as an essential element of self-regulated learning. Metacognition is the process of controlling how students' cognitive processes work as they learn to read and understand the text (Channa, 2018).

METHODOLOGY

The present research was conducted at a prominent university located in Karachi, Pakistan. This research adopted a mixed method design, incorporating both quantitative and qualitative data collection and analysis. The targeted population for this research was comprised of undergraduate students enrolled in the Department of Education in three programs that is, Bachelor of Education 4 years, 2.5 years, and 1.5 years, at one of the reputable universities in the city of Karachi. This student cohort encompasses individuals with diverse majors and educational backgrounds. Due to Spending several years studying English as a subject, all the students are of an age where they can understand and independently complete the survey. The sample of this investigation was the students from all three B. Ed programs with a total size of fifty-two. As part of the 2021/2023 academic year, a purposive sample of students was collected during the even semester. 31 (59.6 %) of them were female, while 21 (40.38 %) were male. Their ages range between 16 to 24 (58.2 %), 25-35 (29.2%), and 35- 40 (12.6%). 12 out of the 52 have studied English for three to five years, 15 for six to eight years, and 25 for over a decade.

RESEARCH INSTRUMENT

A self-administered questionnaire was developed to gather quantitative data from the sample of undergraduate students. The questionnaire contained two sections. Section A included questions regarding demographic pieces of information, such as participants, gender, age, grade, educational background, first language, and number of years spent learning EFL to date. Whereas The questions in Section B probe deeper into students' academic achievement, self-monitoring, learning style, motivation, and ways to learn English as a Second language. Other topics covered in Section B include evaluation, extracting essential ideas from a text, retaining an interest in the reading process, and

linguistic proficiency. A five-point Likert scale, from 1 (strongly disagree) to 5 (strongly agree), is used in this section. After being verified for validity and reliability, the questionnaire was given out.

In addition to this, in-depth interviews were conducted with five respondents selected by purposive sampling to gain deeper insight into their experiences, perspectives of learning English, perception of teaching methods used to particularly English comprehension, learning approaches of the students currently, and strategies related to metacognitive abilities and English reading comprehension. In the said interview, open-ended questions were asked to encourage participants to share their thoughts and experiences.

DATA COLLECTION PROCEDURE

To conduct the research the ethical approval from the university had been obtained priory to ensure the rights and well-being of participants affirming the confidentiality and anonymity of participants throughout the research process. Informed consent from participants, clearly stating the purpose, procedures, and voluntary nature of their participation had also been taken. The responses to the questionnaire had been taken at the university by distributed among the participants providing clear instructions and allocating an appropriate timeframe for participants to complete the questionnaire. It took 10 minutes to completely fill out the questionnaire. However, participants for interviews were contacted face to face and through video calls. In-depth, semi-structured audio and video-recorded interviews were used to generate a holistic view of the experiences and challenges faced by the interviewee. Each interview took approximately 20 minutes. Both qualitative and quantitative data were collected to address the research question and to obtain triangulation.

DATA ANALYSIS

Statistical analytical methods were employed to examine correlations between variables and pinpoint a significant impact on metacognitive skills in English comprehension when reading for the examination of quantitative data. The mean scores and standard deviation were calculated using descriptive statistics with SPSS Statistics version 20.0. The following interpretations were generated based on the mean scores for how much each of these factors influenced meta-cognitive skills: M is equal to 1.00-1.80 (very low), 1.81-2.60 (low), 2.61-3.40 (moderate), 3.41-4.20 (high), and 4.21-5.00 (extremely high). On the other side, content analysis was employed for interview data analysis. The five students’ responses were coded as P1, P2, P3, P4, and P5.

RESULT

Quantitative and qualitative findings were merged and interpreted to articulate connections between the quantitative and qualitative findings. According to the statistics (M = 4.11, SD = 0.430), a lot of metacognitive methods were used. This implies that students continually assess their own comprehension of the reading material. All the students acknowledged that they had utilized metacognitive techniques like evaluation, summarizing important passages from a text, and keeping their attention up throughout the reading process. They were all also confident in their capacity to employ these techniques successfully for English reading comprehension. However, a few of the main variables that affect meta-cognitive abilities are: The level of English proficiency of the reader, motivation of reading, the context, the environment of reading, and the type and genre of the text.

Table 4.1 *Extend of the effect of the factor affecting meta-cognitive abilities on English Reading Comprehension*

S.No	Factor	Further types	Mean	SD
1	Language Proficiency		4.58	0.44
2	Motivation		3.92	0.51
3	Feedback and Assessment		3.66	0.32
4	Context and Environment		4.22	0.45
5	The genre of the text		3.99	0.55
6	Learning Styles	Visual	2.99	0.34
		Auditory	1.98	0.24
		Kinesthetic	2.55	0.49
		Reading/Writing	3.01	0.41
7	EFL learning Approaches	Task-based language teaching	3.44	0.48
		Flipped classroom.	3.31	0.34
		Collaborative learning	4.55	0.39
		Direct instruction	1.76	0.28

The responses of students in the interviews revealed the same opinions about the influences of the mentioned variables on metacognition in learning English reading comprehension: "I can evaluate my reading skill. Only if I work for the text of my choice, which is in no way could be English literature." (P1); "In fact, my reading skill is not at an advanced level as I still face many new words and need more language proficiency, vocabulary building needed, to be able to understand more reading comprehension texts" (P3); "I improved my metacognitive skill rapidly when assigned flipped classroom." (P5).

There are some other factors such as sociocultural effect, mother tongue, and major in prerequisite qualification that have a condition-based influence on evaluating the reading process, figuring out what is most crucial about a text, understanding and keeping on reading, and evaluating.

DISCUSSION

Among the various factors, language proficiency, collaborative learning, and context and environment had the highest mean scores of all that is 4.58, 4.55, and 4.22 respectively ensuring that these three factors importantly enable the reader to use more effective strategies, such as monitoring, evaluating, and planning, to comprehend the text and specifically, the context and environment of reading may influence the reader's metacognitive regulation, such as the availability of resources, feedback, and support. However, the other essential factors are the motivation and type of genre of the text.

Different types and genres of texts may require different kinds of metacognitive regulation, such as activating prior knowledge, summarizing, and setting goals. This indicates that students are responsible enough to know what they do and try to fulfill their goals in learning EFL, particularly English reading comprehension competence.

CONCLUSION

The study aims to discover factors that influence metacognition while doing English reading comprehension at the Department of Education in a university. The conclusions are outlined below, followed by recommendations for the future and suggestions for research directions. The results showed that most students agreed on the significance of seven factors, including language proficiency, collaborative learning, context and environment, motivation, the genre of the text, and feedback and assessment, which were all highly influential in their learning of English reading comprehension. This is a good discovery because it shows how much reading comprehension in English can be improved with knowledge of the challenges and helpful methods. To enhance their reading comprehension in class and outside of it, students should be more involved in their learning, discuss any problems they are having with teachers and peers, and investigate the best reading practices. Only pupils who are engaged and genuinely want to learn can be helped by teachers. Students are advised to identify these aspects through consistent study practices, goal-setting, and greater utilization of language laboratories and internet resources to restock them for their own reading progress.

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**PERCEPTION REGARDING INFORMALLY TAUGHT CULTURAL VALUES AND SKILLS AS
NEGLECTED AREA IN MODERN DAY EDUCATION**

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ABSTRACT

This research study aims to understand and explore the role of informally taught values and skills which are required to have for living in a society and a culture. Therefore the main purpose of this research is to highlight those skills and values which are being taught informally to the individuals. These informal ways might include teachings of older family members in the form of versatile knowledge and numerous vocational skills which are not formally taught in classrooms and are very much necessary for individuals to be efficient at life and mentally sound in every aspect. In addition to this, through the literature review it also covers the comparison between the informal and the modern/formal teachings to educate a child. Furthermore, this study intends to identify the role of informal ways and behaviors, social and cultural interactions of individuals and informal remedies and advices in the upbringing and education of an individual. Considering the nature of the research topic, this is a qualitative exploratory research in which three data collection tools have been used which includes semi structured interviews, participatory observation and focused group.

KEYWORDS: *Cultural values, life skills, informal education, formal modern education system*

INTRODUCTION

There is an important role of education in the development of humans as well as of a country. In general, education is a process of conveying and acquiring knowledge and skills through formal and informal settings. Formally it is given in a structured environment e.g. classrooms and informally education of daily life is given in non-formal settings where concerned skills and knowledge are sought to make every individual function well in society e.g. at home, social gatherings and so on. This is done through communication, observation, interaction with little or nearly no involvement of books and other academic literature. For instance, children learn how to move, communicate (Singh, 2010) and learn with acquisition of values through the processes they go through and by observing their adults (Smith, 1997). Since, the purpose of education is not just making children economically literate but to help children in growing and acquiring the knowledge, skills and developing their characters that make them literate as well as responsible and the contributing members of the society (Sloan, 2012). However, today modern education is lacking in many things and has a lot of weaknesses. It has also been criticized by many researchers and used as the only way to progress. Before the formulation of modern education system, the system of informal education was used as a way to teach cultural values and skills. A cultural aspect is one of the major factors that influence humans and education (Morris, 2013) and defined as a degree to which a group of individuals' exhibits their ideas, practices and social behavior (Fong et al., 2016). According to Shah and Amjad (2011), every region has a cultural background which consists of some cultural and informal practices that necessarily include teachings and advices from the elders of the family. On the other hand, life skills are those positive and flexible behaviors that enables to deal with the challenges and demand of daily life. These skills includes; interpersonal relationship skills, communication skills, surviving skills, empathy etc.

These abilities can acquire through learning and practice in life (Sequeira, 2012). In this regard, the culture of Pakistan is deep rooted with people who have great wisdom and who have informally shaped as well as educated people's minds in a way that their moral conscience overpowered the agenda of modern day education system that is competition and survival. Our eastern culture is rich of such informal learning and teachings and this knowledge of values, skills/remedies was gained through experience and exposure of the individuals to the nature (Shah & Amjad, 2011). These experiences of teaching and learning were taught to the generations in informal ways such as at home by observing elders and by reinforcement which really helped individual people in order to learn different lifelong learning skills. Moreover, the need of time has brought innovation in our older generation who understood the natural resources available around them and has been using these natural resources as remedies to make their life easier. It includes the use of natural herbs for medication, informal farming strategies that includes the preservation of foods, informal method to preserve food, the different ways of teaching certain values to their kids, that includes the way of life especially the concept of whole family, marriages, relationships, so forth and so on (Huang et al., 2017). Our ancestors have successfully educated their next generation by imparting such knowledge through informal ways which were basically used to teach these three basic lifelong learning skills; moral and ethical values, survival skills and self-medication.

Before the introduction of formal education in the era of British-India these teachings were there and for a long period time these were implemented and people used to learn a lot from them. However, after the emergence of modern education system, teaching cultural values and norms was to some extent neglected which could be very effective part of teaching. According to Schreiber (2016), education is now considered as an access to keep oneself updated and to know the ways of earning money easily. Establishment of the scientific, professional and technical courses to train the individuals for huge organizations and for competition, made the system of education as a system of training the pupils for earning and to use them as employees in order to sustain the economy (Triventi et al., 2016)

In the Pakistani education system, the new curriculum is focusing on several things such as knowledge, skills, character building and values, Pakistani nationhood and national integration but the critiques who have wrote about the education and its outcome in Pakistan suggests that all the fundamental and integral teachings such as that of moral values, ethical values and relationship advices which help individuals to live and sustain in the society are been widely neglected by the modern education system. Today's educated people are ashamed of doing work with elders and with hands. They are also ashamed of their local languages, customs and traditions that have damaged the notion of community and left many people disconnected from their families and culture (Jain, 2018). The honor and respect of literate and educated people are given to those who possess the degrees and certificates as evidences of their education whereas, those individuals who do not get any official or certified degrees and called as uneducated and illiterate. In fact, there exists so many people on this planet who do not seek formal education but are very much knowledgeable and have great wisdom which are the compulsory elements in order to solve many challenges and difficulties that we face in our lives (Jain, 2018). He puts emphasis on acknowledging the significance of the skills and learning through local customs and norms which don't need the proper certification or degree. He further adds that in the mainstream of hidden curriculum there are many things that could be appreciated but we can't build a genuine movement for localization without seriously reconsidering education. He is now putting emphasis on eliminating the formal education learning processes and encourages people to become part of their own learning process and to enter into different kinds of unlearning processes to remove the globalized mindset and to start to see how we all are deeper and deeply interconnected at a more profound level.

To summarize all these studies, as the world started evolving and progressing towards an advanced future, education system seemed to be revolutionizing in different areas around the globe. Before expanding the modern education in the subcontinent, education of daily life was given in non-formal settings where skills and knowledge were taught to make every individual function well in society. The focus of education was on teaching moral skills, religions knowledge, basic mathematics and logics at home which has no any proper curricula but had significance most importantly living with love, harmony and peace. However, all the basic teachings of moral values, ethical values and relationship advices been widely neglected by the modern education system in Pakistan. Resultantly, the children and youngsters are far away from their cultural teachings, from what they actually are as a human and from their role to sustain their lives. In India, the work of Manish who is the co-founder of Sawaraj University, putting emphasis on eradicating the formal education learning processes and encouraging people to become part of their own learning process to eliminate the globalized mindset and start to see how we all are closely interconnected at a more profound level. Regardless formal education alone does not serve the needs of real and practical learning of an individual. So, in order to instill real learning in people and amend the current educational set up we most importantly need to acknowledge cultural, and informal learning as the part of compulsory education.

RESEARCH OBJECTIVES

- To explore some of the values and skills which are being taught to children in informal setting even they are going for formal education.
- To understand the importance of such values and skills as a part of lifelong learning.

RESEARCH QUESTIONS

- What is the importance of informally taught cultural values and life skills to the children as a part of lifelong learning?
- What are some of those values and skills which are directly or indirectly taught to children other than formal setting such as at home from elders or by observing them and others?

SIGNIFICANCE OF THE STUDY

As (Stephens, 2008) argues that students and teachers do not reflect some of those qualities which could be the part of them and have been neglected in the mainstream education. Here comes the role of cultural values, norms and its teaching or informal education; a learning environment where children learn, build and strengthen their moral and cultural values to value and worth the diversity for a peaceful and harmonious life. This study aims to highlight that both formal and informal education are equally important for a human to become a whole and lead a harmonious life. None of these two dimensions should be neglected only because we glorify and practice the other as a fundamental central of education. This study relies upon an ethnographic exploratory research that attempts to explore the role of informal teachings and learning that help in the brought up of an individual and are passed on from generations to generations.

METHODOLOGY

This study is purely qualitative and exploratory as it required in depth study and information in order to understand and acknowledge the role of cultural values and life skills through informal ways of teaching. There have three types of tool used in a particular sequence, started with the focused group discussions, interviews and then personal observations. These tools are used by keeping its social outlook in mind in order to explore the views, experiences and motivation of individual participants towards informal ways of teaching and learning certain skills in order to grow and for the survival of their generation. Convenience sampling was therefore applied to approach the target audiences for this study. Selected participants for the group discussions were from the local university of Sindh, in the form of three groups (each group had 3-4 participants). Participants were informed in advance and consented for the group discussion. Later on, a formal meeting was arranged with them and they were guided by a researcher who introduced the topic for generating the discussion and helping a group to participate in more of a natural way and lively discussions. They were asked their views regarding these particular questions that what they have been taught since their childhood from their parents and grand-parents and what values and traditions they have witnessed in their culture or in a family. They were also asked about how they had learned such values and traditions and why these values have been taught to them but the participants couldn't give any satisfactory answers of this even the audiences were unable to answer and tell us about how and why. Their emphasis was on that as such values and traditions are considered good and comes in manners and also taught us through our religious books and religious scholars and Prophet (P.B.U.H) so that is why it's been taught to generation to generations. A sufficient range of opinions from the participants were collected from the discussions which later helped the researchers in making clear and specific questions for an interview guide and reducing the vagueness and helped them in getting the initial themes and findings for the research study.

For semi-structured interviews, the female participants were choose to be interviewed by keeping the contextual realities in mind. As researchers focus was to indicate and highlight this neglected perspective of current education system and how these norms and values is being taught by parents to their children, and its importance so in this regard mainly the role of mother and females is considered very prominent particularly in the context of Pakistan. They are considered to perform very integral part in teaching values and in raising children. Their contribution in child brought up can't be neglected. However, the fathers mostly busy in doing outside the house workloads so they get less time spending time and hours with their little growing children. So, the researchers thought to collect the data from the females of the households both working and housewife; mothers and grandmothers. Researchers faced few challenges including finding the participants for interviews from diverse cultural background and conducted only from the females having Sindhi cultural or Urdu cultural background. Another challenge was that most of the females were feeling nervous in giving interviews so, researchers selected two volunteers for conducting interviews from those participants which were known to them. Around three face to face interviews were conducted by the researchers and

volunteers which were lasted for 25-30 minutes for which interview guide had specific themes; basic survival, moral and ethical values, self-medication or home remedies to be covered and list of questions to be asked from the interviewees. Questions that might not include in the guide were also asked where necessary for further clarification or connecting the ideas and did not follow the way as outlined in the interview guide. Before interviewing, researchers made sure to inform the participants about the study, asked their permission to be a participant for their study. In the whole period of research, researchers have also observed, analyzed and reflected upon their experiences, practices and values related to such ways of teaching and learning certain skills and values from their parents or grandparents. Although they have been living in the context but have never paid attention on these issues but since they decided to do their research on this topic they consciously paid attention and conduct very systematic observations in family and relative gatherings and observed the way elders promote or teach different concepts to their kids. They also observed and reflected the ways and behaviors of their elders while unintentionally teaching them values and sharing the good thoughts and their experiences. They sat in family gatherings, interacted with elders and were more focused on the talks and behaviors which helped them in conducting this study and further strengthened their research methodology.

DATA ANALYSIS

The interviews conducted from the participants were in Urdu for the ease of the participants so that they can easily understand the topic and freely share their thoughts, learning and experiences without any language barrier. The data analysis process started with transcribing the discussions happened with focused group participants. Relevant sections of the discussion were categorized and transcribed under these following headings/themes: Moral and ethical values, medication and basic survival skill. The information from the interviews were also translated and transcribed into these headings. In writing the final work parts of quotation have been included in a way that the sense of originality can be sensed. However, some efforts were made to refine the language of these quotations so that the intended message can be understood by the readers.

MORAL AND ETHICAL VALUES

Researchers have mentioned in their literature review section that moral and ethical values are an integral part of life. The philosophy of education, learning or simple knowledge is very broad that covers numerous factors. Education alone have been found critical to the achievement of environmental and ethical awareness, values and attitudes, skills and behavior that lead a society towards sustainable development as mentioned in Agenda 21 (Huckle et al., 1996). The participants in research were asked about these values in semi structured interview and as per the comment of one research participant, these values are utterly important as the part of upbringing, they mentioned that *“This has always remained a necessity no matter what era we are living in. These are actually part and parcel of our society. We teach our children ethical and moral values so that when they move in society, they are able to imitate exemplary behaviors which ensure the society with a better tomorrow and with good human beings.”*

Now after knowing about the significance of such values we needed to explore whether or not all these values are part of our today’s education system. Literature suggests that we highly lack in the integration of all these values in curriculum and in overall process of education. And if we by chance happen to practice and propagate ethical and moral values then it is in name only, without religiously preaching and practicing them. In such a way, education system isolates humans and teaches them the lesson of control over all others and discrimination eliminating any possibility of ethical socialization and cooperation which is known to be the true essence of education (Mochida, 1983).

Many research studies that are parallel to this have claimed that modern education system fails to integrate values as an important part hence the outcomes that it produces are very limited and concern only the achievement of material things. Authors and researchers emphasize that education should necessarily act as a contributing factor towards societal purposes like good citizenship, preparing the learners to be productive members of society in order to preserve cultural values in the long run (Gingell & Winch, 2008). G.M. Trevelyan a famous English historian says that, *“Education has produced a vast population able to read but unable to distinguish what is worth reading.”* A participant in our research study in response to the question about the structure of modern that; *“Today’s education is very modern. The education in older times was good than modern education. Children were taught necessary knowledge and got mostly trained at their homes in the company of their elders”*

The discussion above implies that modern education system does not cater to the needs of a holistic approach towards life and different ethical and moral values that are important in the walk of life. People, however want their children to learn these values in order to prepare a sound and healthy society which is evident from the response of one of our research participant,

“Surely, what I have got from my parents I would like my children to learn all those values and practice them in their lives for example; they should be generous, grateful, do not lie, hospitable at all times and kind to every living being.”

BASIC SURVIVAL SKILLS

Second theme that emerged from the data was basic survival skills that are informally taught to individuals in the form of training informally by elders. Survival is basically the act of living in the world from the day of birth till death. For living in this world, we need and require a lot of things which help us in continuing our lives in the world of variety of species, weather and things. We need to have skills for extreme and bitter conditions to cope up with and continue to survive and live our lives. The requirement of survival skills has changed as time passes because of the changing in life and living styles, eating habits and increase in population. During one interview a research participant mentioned about the importance of education being a tool to lifelong survival, *“Knowledge surely is a lifelong survival path, and it should be treated that way but unfortunately our education system is promoting such standards of acquiring knowledge where it should only be seen as a means of earning employability”*

It has been established that basic survival skills are connected with society and people. Nothing can be learnt in isolation, this is the reason that we need to make our learners capable enough that they observe the things that happen in their surroundings closely, learn lessons from their and then practice them in their routine. For integration of such skills in formal ways we have to make our education system based on problem solving and reach to a more practical approach towards any and all tasks that we give to students. One of our research participant responded to the question when we asked them about how they managed to be scientifically aware of the facts concerning daily life *“We didn’t know about proper terms and written instructional information. So we used to understand and learn from our capacity of mind. Observation was a necessary requirement for us to drive conclusions and understand something properly.”*

SELF-MEDICATION OR HOME REMEDIES

Self-medication describes the use of medications or home remedies in the case of any emergency and problem before going for the medical consultation from the doctor regarding dosage, indication and treatment (Bennadi, 2013). It becomes a first priority of people and commonly practiced all over the world especially in Pakistani context. In the rural areas, the remedies is used to reduce the medical expenses load as most of the people could not afford the high fees for their treatment and medicines. Self-medication is an art which doesn’t come over night but requires a certain level of knowledge and expertise which can be learnt from elders or comes from experiencing a variety of things through experimentation. One of our research participants shared their own view about self-medicating tips and their firm belief on them as, *“All these things come from our elders and they surely got them from their elders hence it becomes a lifelong chain of passing on information. Every time I use these tips they work for me which made me believe that they are workable and should be passed on to next generation also.”*

This is something that an individual never learns at school despite of the fact that he/she will need to use this in many stages throughout their life. Home remedies and medications at home first are very advantageous to people, it facilitates use of clinical skills efficiently, increases access to and exposure to medicines and help economically as well in reducing prescribed drug costs (Hughes et al., 2001).

Our analysis suggests that learners should be exposed to environment as much as possible even in the formal setting of education. This is the only way through which they could be made efficient and smart in such a field like medication. One of our research participant mentioned about the importance self-medication near them, *“We have been hearing about these life saving tips/totkas since we were kids. Our elders used to do these things that is why we have acquired them and implemented in our lives, for example in the case of flu we often use honey for kids and apply homemade massage cream to lessen the effect of flu.”* Thus, we can conclude that there is still requirement of embedding these skills into our modern education system both formally and informally through curriculum, classroom activities, society wise projects and the like.

CONCLUSION

This research study is conducted in order to highlight the importance of informal ways of teaching cultural values and survival skills which play a significant role in an individual’s brought up. On one hand where modern education promotes to be self-centered, materialistic and competition with the world economy this informal teaching of cultural values teaches to bring people together, create a sense of empathy, care, love and live for one another. So, from the above findings and discussions we can conclude the importance of informally learnt values and claim that the informal education is very important for the survival of human beings. Pakistan is rich of such knowledge and has lots of values and has a system where there was once given great importance to such informal teachings. Pakistani culture is so rich that it possesses not only agricultural lands, mountains, historical places and cities, diverse traditions and norms but also rich in its cultural values, medication skills and teachings. Such values, skills and teachings have been transferred through different means in the different generations. However, from past few decades the entire system is changed and we are now witnessing the system of modern education which ignores the cultural and ethical values and knowledge and with the passage of time these cultural values and knowledge are slowly and gradually fading away. However, these values actually are undeniably important and we learn them in the form of informal education from our elders or parents which helps us to be a lifelong learner to survive in that environment. There were few initiatives

taken by Manish Jain, a well-known educationist of India whose perspective is to promote the values, teachings and skills that are neglected by the modern education system and have founded an institution with the name of Swaraj University in India with the concept of unlearning the formal learning processes and each individual taking part in their own learning processes. In Pakistan, there are few studies conducted on this topic, therefore this study attempts to bridge this gap with the above mentioned objectives.

RECOMMENDATIONS

- Particularly, in Pakistani context there are only few works done on these topics. Hence need of more researches to acknowledge the role and part of informal ways of teachings is required.
- The modern formal education must align with the cultural values and responsibilities and must not neglect its importance in the life of an individual.
- The goals of modern education must promote the skills in individuals being a human not making them machines and robots to work for earning money and fame.
- Modern education system must include such learning materials that are crucial and give prior emphasis to the holistic development of an individual hence, making them efficient citizens.

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INVESTIGATING THE IMPACT OF CRITICAL READING ABILITIES OF UNDERGRADUATE STUDENTS
ON THEIR CRITICAL THINKING ABILITIES IN KARACHI, PAKISTAN

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ABSTRACT

The acquisition of critical thinking abilities is crucial for the success in post-graduate education, and this explains how it is a key part of most university introductory courses. Evaluating and analyzing the connection between reading comprehension and critical thinking is the significant aim of the current study. For students who aspire to pursue higher education in college, mastering the ability to read and evaluate material critically is an essential requirement. This study aimed to assess students' critical thinking skills while they were reading an English text. It focused on undergraduate students at a specific university in Karachi based on a qualitative study approach to obtain the objectives of the study using a questionnaire to collect data from undergraduate students. The observations of the study emphasize the significance of the correlation between reading comprehension and critical thinking, lack of cognitive vocabulary, lack of academic writing and learning skills, and lack of technology integration in a classroom environment, and the fact that university students still have not fully developed reading for pleasure skills. The results of this study indicate that university students have an exceptionally good attitude toward reading comprehension, but this attitude does not match their level of critical thinking or their ability to reflect critical thinking in their ability to read critically. Books offer numerous advantages over screen-based reading materials, particularly in terms of cognitive development, critical thinking skills, and overall health. Encouraging students to read books can help them develop a sturdy foundation for lifelong learning and academic success. Updated and stocked libraries, encouraging students the use higher order thinking strategies for reading and comprehension in any circumstance, and modernizing the English curriculum are some major recommendations of the present studies.

KEYWORDS: *Critical Reading Abilities, Critical Thinking Abilities, Undergraduate Students*

INTRODUCTION

Developing skills in critical thinking is essential for achieving success in higher or post-graduate education and is a prime focus in most university preliminary courses. Developing the skill to read and evaluate information critically is a significant requirement for students who wish to attend university. English for Academic Achievements courses usually have components that focus on critical reading, though the particulars may differ between diverse educational institutions. Wilson, K. (2016). In recent years, cognitive psychology has experienced a boost in focus and exploration about reading comprehension and critical thinking. Aloqaili, A. S. (2012). Cognitive scientists have developed sophisticated theories and trends that supply a theoretical framework for reading comprehension, including ideas like inference-making, critical thinking, prior knowledge, and metacognitive abilities (Limbach and Waugh, 2010; Zabit, 2010). It is essential to enhance the critical thinking of students since it is believed that critical thinking is crucial to the teaching and learning of foreign languages. Critical thinking involves the ability to assess information and make use of it in a thoughtful and efficient manner Din, M. (2020). Critical thinking is a practical, reflective process that seeks to reach reasonable conclusions by considering beliefs and acting. Aloqaili, A. S. (2012) It involves analyzing information, forming conclusions, and making decisions based on evidence and reasoned argument. Wilson, K. (2016) Courses in English for academic achievements often comprise instruction in active reading or critical reading, though this component can differ significantly from one course to another.

Critical reading, as defined by Harris and Hodges (1981, cited in Köse, 2007, p. 12), Analyzing and assessing the significance and worth of a text is the process of critical reading. It closely examines a text to evaluate its meaning and relevance and to assess its quality. The ability to comprehend and make sense of what one reads is referred to as

critical reading skills. This includes the capability to analyze, evaluate, and synthesize the material being read (Halvarson, 1992). Critical reading involves actively engaging with a text and analyzing it to form an opinion or draw conclusions. It involves analyzing the content, understanding the author's purpose, and evaluating the material's credibility and relevance to one's own beliefs and values. By reading critically, one's thought process is facilitated by the use of more evocative language and the clarification of ideas through debate and inquiry (Hafner, 1974). In contrast, critical reading is defined by Maker (1986) as deciding what is believable and what is unbelievable based on what we have read. This analysis can suggest that a critical reader should read with increasing interest Li, C. S., & Wan, R. (2022).

The 21st Century has created a need to improve all pathways and levels of education to better prepare students for the future. (Mahanal, Zubaidah, Bahri, & Dinnurriya, 2016). Critical thinking is an essential skill for students to possess, as it helps them make informed decisions, evaluate and analyze arguments, and identify any potential flaws. Having the ability to think critically allows students to better understand the world around them and equips them with problem-solving skills. It helps them develop their reasoning and logic skills, which can be applied to any situation. Furthermore, critical thinking helps students become better problem-solvers, allowing them to make decisions based on evidence and facts, rather than relying on superficial assumptions. In addition, it encourages students to be more open-minded and to consider different perspectives and ideas. Ultimately, critical thinking helps students become more informed and thoughtful individuals, which can benefit them in both their academic and professional lives. Reading has the capacity to improve critical thinking, broaden views, and offer insights into oneself and the larger world, making it one of the most effective learning activities. Reading can also assist pupils in interpreting events and foreseeing potential future scenarios. (Karadeniz, 2015).

Reading is a complex task that involves psychological, linguistic, and sociological components also includes integrating the fragments of text with readers' own prior knowledge to generate meaning. The reader imparts the meaning of the text and interprets it based on their own existing knowledge and understanding along with the authors. Shihab, I. A. (2011). Schemata and critical thinking serve to facilitate comprehension by allowing us to use our existing knowledge to draw conclusions and make inferences. Reading for pleasure defined by Clark and Rumbold (2006), Pleasure reading is an enjoyable, voluntary activity that often involves reading material that we have chosen ourselves and at our own convenience. It can be an opportunity to explore topics that interest us and bring us joy. (Clark & Rumbold, 2006, p. 6). Studies have found that between the ages of thirteen and fourteen, there was a decline in the amount of reading for pleasure in students. Regrettably, this decrease in leisure reading had a detrimental effect on student performance. A person reads of their own volition if they have a strong and passionate enthusiasm for reading that is accompanied by positive emotions towards reading. This interest indicates a desire to focus on the activity and enjoyment of it that is chosen independently. Sharma & Singh (2005) Reading is mainly a cognitive exertion, and having a reading practice is an attribute of a person that develops over time through repetition and practice. A person's psychological makeup is often characterized by their desire for reading. Pfau (1967) stated Psychology concerning the formation of habits indicates that an inclination to read must be developed during the early stages of life. The use of reading habits can provide multiple advantages for children, potentially transforming them from average to exceptional students. Starke (1931) emphasized that it is the responsibility of parents to foster a devotion to reading in their children and to ensure that books are accessible in the home. Parents, teachers, publishers, and writers/artists all play an important role in supplying children with reading material. Awais, S., & Ameen, P. (2013) Reading is proposed as an act of learning and understanding written words and materials. Additionally, having a strong interest in reading is thought to be an individual's psychological characteristic. Through the development of the habit of reading, one can sharpen his comprehension and communication skills.

Pakistan is a nation that is still in development, with a population that has a low literacy rate and is falling behind in the global reading competition. This is largely due to its children having reading comprehension levels below the expected grade level. (Annual Survey of Education Research as cited by Ministry of Finance, 2012, p.148). The lack of access to quality education is posing a serious threat to the future of youth and must be addressed and tackled on all fronts. To raise the standard of education, the Pakistani government unveiled its 2011–2012 education plan. The government has taken an interest in the education sector because the youth of Pakistan seem to have lower reading skills compared to those of other countries. For a nation to have a prosperous future, its children must be raised with care. Awais and Ameen, (2013) given the context, it is significant to conduct a preliminary investigation to determine the reading interests and habits of urban students in Pakistan. Soroya and Ameen, (2016) Pakistan Today (11 July 2011) reported that reading books is rapidly declining, with most students preferring physical copies over digital books. Most students prefer to read printed books rather than digital ones. To improve children's reading capability, it is important to investigate their interests. Consequently, authors, publishers, parents, and school libraries will be able to provide children with the highest-quality books and reading materials.

REVIEW OF LITERATURE

Davies, M., & Barnett, R. (Eds.). (2015) Research and policy in higher education have been placing an increased focus on developing the critical thinking skills of students. Studies have been conducted to evaluate the importance of equipping college students with the required skills for lifelong learning, being active members of society, and finding employment. Three distinct but interconnected approaches to critical thinking that have been recognized in the literature are presented by Davies and Barnett (2015). These views often conflict with one another, but they also have considerable areas of overlap. This complexity can be difficult for educators of English for Academic Purposes to contend with, but Davies and Barnett's framework offers a great way to make sense of it. First is Skills' perspective on critical thinking; this approach assumes that by breaking down arguments into their constituent parts, and through careful analysis, it is possible to identify logical flaws and inconsistencies and assess the strength of the supporting evidence. This approach is particularly useful for identifying logical fallacies and for evaluating the overall quality of an argument. Second is the criticality perspective; to promote the criticalness movement, which emphasizes the importance of knowledge, skills, and reasoning, as well as the advancement of a crucial character or temperament in students. Third is the critical pedagogy perspective approach to critical thinking the critical pedagogy movement, which emphasizes the need for students to be aware of the power dynamics that shape our social environment and restrict human freedom. Barjesteh, H., & Vaseghi, R. (2012). A contentious discussion about whether critical thinking abilities can be taught has been triggered by the inclusion of these abilities in education. A wide range of models and techniques have been developed to educate, evaluate, and analyze the capacities and skills of critical thinking. Experts have also addressed concerns about culture, emotion, and the potential for transferability and generalization of learned abilities. Everyone agrees that the main goal of education should be to foster critical thinking, despite the huge variations in opinion over the best way to achieve this (Reed, 1998).

Reading comprehension has been defined and operationalized in a variety of ways. Reading is a collaborative process in which the reader constructs meaning via various cognitive techniques. The reader must be actively engaging with the text to gain comprehension; simply looking over the words is not enough. During the reading process, the existing knowledge of the reader is tapped into, forming the basis for the construction of a mental structure. Shihab, I. A. (2011) the structure is formed by connecting the incoming information from the text, such as sentences, to the existing knowledge. Plastina (1997) suggests that schemata are characterized by both flexibility and creativity. This flexibility allows them to store information in memory and provide it when needed with minimal effort, while their creativity enables them to represent any type of experience and knowledge. Therefore, schemata can be used to make sense of the bits of knowledge encountered by an individual. Creative schemata allow readers to actively participate in critical reading by representing a variety of experiences and knowledge. to bridge prior and incoming information. Analyzing a text critically involves being able to assess, infer, and come to conclusions based on the evidence presented. Harmon et al. (2010) pointed out that students with a limited vocabulary may have difficulty understanding a text, thus diminishing their comprehension of it. According to Grabe and Stoller (2019), reading comprehension is a fundamental academic competence, and reading comprehension scholarship has dominated EAP reading teaching and research (Hyland & Jiang, 2021).

Effective use of language is essential for successful international communication. Students must be proficient in the English language, including listening, speaking, reading, and writing, to communicate effectively (Grabe & Stoller, 2002). EAL (English as an Additional Language) learners are well-prepared for their university studies by taking English for Academic Purposes (EAP) courses. Since they are foundational skills, reading comprehension holds a prominent role in these preparation courses. Most of the reading education and research in EAP has been on reading comprehension abilities. Although these skills must be included in instruction programs, advanced reading abilities are needed in higher education (Enright et al., 2000; Grabe & Stoller, 2019). Urquhart and Weir (1998) encourage critical reading at all levels (understanding underlying principles and supporting information, drawing inferences) and efficient reading at all levels (skimming, inquiry reading, and local and state levels) (scanning). Understanding the basic meaning of a word or sentence, implied meaning, information across sentences, paragraphs, or across whole text, and combining information across texts are all operationalized as comprehension skills by Khalifa and Weir (2009). (p. 43). For quite a while, advanced reading comprehension skills are necessary for higher education. According to Enright et al. (2000) and Grabe & Stoller (2000), readers engage in more cognitively demanding activities when they read to learn from texts, develop information, compose, and evaluate texts. The more consistently students read the text, they improve their ability to engage in critical analysis. Zubaidah, S., Corebima, A. D., & Mahanal, S. (2018). Reading involves more than just remembering or memorizing what is written; it also involves thinking. Understanding confusing sentences and providing an explanation requires critical thinking. According to Aloqaili (2011) and Yu-hui, Li-rong, and Yue (2010), critical thinking is characterized as the process of understanding what one is reading. It is evident from the assertions made earlier by a number of experts that reading and the acquisition of critical thinking skills are correlated to each other.

Higher-level reading skills, along with broad comprehension, are crucial for success at university levels, according to research. The skills that were revealed would include applying the knowledge and getting ready for lectures (Anderson, 2015), contrasting and evaluating ideas in a text or across texts, synthesizing texts (Rosenfeld et al., 2001), incorporating information from texts in assignments (Weir et al., 2012), and critical reading (Gravatt et al., 1998; Moore et al., 2012). Undergraduate students face a number of challenges when it comes to meeting university reading requirements. These include difficulties with reading course texts, reading strategically, managing the amount of reading, reading journal articles, reading thoroughly and comprehensively, and recognizing issues and arguments in texts (Anderson et al., 2001; Johns, 1991; St Clair-Thompson et al., 2018). According to Gravatt et al. (1998), undergraduate lecturers noted that ESL students tend to view the purpose of reading as memorizing facts rather than applying, assessing, and combining them with other information (p. 82). Also, undergraduate study respondents mentioned their difficulties with critical reading and academic text comprehension. In Weir et al. (2012)'s study, students spoke about the obstacles they experienced when reading for tasks, including the time constraints and the need to read extensive books. These studies demonstrate how difficult it is for pupils to complete reading assignments that require purposeful skills.

In Pakistan, university students are becoming less and less likely to read books. Traditional professors cannot inspire their students to read or emphasize the value of reading books outside of their course syllabus. There are many social factors that contribute to this decrease in students' reading habits Dilshad, M., Adnan, A., & Akram, A. (2013). Shah, S.M.H., and Saleem, S. (2010) The poor reading habits of Pakistani people, particularly university students, can be attributed to a number of causes like poor literacy rate, absence of reading culture, insufficient purchasing power, improper education system, insufficient library resources, unfavorable reading environment, unfriendly reading atmosphere, and unenthusiastic library personnel. To improve the situation, there needs to be a shift in attitudes and practices toward reading. Sehar, N., & Ghaffar, A. (2018) University students are embracing the use of technology when it comes to reading and applying technological devices like smartphones, tablets, and e-readers. However, traditional paperback books remain a vital source of knowledge for both educational and leisure activities. In the modern world of education and career development, it is essential for university students to maintain a strong relationship with books and read widely. A good method for students to decompress and take a break from their studies, tasks, and note-taking is to read books during their leisure time. Simultaneously, it should be taught to students who use screens while reading to understand that they should only be used as tools and not as a substitute for paper-based content. Din, M. (2020) Success of students is ensured by the growth of critical thinking abilities so that they can contribute positively to society through communication, strong leadership, teamwork, and cross-national and cross-cultural awareness (Zivkovic, 2016; pp. 103). The development of students' critical thinking skills and abilities is of utmost significance as it represents a highly coveted integral part of education.

METHODOLOGY

The study was conducted at one of the universities in Karachi, Pakistan. The population of this research was undergraduate students mainly from the Department of Education. These students have different majors and educational backgrounds. The persuasive sample of this investigation was the students from all four grades of undergraduate with a total size of 46. The sample was collected randomly during the even semester of the 2021/2023 academic year. The research instrument used in this study comprised of two reading comprehensions and a reading questionnaire Reading Passage #1 contained comparatively difficult vocabulary and a lengthy text, while Reading Passage #2 had simpler vocabulary and phrases, and included multiple-choice questions at the end. The reading questionnaire consisted of two sections. The first section included 9 questions covering demographic data. The second section contained 29 questions related to cognitive vocabulary, academic writing and learning skills, technology integration in the classroom, and developing skills for pleasure reading, which differed in difficulty, complexity, and type of questions.

DATA COLLECTION PROCEDURE

At the end of the class time, first, the reading comprehension passages 1 and 2 were given to the selected 46 undergraduate Learners. After a brief elaboration, participants were asked to answer the questions on the answer sheets in 15 minutes. Participants were asked to solve both comprehensions, choosing any one of them to solve first before completing the reading questionnaire for which, they were asked to rate each item on a five-point Likert scale from strongly disagree to strongly agree in this section. All of them were allowed to work at their own pace when they were rating the items of the questionnaire. They could take as much time as they needed to complete the questionnaire.

FINDINGS AND DISCUSSION

The result shows that 39 participants out of 46 chose paragraph # 1 to solve first considering the passage a bit easier, interesting, and having multiple-choice questions at the end. 40 participants out of 46 found the need for a dictionary or the internet to get help solving the answers to the passages, especially for comparatively difficult ones. The results of this study demonstrate the critical relationship between reading comprehension and critical thinking as well as the

detrimental effects of inadequate cognitive vocabulary, poor academic writing and learning skills, a lack of classroom technology integration, and a lack of skills in leisure reading among university students. Although students' attitudes towards reading comprehension are positive, the findings show a worrying gap between those attitudes and their levels of critical thinking and reading comprehension. These findings underscore the need for educators to focus on enhancing students' critical thinking and comprehension skills, as well as incorporating technology and promoting a culture of reading for pleasure. Failure to address these issues may lead to students struggling with academic performance and hinder their ability to think critically in their personal and professional lives.

RECOMMENDATIONS

It has been suggested that encourage students to find reading opportunities in daily life and make reading a habit.

Making reading a regular habit is the first step in improving students' critical reading habits.

Consider that books often have higher-quality writing and content than the screen, and students can strengthen their cognitive vocabulary and critical thinking skills by reading them.

Transform the English curriculum and modernize it with technology so that students may use screens while reading and understand that screens can be used as a tool but not a replacement for books.

Pleasure reading should be prioritized by teachers and parents to improve vocabulary development, attention span, and critical thinking skills.

It is important to teach students higher-order thinking strategies that they can use in any circumstance to improve their critical thinking skills while reading and comprehension.

Libraries ought to be updated and stocked with quality literature since they are the ideal place to encourage students to read.

There needs to be a change in reading habits and attitudes if the traditional methods of university lecturers are to be improved.

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EFFECTS OF TEACHER'S MOTIVATION ON STUDENTS' ACADEMIC PERFORMANCE AT PUBLIC SECONDARY SCHOOLS IN KARACHI PAKISTAN

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ABSTRACT

Research shows that the retention of entirely motivated teachers has had a powerful impact on students' performance. Public schools still need to maintain and sustain the motivation of teachers. Variables in research can help the school management retain teachers' lost motivation. The variables compensation, working condition, and working experience are not supported through research; one variable, professional development, is significant. This study aimed to determine factors based on motivation in public sectors in Karachi district South secondary schools. A total of the teachers of the public sectors in District South, Karachi were taken as population, and 140 respondents constitute the study sample by simple random sampling. The questionnaire was designed based on choices and used for data collection. The data was analyzed through SPSS in terms of frequency distribution and percentage. Finding suggested that all teachers were motivated and satisfied with the school's working conditions, which ultimately enhanced students' academic performance in class and at school.

KEYWORDS: *Compensation, Working Condition, Professional Development, Teacher Motivation, Academic performance*

INTRODUCTION

In developed countries, it is observed that education has played a vital role in nation-building and financial growth. For this purpose, they have built educational institutions in the shape of schools so that they may establish skills, knowledge and attitudes. For the betterment of the individual and organizations, clear goals are set so they can work precisely on them, and without wasting time and energy, they can achieve them. This strategy works very well for better student and teacher performance or employers and employees. Alarm and Farid (2011) favors this and consider them fundamental factors for excellent performance. This fact is also supported by Marques (2010), including motivation and satisfaction. Pakistani teachers have low motivation, the reason for the low salary and the absence of incentives, and they are also not considered an icon and respected in our society as they deserve. In addition, these classrooms need to be better equipped, and the risk of job satisfaction is shallow. Okumbe (1998) has clearly described the promotion and procedures with the environment that may motivate and de-motivate.

The Ministry of Education of Pakistan also acknowledges the above factors for the most negligible proper production in Pakistan, and they are ready to improve through proper channels. Further, motivation is mentioned in detail, intrinsic and extrinsic, performance and resources. According to (Okumbe, 1999), schools are nurturing points with two aims: performance goals and organizational maintenance goals. Schools are to be making strives to develop high performers in country-level examinations. Maintenance goals ensure survival. Extra-curricular activities, discipline and social images are the prime part of it. On the other hand, school's systems are providing quality education with proper inputs and outputs.

The quality of teaching and learning is the responsibility of schools; the quality of education in terms of teaching may enhance the work between teachers' work and Students' work to achieve goals. Most importantly, the teacher's motivation presents the teacher's energy.

According to Sogomo (1993) paying teachers extra money may bring a positive class revolution. The need for more teaching resources and learning resources may cause of producing effective leadership, which is created by a lack of teacher motivation. He further has brought it to our notice that teachers are unhappy, frustrated and uninspired as it is also observed in Pakistan teachers are at the peak of frustration and disappointment. There could be many reasons, including appreciation and less payment. The second reason is school environment is so suffocated that they

cannot freely cultivate creativity in students because of the status quo. The schools still need to be fully equipped. If they are, the equipment needs to be updated. Teachers feel unsafe, and they have to work in unhealthy conditions. In some cases, non-educational staff is dictating educational staff which is embarrassing for them. Another reason they are not provided training is that we have fewer opportunities to train teachers according to their subjects (Ali, Shah & Ahmad, 2023).

On the whole research problem addressed in this study, despite Pakistan's poor academic performance from 2018 – 2019, very few sincere efforts have been made to assess the Motivating Effect of Teachers on students' High school performance. This study was implemented in some regions on teacher motivation, and its impact on student performance shows that the results of a 7-motivated teacher are higher than a de-motivated teacher. Apart from motivation, some other factors have their own indication and contribution to the academic performance of learners within and without the schools and institutions. Finally, very highly motivated teachers have got much influence on the academic execution of learners within the institution and its surroundings.

LITERATURE REVIEW

According to Okumbe (1998), "motivation is the process that starts with a physiological weakness or demand that ignites a behavior or a drive that is aimed towards a goal or an incentive. Marques (2010) asserts that energy is driven by the need to do better and that it can only be effective if the correct person is in control of the activity. How well employees perform their tasks depends on the efficiency and productivity of each organization. There are, however, certain other factors like employment analysis, employee recruitment, employee selection and employment placement. The motivations of employees and their willingness to work and do jobs are among these factors (Ngumi, 2003).

Motivation is a dimension that has been dealt with very carefully to understand the working environment of the individual worker (Wofford, 1971). It is noted that companies' production increases when employees are delighted. Improving any factor can be satisfactory and even eliminate any factor leading to dissatisfaction (Mutie, 1993). The focus of any organization's productivity is on improving employee satisfaction. If they are successful with the organization, they are happy or unhappy with the results. It is, therefore, directly proportional to any organization's work satisfaction and productivity. Motivation is a framework covering every reason, even harmful and cheerful, like money, promotion and recognition.

There are two intrinsic and extrinsic sources of motivation. Inside, people are motivated to do particular work because they know what they will get, and it does not depend on happiness or fortune. Foreign factors such as promotion or incentives rely on external motivation. To appreciate employees' effort or work in developing nations, management supplies these external variables; teachers' motivation has been extensively evaluated and researched. In contemporary, affluent nations, the issue of teachers' motivation is heavily discussed.

INTRINSIC AND EXTRINSIC MOTIVATION

(Mamoria & Gankar, 2005) The objective is to create conditions in which people are willing to work enthusiastically, take an initial step, and take interest and personal and collective satisfaction with pure responsibility, dedication, discipline, and pride in order to achieve the organization's goals. This study emphasizes on motivation because it has a substantial impact on teachers' work performance. In all regions of the globe, every educational system exhibits phenomenal expansion and enduring motivation. Alongside professional knowledge, skills, resources, and strategies, they may be the inevitable determinants of educational achievement and performance. Professional know-how and central skills are carried out when a person feels effective or careful in his / her behavior. Professional knowledge and competencies can be observed or considered when a single person is excellent during his or her educational success and performance challenges.

INTRINSIC MOTIVATION

The content theorist is very much focused on identifying needs that are given priority. Intrinsic rewards take the teachers beyond their benefit, such as salaries and their own identification in society, especially in the teaching profession. One who takes tasks or activities delightfully and satisfactorily means he/she is internally motivated. According to Stephen and Timothy (2008), teachers' attitudes and reactions can direct toward success and failure. Achievement, recognition, advancement and the possibility of growth can cause the reasons for intrinsic motivation by Herzberg (1968), and opportunities for personal and professional growth can matter in professional development.

According to Sogomo's (1993) observation, teachers in American elementary schools feel more important and recognized when their administrators and supervisors do so rather than their coworkers or peers. One trait of a great leader is that they publicly and immediately acknowledge and praise their team members for a job well done, which boosts morale and pride. A survey on the motivation of various level teachers in schools was taken as part of a study on "Listen and Learn": A policy report on Papua New Guinean teachers' attitude toward their profession, which was conducted in that country.

EXTRINSIC MOTIVATION

As described by Luthan (1998), Extrinsic rewards are tangible benefits which can be seen as tangible benefits, including employment pay, extra benefits or additional benefits, physical conditions, workload and working facilities. Extrinsic factors such as people meeting interpersonal relationships, policy, supervision, coworkers, coworkers, and subordinates influence workers' external motivation (Dornye, 2008).

The attractive setting in which the work is carried out or done can be a source of external motivation. Wahyuni (2020) studied the motivational patterns of teachers. Because of fewer facilities and a poor lifestyle, it is challenging to work in villages (rural areas) and more motivating than in the city (urban areas). Even in Pakistan, teachers are disadvantaged, so many findings lead to low motivation for teachers in rural regions.

In the form of wasting time in teaching, this scene or context has serious consequences. The motivation intrinsic and external to knowledge acquirement and dissemination of knowledge play an essential and practical role. A large amount or fewer resources, such as physical equipment and educational material, directly affect teachers' performance as the curriculum is effectively implemented. Finally, teachers must be highly motivated to provide complete services to their students through workload, remuneration, promotion and conducive education. We have got a vital difference between motivated behavior and motivational factors. It is impacted by reasons of motivation (Lens, & Decruyenaere, 1991).

Expectation, value and practical components are all factors (Peetsma, Hascher, Vander Veen & Roede, 2005). The students who are slow in performance, these teachers who have self-efficacy are found to be more involved with these students. Research shows that teachers with self-efficacy positively assist other teachers in their professional learning and enhance their Instruction quality (Geisel et al., 2009; Wheatley, 2002). The Value component defines and shows the intensity of teacher interest and the importance of achieving the goal and tasks. It also tells a teacher's belief in personal goals and how he thinks about his capacity to achieve them (Bandura, 1997).

Research regarding teacher commitment shows that if the teacher is committed to organizational goals and values and wholeheartedly accepts them, it can bring change significantly (Geijsel et al., 2009; Leithwood, Jantzi & Steinbach, 1999). Therefore, if an organization's goals and values are interconnected with teachers' personal beliefs, they may bring significant change (Ryan & Deci, 2000).

The 3rd factor of motivation is the affective component which defines teachers' feelings and emotions connected with the tasks. Many researchers have also emphasized considering or analyzing teachers' emotions through teacher promotion, learning environment and mass-reform processes. Teachers sometimes are uncertain because of the policy change in educational sectors, and they may be unable to work systematically (Sorrentino and Short, 1986). The further details through these researches are that teachers tend to work less infrequently by avoiding risk. They may need to maintain their attitude toward their job despite uncertain policies in educational sectors (Calef & Lortie, 1975; Rosenholtz, 1991).

METHODOLOGY

The data from the respondents were gathered and put together using a quantitative research design (Creswell, 2014). This study looked at the motivation of the teachers and how it affected the academic achievement of the students. All male and female secondary school teachers in District South, Sindh, Pakistan were the study's targeted population, and they were chosen by a straightforward random selection approach. A self-created survey questionnaire with 18 research items was used to gather the data. The research questionnaire was divided into two components. The first section asked about the demographics, gender, qualifications, and experience of the instructors. Face validity and reliability was ensured by the experts. The reliability analysis of instrument was satisfactory. The Cronch's Bach Alpha was 0.85, which shows that the instrument was reliable for the study. The second section asked about the teachers' thoughts on teacher motivation and how it affected students' academic achievement. Prior to being given to the respondents, the survey questionnaire was finalized and validated, and the respondents provided their consent. 200 survey forms were sent out to the participants, who were told to carefully read the provided statements and choose the appropriate response using a Likert scale with a range of 1 to 5, with 5 being a strong agreement. 140 completed survey forms out of 200 total were deemed suitable for data analysis.

DATA ANALYSIS

The study's goal was to examine teachers' perceptions about motivation and its effect on students' academic achievement. The analysis contains information about the respondents' demographics, which were analyzed through SPSS version 22.

DEMOGRAPHIC INFORMATION OF THE PARTICIPANTS

In this study, one hundred forty teachers were selected that voluntarily took part in the research. There were a total of 70 females (50% of the total), and 70 males (50% of the total). The academic qualification showed that the majority of the participants have graduation degree 128(91%) rest of the participants were having the master's

qualification 12(09%). In the same manner experience distribution showed that the majority, of 44(31.4%) of the population, have between the 16-25 years' experience. As can be seen in the (table1).

Table 1

Demographic Information

		Frequency.	Percent.	Cumulative Percent.
Gender	Female	70	50	50
	Male	70	50	50
	Total	140	100.0	100
Qualification	Graduation	128	91	91
	Masters	12	09	09
	Total	140	100.0	100
Experience	2-5 yrs	28	20.0%	20
	6-10 yrs	32	22.8%	22.8
	11-15 yrs	36	25.8%	25.8
	16-25 yrs	44	31.4%	31.4
	Total	140	100%	100

DATA ANALYSIS

Table 2 Teaching gives me a chance to 'pay back' the good teachers I have had.

Level	Frequency	Percentage
Strongly Agree	52	37.2%
Agree	70	50.0%
Neutral	16	11.4%
Disagree	02	1.4%
Strongly Disagree	--	--
Total	150	100%

As shown in Table 2, secondary school teachers' replies to the statement "Teaching gives me a chance to "pay back" the good teachers I've had" 52 respondents had opinions that were overwhelmingly in agreement (37.2%), 70 agreed (or 50%), 16 had neutral thoughts (11.4%), and only 2 had disagreements (1.4%). According to the study's findings, the majority of survey respondents concurred that teaching affords me the chance to "pay back" the fantastic professors I've had.

Table 3 Teaching allows me to experience the love and respect of children.

Level	Frequency	Percentage
Strongly Agree	45	32.2%
Agree	88	62.8%
Neutral	06	4.3%
Disagree	01	0.7%
Strongly Disagree	--	--

Total	140	100%
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The findings of respondents who are secondary school teachers discussing how teaching enables them to feel the love and respect of youngsters are presented in Table 3. The opinions of 45 respondents were highly in agreement (32.2%), 88 were in agreement (62%), 06 were neutral (4.3%), and only one person objected (0.7%). According to the study's findings, the majority of participants agreed that teaching gave them the opportunity to witness children's love and respect.

Table 4 I would like to solve some of the problems in the educational system.

Level	Frequency	Percentage
Strongly Agree	47	33.7%
Agree	90	64.2%
Neutral	02	1.4%
Disagree	01	0.7%
Strongly Disagree	--	--
Total	140	100%

The results of secondary school teachers who were asked if they would like to fix some issues with the educational system are shown in Table 4. A total of 90 respondents agreed, or 64%, with the opinion of 47 respondents, of whom 2 (1.4%) were indifferent and 1 (0.7%) disagreed. According to the study's findings, the majority of participants believed that I should try to fix some of the issues with the educational system.

Table 5 Teaching was the best job among those readily available to me.

Level	Frequency	Percentage
Strongly Agree	44	31.4%
Agree	87	62.2%
Neutral	07	5.0%
Disagree	01	0.7%
Strongly Disagree	01	0.7%
Total	140	100%

Table 5 displays the responses of secondary school teachers to the question, "Which of the available jobs was the best for me?" The opinions of 44 respondents were strongly agreeing (31.4%), 87 were agreeing (62.2%), 7 were neutral (5%), 1 was disagreeing (0.7%), and 1 was strongly disagreeing (0.7%). According to the study's findings, the vast majority of participants concurred that teaching was the best job available to me.

Table 6. I feel a personal 'calling' to teach.

Level	Frequency	Percentage
Strongly Agree	46	31.4%

Agree	89	63.5%
Neutral	04	5.0%
Disagree	01	0.7%
Strongly Disagree	--	0.7%
Total	140	100%

I sense a personal "calling" to teach, according to secondary school teachers, as seen in Table 6. Strong agreement was expressed by 46 respondents (31.4%), 87 respondents agreed (62.2%), 07 respondents (5%) were neutral, 01 respondents disagreed (0.7%), and 1 respondent severely disagreed (0.7). The majority of the participants in the survey agreed, according to the study's findings, that I have a personal "calling" to teach.

Table 7. I have a desire to impart knowledge to other people.

Level	Frequency	Percentage
Strongly Agree	60	42.8%
Agree	70	50.0%
Neutral	08	5.8%
Disagree	02	1.4%
Strongly Disagree	--	--
Total	140	100%

Table 7 lists the responses from secondary school teachers who were asked if they had a desire to teach others. The opinions of 60 respondents were highly in agreement (42.8%), 70 agreed (or 50%), 8 were neutral (5.8%), and 2 disagreed (1.4%). According to the study's findings, the majority of participants agreed that I am motivated to teach others.

Table 8 Teaching offers me a job with security.

Level	Frequency	Percentage
Strongly Agree	46	32.9%
Agree	92	65.7%
Neutral	01	0.7%
Disagree	01	0.7%
Strongly Disagree	--	--
Total	140	100%

Results from secondary school teachers who responded to the question "Teaching offers me a job with security" are shown in Table 8. There were 46 respondents who strongly agreed (32.9%), 92 who agreed (65.7%), 01 who were

neutral, and 01 who disagreed (0.7%). According to the study's findings, the majority of participants thought that teaching gives stable employment.

Table 9: People often regard me as a natural teacher.

Level	Frequency	Percentage
Strongly Agree	46	31.4%
Agree	89	63.5%
Neutral	04	5.0%
Disagree	01	0.7%
Strongly Disagree	--	0.7%
Total	140	100%

Table 9 displays the responses of secondary school teachers regarding People frequently see me as a natural teacher. There were 46 respondents who highly agreed (31.4%), 87 who agreed (62.2%), 07 (5%) who were neutral, 01 who disagreed (0.7%), and 01 who severely disagreed (0.7). According to the study's findings, the majority of participants agreed that people frequently see me as a natural instructor.

Table 10: The time schedule will be compatible with my home situation.

Level	Frequency	Percentage
Strongly Agree	43	30.7%
Agree	94	67.2%
Neutral	03	2.1%
Disagree	--	--
Strongly Disagree	--	--
Total	140	100%

Table 10 displays the responses from secondary school teachers regarding the timetable that will work with my personal circumstances. 43 respondents (30.7%) expressed a strong consensus, 94 (67.2%) agreed, and 3 (2.1%) did not. According to the study's findings, the majority of participants believed that the time plan would work with my living circumstances.

Table 11: I feel comfortable working in this school.

Level	Frequency	Percentage
Strongly Agree	42	30.0%
Agree	75	53.5%
Neutral	13	9.2%
Disagree	06	4.2%

Strongly Disagree	04	2.8%
Total	140	100%

Table 11 lists the responses from secondary school teachers who were asked if they felt at ease working there. 75 respondents agreed, or 53.5%, with 42 respondents strongly agreeing (30%); the remaining 13 respondents (9.2%) were neutral; six respondents disagreed (4.2%); and four respondents strongly disagreed (2.8%). The majority of the participants in the study agreed, according to the study's findings, that I feel at ease working in this institution.

Table 12: I am facilitated to overcome limitations in my experience.

Level	Frequency	Percentage
Strongly Agree	43	30.8%
Agree	90	64.2%
Neutral	07	5.0%
Disagree	--	--
Strongly Disagree	--	--
Total	140	100%

Table 12 shows the results of respondents of secondary school teachers regarding I am facilitated to overcome limitations in my experience. 43 respondent's opinion were strongly agreeing (30.8%), agreed were 90 which is (64.2%) and from which 07 (5%) were neutral. According to study findings, the majority of participants agreed that I am helped to overcome experience-related constraints.

Table 13: Professional development brings positive change in professional attitude.

Level	Frequency	Percentage
Strongly Agree	64	45.7%
Agree	76	54.3%
Neutral	--	--
Disagree	--	--
Strongly Disagree	--	--
Total	140	100%

Table 13 shows the results of respondents of secondary school teachers regarding Professional development bringing positive change in professional attitude. Sixty-four respondents strongly agreed (45.7%), and 76 agreed (54.3%). The study results stated that most participants agreed that Professional development brings positive change in professional attitude.

Table 14: Professional development directly improve the students learning process

Level	Frequency	Percentage
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Strongly Agree	40	28.6%
Agree	80	57.2%
Neutral	15	10.7%
Disagree	05	3.5%
Strongly Disagree	--	--
Total	140	100%

Table 14 revealed the results of respondents of secondary school teachers regarding Professional development directly improving the student's learning process. Forty respondents' opinions strongly agreed (28.6%), agreed, 80 agreed (57.2%), of which 15 (10.7%) were neutral, and 05 disagreed (3.5%). The study's results stated that Professional development improves the student's learning process.

Table 15: Professional development is helpful in achieving student's achievement

Level	Frequency	Percentage
Strongly Agree	42	30%
Agree	91	65%
Neutral	07	5.0%
Disagree	--	--
Strongly Disagree	--	--
Total	140	100%

The responses from secondary school teachers regarding the value of professional development in raising student achievement are shown in Table 15. The opinions of 42 respondents were extremely agreed (30%), 91 were agreed (65%), and 7 (5%) were neutral. The majority of participants, according to the study's findings, felt that professional development aids in student accomplishment.

Table 16 Professional development enhances student's cognitive skills.

Level	Frequency	Percentage
Strongly Agree	62	44.2%
Agree	78	55.8%
Neutral	--	--
Disagree	--	--
Strongly Disagree	--	--
Total	140	100%

Table 16 shows the results of respondents of secondary school teachers regarding Professional development enhancing students’ cognitive skills. Sixty-two respondent’s opinion was strongly agreed (44.2%), and agreed were 76 agreed (55.8%). The study results stated that most participants agreed that Professional development enhances students’ cognitive skills.

Table 17: Professional development is helpful in developing critical thinking among students

Level	Frequency	Percentage
Strongly Agree	40	28.5%
Agree	90	64.3%
Neutral	10	7.2%
Disagree	--	--
Strongly Disagree	--	--
Total	140	100%

Table 17 describes the results of respondents of secondary school teachers regarding Professional development as helpful in developing critical thinking among students. Forty respondents' opinions were strongly agreed (28.5%), agreed were 90 agreed (64.3%) and from which 10 (7.2%) were neutral. The study results stated that most participants agreed that Professional development helps develop critical thinking among students.

Table 18: It raises curiosity among students

Level	Frequency	Percentage
Strongly Agree	66	47.2%
Agree	74	52.8%
Neutral	--	--
Disagree	--	--
Strongly Disagree	--	--
Total	140	100%

Table 18 shows the results of respondents of secondary school teachers regarding it raises curiosity among students. 66 respondent’s opinion was strongly agreeing (47.2%) and agreed were 74 which are (52.8%). According to the study's findings, the majority of participants agreed that it inspires pupils' curiosity.

Table 19: It is helpful in developing self confidence among students.

Level	Frequency	Percentage
Strongly Agree	44	31.4%
Agree	92	65.8%
Neutral	04	2.8%

Disagree	--	--
Strongly Disagree	--	--
Total	140	100%

Table 19 shows the results of respondents of secondary school teachers regarding it helping develop self-confidence among students. Forty-four respondent’s opinions were strongly agreed (31.4%), agreed were 92 which is (65.8%) and from which 04 (2.8%) were neutral. The study results stated that most participants agreed that It helps develop self-confidence among students.

Table 20: It helps in developing reading and writing skills among students

Level	Frequency.	Percentage.
Strongly Agree	58	41.4%
Agree	82	58.6%
Neutral	--	--
Disagree	--	--
Strongly Disagree	--	--
Total	140	100%

Table 20 lists the responses from secondary school teachers indicating how it aids in students' acquisition of reading and writing skills. Strong agreement was expressed by 58 respondents (41.4%), and agreement was expressed by 82 respondents (58.6%). According to the study's findings, the majority of participants agreed that it aids in kids' acquisition of reading and writing abilities.

Table 21 It promotes mutual cooperation among students

Level	Frequency	Percentage
Strongly Agree	53	37.8%
Agree	83	59.4%
Neutral	04	2.8%
Disagree	--	--
Strongly Disagree	--	--
Total	140	100%

Table 21 shows the results of respondents of secondary school teachers regarding it promotes mutual cooperation among students. 53 respondent’s opinion was strongly agreeing (37.8%), agreed were 83 which are (59.4%) and 04 were neutral (2.8%). According to the study's findings, the majority of participants agreed that it encourages pupils to work together.

DISCUSSION AND CONCLUSION

According to the findings of recent studies, a shift in how teachers feel about their own professional growth may be one factor that contributes to students' overall improvement in their academic achievement. The findings of this study are predicated on ideas that were borrowed from a variety of educational theorists (Raza & Ahmed, 2017; Ali, Ahmad, & Sewani, 2022). These ideas include the notion that motivation can be either intrinsic or extrinsic, and these ideas were put into practice by means of goal-setting, reinforcement, equity, and rewards. A conceptual structure for the first hypothesis is that continuing education for instructors is the most important factor in reviving classroom enthusiasm. This is because it keeps educators current with the most recent strategies for keeping students interested. The second hypothesis states that monetary rewards have the potential to fully motivate teachers to improve their pupils' academic achievement. The third hypothesis states that having more job experience improves one's ability to teach and deal with academic pupils. A completely stimulating environment may be brought into classrooms by maintaining ideal working conditions, and teachers bring their own vibrations into the classroom as a result of their years of experience, which in turn affects how kids learn.

We also took into consideration and thought about the factors that influence motivation, such as pay and benefits, working conditions, and opportunities for professional growth and further work experience. Finally, the results of this investigation matched up well with the existing body of knowledge, which validates our efforts.

Therefore, continued professional development for educators may bring about a significant shift in the academic performance of their students.

RECOMMENDATIONS

The result of the current research indicated that teacher's motivation may be achieved by giving them training for their development and this may cause a huge positive change in students' academic performance.

By training teachers, we may establish skills, knowledge and attitudes. This can help to bring the teachers growth for the long term and sustain their motivation.

The professional development courses will permit teachers to become knowledgeable to provide alterations and changes in course work as well.

Learners tend to learn through a specific kind of energy which is out source of or sometimes in source of energy.

The upcoming researchers are recommended to discover more and more about some elements that may be useful for teachers' opinions and attitude.

Some more study is required to find out as many facts and aspects as possible.

Consequently, the upcoming facts and opinions could be beneficial for the teachers' motivation and would have direct or indirect impact on students' academic performance.

Diversified research may bring some new elements which may be effective for teacher's motivation somehow.

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Email. noorullahkhalid26@gmail.com**ABSTRACT**

The banks centric-view of monetary policy works through the response of credit supply to the indicators of monetary policy such as interest rates and other policy instruments. The importance of the banks' credit supply channel came to the forefront since the 2007 world-wide depression affected badly the stability of banking sector. Yet, we know less about the relative role of banks in monetary policy transmission mechanism, especially, these impacts are observed on the basis of size of banks. This paper therefore empirically examines the impact of monetary policy on banks' lending channel of monetary policy. The robust two-step system-the Generalize Method of Moments (GMM) estimator is applied on an unbalanced panel dataset over the period 2005-2016. While estimating the effects of three alternative measures of monetary policy on banks' credit supply, several bank-specific variables are included in the specification as control variables. We provide strong evidence on the existence of banks' lending channel in baseline model and differential impact of monetary policy measures on small versus large banks in extended model. Our findings suggest that there is a vital need to take into account the size of banks while designing the instruments of an effective monetary to manage credit supply in the economy.

KEYWORDS: Banks' Lending Channel, Loan Supply, Monetary Policy, Credit Supply Channel. Transmission Mechanism,

JEL CLASSIFICATIONS: G15, E52, E42, G21,

1. INTRODUCTION

Monetary policy actions are transmitted to the real economy through a variety of channels that are collectively known as the monetary transmission mechanism. The importance of the banks' lending channel came to the forefront since the 2007 world-wide depression affected badly the stability of the banking sector. Mishkin (1996) dissatisfied with conventional interest rate channel and introduced impact of asymmetric information in financial market what led to credit channel by two ways in credit markets: the balance sheet channel and the bank lending channel. Reviewing the empirical literature we observe that Bernanke (1993), Kashyap and Stein (1994), Bernanke and Gertler (1995), Cecchetti (1995), Bernanke, Gertler, and Gilchrist (1999), Evans, Fisher, Gourio, and Kran (2015), Jermann, and Schmid (2016), Ekimova, Kolmakov and Polyakova (2017), Erdogdu (2017), Ippolito, and Ozdagli, Perez-Orive (2017), and Shah and Rashid (2015), have documented that the monetary transmission mechanism through these channels has been confirmed for different economies. In the bank-centric view, it is assumed that there are three important asset types: money, bonds, and bank loans. In this context, the special response of banks to changes in monetary policy is their lending response. This paper is mainly related to the credit channel of monetary policy transmission mechanism because it highlighted the role of banks in monetary policy transmission mechanism by focusing on the bank lending channel and the balance sheet channel in line with Bernanke and Gertler (1995).

The large banks are more able to absorb the effects of tightening monetary policy, whereas, the small banks are likely to be affected more due to monetary policy actions. Further, small banks reduce their financing more than large banks in response to tight monetary policy. Small banks are not able to find out an external source of financing because of heavy cost of external financing. Alper, Hulagu and Keles (2012) have concluded that the negative coefficient suggests that small banks lend more under tight monetary policy. These empirical results are consistent with the centric view

of monetary policy (Kashyab and Stein, 1994; Sharpe, 1995; Hasin and Majid, 2012; Shah and Rashid, 2019). Several studies such as, Bernanke and Blinder (1995), Gertler and Gilchrist (1993), Kashyab and Stein (1995), and Aikman, Lehnert, Liang and Modugno (2017) have noted the differential impact of monetary policy on banks' credit supply across small and large banks. However, the focus of these studies was on consolidated macroeconomic data of commercial banks, rather than the bank-level data.

Overall, these studies have documented that there is a potential gap to explore the responses of microeconomic data of banks to monetary policy of a central bank. Indeed, if both small and large banks are the part of financial system, then any instrument of monetary policy should have to affect the economy by affecting both types of banking. Thus, it is worth exploring whether small banks hinder or intensify the monetary policy mechanism. Yet, until now we know less about the relative role of banks in monetary policy transmission mechanism of Pakistan. However, one should note that none has explored the relative role of small *versus* large banks in the transmission mechanism of monetary policy in Pakistan: which is the core theme of this study. Therefore, this paper aims to find out the existence of credit supply channel of monetary policy transmission in Pakistan. Further, this study also intends to explore the role of the credit channel of monetary policy through small *versus* large banks. To do so, we use microeconomic data of individual 27 banks. Our analytical framework enables us to examine the centric-view of credit supply channel of monetary policy transmission mechanism in Pakistan by comparing the role of small and large banks. Specifically, we examine whether tight monetary policy affects more small or large banks' credit supply.

The rest of the paper is structured as follows. Section 2 reviews the empirical literature on monetary policy transmission mechanism. Section 3 describes data and presents the empirical framework. Section 4 presents the empirical findings. Finally, Section 5 presents some conclusions and policy recommendations.

2. REVIEW OF EMPIRICAL LITERATURE

Money plays a vital role in macroeconomics and monetary theory due a sound link of the nominal stock of money with the aggregate price level of an economy (Shah et al., 2018). However, the association of real and nominal sector does not depend on the stock of money which plays a key role to make policymakers understand the general level of prices and average inflation rates (Shah et al., 2021). Many economists have explored the direct impact of monetary policy on aggregate spending which do not operate through traditional channels of interest rate or exchange rate only, rather a variety of excellent surveys and overviews has been developed on credit markets that are playing a critical role in the monetary policy transmission to the real economy. The bank-lending channel of monetary policy works through the response of credit supply to the indicators of monetary policy such as interest rates and other policy instruments. Therefore, the credit channel of monetary policy transmission can also be said an enhancement mechanism to the interest rate channel.

Bernanke and Blinder (1988) are the first who laid down the foundation for the roles of banks in monetary policy transmission. Bernanke and Blinder (1992), Kashyab and Stein (2000), and Kishan and Opiela (2000) have confirmed the presence of lending channel in the United States. Most of the studies deal with the responses of credit supplies of the banks from distinct characteristics, like banks' size, the level of liquidity and banks' capital. Bernanke, Gertler, and Gilchrist (1999) extend the New Keynesian model to account for the balance sheet channel of monetary transmission. Kashyab and Stein (1997) have concluded that small banks reduce their lending more than large banks in response of tightening monetary policy in the USA. Similarly, Kashyab and Stein (1997), Cecchetti (1999), Ehrmann et al. (2011) and Santis and Surico (2013) have explored some descriptive evidence on credit supply channel for the EU countries. In line with them, Aysun and Hepp (2013), Wong (2000), Kashyab and Stein (1995), Bernanke and Lown (1991), Evans, Fisher, Gourio, and Kran (2015), Jermann, and Schmid (2016), Auclert (2017), Erdogdu (2017), and Anwar and Nguyend (2018) have documented the credit view of monetary transmission mechanism.

Kashyab and Stein (1995 and 2000) have examined the impact of monetary policy tightening on banks on the basis of size and liquidity. They have developed a new approach by studying the impact of monetary transmission mechanism in terms of size and liquidity of banks. In their panel data analysis, they have collected microeconomic quarterly data of individual bank balance sheets against every insured U.S. commercial bank from 1976 to 1993. They have developed the proxies for the informational asymmetries of a bank; the liquidity of its balance sheet and its size measured in total assets. They have found that the impact of monetary policy is stronger on smaller and less liquid balance sheets of banks. Gertler and Gilchrist (1994) have found that debt of small sized firms along with other variables are more responsive to changes in monetary policy than that of large firms. However, Ashcraft and Campello (2007) and Ciccarelli, Maddaloni, and Peydró (2015) have noted that these results might be appeared due to a contraction of banks' credit supply and they have verified the existence of the balance sheet channel. Further, Ippolito, Ozdagli, and Perez-Orive (2017) have shown that a quantitatively significant balance sheet channel transmission channel of monetary policy is found for the firm's that avail credit of bank to finance their business activities. In their analysis, size and liquidity are found significant variables explaining the credit decision of financial firms. Likewise, Kishan and Opiela (2000), and Aikman, Lehnert, Liang, and Modugno (2017) have also explored the same view of

monetary policy in term of size and liquidity of banks. Futher, Kashyap and Stein (2000) have suggested to include the interaction terms between the monetary policy measures and bank individual characteristics to identify the bank lending channel.

Yet, we know less about the relative role of banks in monetary policy transmission mechanism of Pakistan. Therefore, this paper contributes into the literature on the monetary policy transmission mechanism by exploring the centric-view of credit supply channel for small *versus* large banks as a first-time comparison of banks on basis of size in Pakistan with respect to their responses to monetary tightening.

3. DATA AND METHODOLOGY

This paper uses a sample of 27 commercial banks of Pakistan. Annual data for the period 2005-2016 are taken subject to availability of data. The data on bank-specific and macro-economic variables are collected from financial statements of the banks, available on their web-sites for public. Further, we have completed the data of State Bank of Pakistan (SBP), International Financial Statistics, and Orbis Bank Focus (Bankscope). Some data of the banks are taken from Thomson Reuters Datastream.

We estimate several empirical models with several different specifications to achieve the objectives of this paper. In line with Kashyab and Stein (1994), these models explore the impact of monetary policy on credit supply of banks with some additional specifications. The baseline model is developed to examine the responses of credit supply to monetary policy indicators, along with bank specific variables and macroeconomic conditions in Eq.1. The model adopts the following forms.

$$Y_{it} = \beta_i + X_{it}\alpha + Z_t\theta + \rho M_t + \mu_t + \varepsilon_{it} \quad (Eq. 1)$$

- Y_{it} = Banks’ credit supply
- β_i = Individual-specific effect
- μ_t = Year-specific effect
- ε_{it} = Error term
- X_{it} = A vector of banking characteristics that include size, liquidity, capital, coverage ratio, credit risk, profitability and debt to equity ratio.
- Z_t = A vector of macroeconomic variables that include GDP growth and inflation
- M_t = Monetary policy indicators; the lending interest rate, the deposit interest rate, and the interest rate spread.

Further, we try to trace comparative difference in responses of small *versus* large banks to tight monetary policy in case of Pakistan. Therefore, we have extended the baseline model (1) by introducing two dummy variables for small and large banks to detect impacts of monetary policy on credit supply of small *versus* large banks. Thus, an extended model (2) is specified as follow where D_i^{small} is a dummy variable for small banks and D_i^{large} is a dummy variable for large banks.

$$Y_{it} = \beta_i + X_{it}\alpha + Z_t\theta + \rho_1 M_t \times D_i^{small} + \rho_2 M_t \times D_i^{large} + \mu_t + \varepsilon_{it} \quad (Eq. 2)$$

We have selected the bank-specific, the macroeconomic and the monetary policy variables to examine the existence credit view of monetary policy and different responses of small versus large banks’ credit supply. The rationale of selection of these specific variables is discussed in detail. First, we begin with bank credit supply as dependent variable; the ratio of gross loans to total assets. This study intends to investigate the effects of monetary policy indicators on credit supply decision of banks. As credit supply of banks decreases due to an increase in policy interest rate, it employs the existence of centric view of credit supply channel (Alper, Hulagu and Keles, 2012; Jermann, and Schmid, 2016; Erdogdu, 2017). The bank-specific independent variables are there described in Table 1. In line with Kashyab and Stein (1995), the lending rate, the deposit rate, and the interest rate spread (lending interest rate – deposit rate) are taken as measures of monetary policy.

Table 1. Bank-Specific Variables	
Variables	Description
Bank credit supply	Ratio of Gross Loans to Total Assets
Bank size	Log of Total Assets
Liquidity	Cash and cash equivalent divided by total assets
Capital	Total Shareholder Equity/total assets

Coverage ratio	EBIT/Interest Expense
Credit risk	Ratio of classified loans to total loans
Profitability	Profit after Tax/Total Assets
Debt to equity ratio	Debt/Equity Ratio

We use the robust two-step system-the Generalize Method of Moments (GMM) estimator. This is proposed by Arellano and Bover (1995) and then it was fully developed by Blundell and Bond (1998). There is also applied the Arellano and Bond (1991) test for AR (2) to test the existence of serial correlation in the residuals. Further, the J-test of Hansen (1982) is employed to test the null hypothesis of the instruments are orthogonal to the residuals for the validity of the instruments.

4. EMPIRICAL FINDINGS

4.1 FINDINGS OF THE BASELINE MODEL

The results of the baseline model are presented in Table 2. Panel A and Panel B present the empirical results of variables and diagnostic tests, respectively. In the Panel A of Table 2, the monetary policy indicators; the lending interest, the interest rate-spread and the deposit rate have indicated the negative and statistically significant coefficients that support the presence of centric view of monetary policy.

Table 2: Impact of Monetary Policy Indicators on Banks’ Credit Supply

Panel A. Estimation Results						
	Model 1a		Model 1b		Model 1c	
Variables	Coefficient	Std. Error	Coefficient	Std. Error	Coefficient	Std. Error
Lagged Debt Ratio	0.617***	0.118	0.729***	0.047	0.739***	0.050
Banks size	0.047***	0.016	0.026***	0.021	0.027**	0.017
Banks Liquidity	-0.287	0.332	-0.160	0.144	-0.238	0.112
Banks Capital	0.015***	0.002	0.016***	0.006	0.015***	0.003
Coverage ratio	0.008**	0.004	0.011**	0.003	0.002***	0.001
Credit risk	-0.167**	0.145	-0.432***	0.166	-0.516***	0.174
Banks Profitability	0.017***	0.076	0.021***	0.004	0.026***	0.008
Debt to equity ratio	0.014**	0.004	0.014***	0.006	0.012***	0.014
Lending rate	-0.022***	0.008				
Interest rate spread			-0.024***	0.004		
Deposit rate					-0.022***	0.004
GDP Growth	0.126**	0.765	0.712***	0.243	0.354***	0.165
Inflation	0.059***	0.024	0.026***	0.008	0.012**	0.007
Constants	45.439**	16.473	27.819***	8.865	15.788***	5.773
Panel B. Diagnostic Tests						
Observations	248		248		248	
Banks	27		27		27	
AR (2)	0.60		1.16		-0.50	
p-value	0.550		0.244		0.621	
J- statistic	14.15		15.69		15.04	
p-value	0.023		0.043		0.010	

Notes: The J-statistics test observes overidentified restrictions to ensure the validity of the instruments and distributed as chi-squared under the null of instrument validity and the Arellano-Bond AR (2) test is to observe the second-order serial correlation in the residuals.

*** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$

We regress the credit supply of banks on the lending interest, the interest rate spread and the deposit rate separately in different three regressions. The empirical results are consistent with the centric view of monetary policy (Kashyab and Stein, 1994). Similarly, these results are in accordance with existing literature, such as Sharpe (1995), Jermann, and Schmid (2016) and Erdogdu (2017).

In Model 1a of Table 2, the results suggest that banks' credit supply is positively and significantly related to one-period lagged credit supply). This implies that those banks hold more credit supply (debt ratio) previously continue to supply more credit. Inspecting the coefficients of banks' size, we find that banks' credit supply increase significantly with an increase in size. This result is also consistent with previous empirical studies that have reported the positive relationship between bank size and the credit supply of banks (Alper, Hulagu and Keles (2012); Köhler *et al.* (2006); Schmitz (2004)). However, one should note that this result is contrary to Pruteanu (2004) and Janjua, Rashid and Qurrat-UI-Ain (2014), who have come with positive association between bank size and credit supply. The coefficient of banks' liquidity is negative and statistically insignificant, suggesting that liquidity affects negatively the credit supply of banks. Similarly, Alper, Hulagu and Keles (2012) and Köhler *et al.* (2006) have found the negative effect of liquidity on banks' loan supply, but significant. It means there is shortage of liquidity stock to absorb monetary policy shocks. Although, Schmitz (2004) and Hasin and Majid (2012) have indicated a positive and significant relationship of banks' liquidity and loan growth, implying that liquid banks adjust the tightening of monetary policy. Banks' capital appears with the co-efficient value of 0.005 indicating it is positively and significantly related to the credit supply of banks. Several studies in the literature such as Girardin and Moussa (2011), Schmitz (2004), Bernanke and Lown, (1991) have also reported the positive relation of capital with the credit supply of banks. Further, the positive impact of capital supports the prediction of monetarists that well-capitalized banks survive more in contractions of monetary policy. The coefficient of coverage ratio is positive and statistically significant, suggesting that bank with high coverage ratio in their cash flow streams increase their supply of credit. Likewise, Sanrego and Nikmawati (2010) and Alaro and Hakeem (2011) have documented the positive relationship between coverage ratio and banks' credit supply. Credit risk appears to be negatively related to banks' credit supply, suggesting that when the credit risk of a bank increases the bank become conscious in issuing loans. This finding is consistent with the findings of Pruteanu (2004) who has explained that the classified loans become a basic source to increase credit risk because it is defined as ratio of classified loans to total loans. Banks' profitability is positively and significantly associated to banks' credit supply decision. The debt-to-equity ratio appears to affect credit supply positively and significantly, indicating that as the debt-to-equity ratio grows, the banks supply more credit to market because the banks are capable to issue more credit.

Investigating the impact of macroeconomic variables; the GDP growth and inflation on credit supply of banks, there is found positive and significant association of both macroeconomic variables with dependent variables in all three models except inflation with interest rate spread is found insignificant. In case GDP growth, Pruteanu-Podpiera (2007), Alper, Hulagu and Keles (2012), Imran and Nishat (2013), Gourio, Kashyap, and Sim (2016), Svensson (2016), and Aikman, Lehnert, Liang, and Modugno (2017) have explored the positive impact of GDP growth on credit supply. As a possible justification, the GDP growth affects the individual's income positively, making them able to deposit in banks that encourages them to issue more credit. Contrasting to above result, Hussain (2012) and Janjua, Rashid, and Qurrat-UI-Ain (2014) have noted the negative impact of GDP growth on banks' credit supply. It seems more likely that the business firms may not ask financing through bank borrowing during period of economic growth in country because there are found some other alternate sources to fund a business in a growing economy. The positive association of inflation with credit supply of banks can be justified that the banks would rush to supply credit because cash holding costs in period of inflation. Moreover, banks are likely to issue more credit responding to high inflation because high inflation devalues the stock of savings. On same path, Hussain (2012), Alper, Hulagu and Keles (2012), Evans, Fisher, Gourio, and Kran (2015), Gomes, Jermann, and Schmid (2016), Ozdagli, and Perez-Orive (2017) have found the positive and significant impact of inflation on the credit supply of banks to economy. Although, Schmitz (2004) have found a negative association of inflation to banks' loan supply.

In Model 1b of Table 2 and Model 1c of Table 2, we regress the banks credit supply on bank specific characteristics with the interest rate spread and the deposit rate, respectively as monetary policy indicator and with macroeconomic indicators. All the bank specific and macroeconomic variables are consistent with the results of previous Model 1a of Table 2. The coefficient of interest rate-spread (-0.024) and the coefficient of deposit rate (-0.022) are negatively and significantly related to the banks' credit supply testifying the centric view of monetary policy.

In the Panel B of Table 2, the diagnostic tests reveal that our instruments are robust. Especially, the estimates of J-test do not provide any significant evidence in favour of rejecting the null hypothesis. Similarly, we do not find any significant evidence of the existence of autocorrelation in the residuals. Overall, these diagnostic tests prove the

validity of the instruments.

4.2. RESULTS OF EXTENDED MODEL ON BASIS OF BANKS' SIZE

The base-line model is extended after categorizing banks on the basis of size. Two dummies are included; small bank dummy and large bank dummy in the base-line model to observe the impact of monetary policy indicators on banks' credit supply on the basis of size. In Table 3, we regress the extended model of small versus large banks' credit supply on bank-specific variables, macroeconomic conditions, and monetary policy indicators. Panel A presents the estimation results of bank-specific, the macroeconomic variables and monetary policy indicators in three regressions. Almost, these results are similar to the results presented in Table 2. Further, the coefficient value of the credit supply suggests that banks' credit supply is positively and significantly related to one-period lagged credit supply in Table 3. This implies that those banks hold more credit supply previously would supply more credit to economy. The banks' size, the banks' capital, the coverage ratio, the banks' profitability and the debt-to-equity ratio are positively and significantly related to credit growth of banks. The coefficient of banks' liquidity and the credit risk is negative and significant to banks' credit supply. Only coverage ratio changes its sign from positive to negative, when it is regressed with the deposit rate.

Table 3. The impact of monetary policy indicators on bank loan supply after categorizing banks on basis of size (Small and Large)

Panel A. Estimation Results						
	Model 2a		Model 2b		Model 2c	
Variables	Coefficient	Std. Error	Coefficient	Std. Error	Coefficient	Std. Error
Lagged Debt Ratio	0.716***	0.084	0.828***	0.075	0.745***	0.082
Banks size	0.017**	0.008	0.024**	0.012	0.036***	0.017
Banks Liquidity	-0.477***	0.228	-0.617**	0.317	-0.02*	0.164
Banks Capital	0.002**	0.001	0.002*	0.002	0.003***	0.001
Coverage ratio	0.002***	0.001	0.002**	0.001	-0.001	0.001
Credit risk	-0.205***	0.090	-0.212**	0.114	-0.537***	0.191
Banks Profitability	0.014***	0.004	0.013**	0.008	0.004**	0.004
Debt to equity ratio	0.002***	0.001	0.002***	0.001	0.001*	0.001
Lending rate $\times D^{Small\ banks}$	-0.025***	0.007				
Lending rate $\times D^{Large\ banks}$	-0.021***	0.006				
Interest rate spread $\times D^{Small\ banks}$			-0.043***	0.006		
Interest rate spread $\times D^{Large\ banks}$			-0.033***	0.005		
Deposit rate $\times D^{Small\ banks}$					-0.038***	0.006
Deposit rate $\times D^{Large\ banks}$					-0.027***	0.009
GDP Growth	0.132 ***	0.052	3.491	2.621	12.527***	4.502
Inflation	0.119***	0.027	0.109***	0.022	0.031**	0.018
Constants	12.346***	7.807	-11.377***	8.872	43.607***	15.404
Panel B. Diagnostic Tests						
Observations	221		194		194	
Banks	27		27		27	
AR (2)	1.03		0.86		0.61	
p-value	0.304		0.390		0.543	
J- statistic	16.24		17.22		9.35	
p-value	1.000		1.000		1.000	

Notes: The J-statistics test observes overidentified restrictions to ensure the validity of the instruments and distributed as chi-squared under the null of instrument validity and the Arellano-Bond AR (2) test is to observe the second-order serial correlation in the residuals.

*** p<0.01, ** p<0.05, * p<0.1

Overall, all three monetary policy indicators are associated negatively and statistically significant with the credit supply of banks that support the presence of centric view of monetary policy in all three regressions. It is notable that small banks are more responsive to tightening monetary policy in all three models. We found the responses of credit supply of banks is -0.025 for small banks and -0.021 for large banks due to one unit change in the lending interest, -0.043 for small banks and -0.033 for large banks due to one unit change in the interest rate spread, and -0.038 for small banks and -0.027 for large banks due to one unit change in the deposit rate in different three models. Alper, Hulagu and Keles (2012) have concluded that the negative coefficient suggests that small banks lend more under tight monetary policy. These empirical results are consistent with the centric view of monetary policy (Kashyab and Stein, 1994; Sharpe, 1995; Hasin and Majid, 2012). Moreover, the large banks are found able to absorb the effects of tightening monetary policy, whereas the small banks that are affected more due to monetary policy actions. Further, the small banks reduce their financing more than large banks. The small banks are not able to find out an external source of financing because of heavy cost of external financing. Several studies such as, Bernanke and Blinder (1995), Gertler and Gilchrist (1993) and Kashyab and Stein (1995) have noted the differential effects of monetary policy on banks' credit supply across small and large banks.

The GDP growth and inflation are found positive and statistically significant in all three regressions. In Table 3, the Panel B, the diagnostic tests reveal that our instruments are robust. Overall, the diagnostic tests prove the validity of the instruments.

5. CONCLUSIONS AND POLICY IMPLICATIONS

The banks' lending channel of monetary policy has recently received an increased attention after the financial crisis in last decade. In this paper, we have examined the existing of credit-view channel of monetary policy and the impact of monetary policy on credit supply of small *versus* large banks. In empirical models, three alternative measures of monetary policy are regressed on banks' credit supply, several bank-specific variables and macroeconomic indicators as control variables. Estimating the baseline model, we provide the strong evidence on the existence of banks' lending supply channel of monetary policy. The results from the extended model indicate that large banks respond less to monetary policy as compared to their small counterparts. The relatively less response of large banks to monetary policy may make it difficult for the central bank to achieve the desired objectives of the monetary policy.

We can suggest several policy implications for monetary policy authorities. First, since centric view plays a key role in transmission of monetary policy, the central bank should manage interest rate to stabilize the credit supply through banks. Second, our findings suggest that for an effective monetary policy, there is a vital need to consider the size of banks while devising the instruments to manage credit supply in the economy, otherwise there may appear puzzles to monetary policy. Third, the policy makers should keep in preference the microeconomic aspects of banks' credit supply behavior in formulating monetary policy because we have found the small-sized banks are affected more as compared to their counterparts in Pakistan.

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