
Influence of the Learners' Financial Condition on the Achievement of Learning English as a Foreign Language

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Abstract

The present study is to determine the influence of the financial condition on learning and achievement test scores in English as a Foreign Language (EFL) at the HSC level in Bangladesh. The social factors have been investigated in order to ascertain the degree of the influence on language learning motivation when English is the students' foreign language. A mixed methods (MM) research approach was used for collection and data analyses. A demographic questionnaire and test scores of HSC 1st Year Final Examination in English have been used as the instruments. Five-Grade Likert Scale (1932) is used in the questionnaire to draw responses from the respondents. The subjects were 500 HSC students selected from 6 higher secondary colleges by using the Simple Random Sampling (SRS) method. The findings of the study indicates that the financial status have strong impact on EFL teaching and learning and academic achievement. It shows (i) the financially solvent students have more opportunities and multiple chances to perform better in EFL than their counterparts from the low income group (LIG). The study is potentially significant in that it offers educators and policymakers insights into English language teaching and learning at the HSC level. Most importantly, it highlights the voices of the teachers and students, the very important people at the centre of the teaching and learning process.

Keywords: Social factors, influence, achievement, examination, EFL

1. Introduction

The income of a family frequently determines the family's social status. Income means material return in cash or kind received in exchange of goods and services in a particular period. In case of household income, it refers to the material return of all the members of the household in the same period. So, household income in a particular period can be defined as the sum of the earnings of all the members of the household in cash or kind in the same period of time. The children living in a poor environment cannot develop their potentials and skills to the maximum extent which do effect negatively on their performance in schools and achievements in social life, children from well to do families show superior cognitive abilities, competence and other similar skills. It was researched that poor children lag behind in all the activities involving cognitive abilities than children from middle and upper section of the society. The average per capita personal income in Bangladesh is only US\$ 848 which is poorer than that in many other developing countries. Bangladeshi students remain the poorest population as 52% people live in extreme poverty in families with incomes below 50% of the poverty line. This means that another large portion of students is very near the poverty level, adding to the total number of students in economic constraints. These constraints hamper learners' academic achievement in general and in English as a foreign language at the HSC level in particular. Economic condition is a leading factor of academic achievement and performance in the class. The variations in achievement are also due to the differences in socio economic status of the children, differential treatment given by

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parents, parent's educational level, and influence of the surroundings and so on. The influence of economic factors on various aspects of individual's development has particularly caught the attention of educationists. Individual success and failure can also be judged by facilities and environment provided for his study, self-concept, resource availability, and study habits. As pointed out by Caro & Lehmann (2009), children belonging to higher socio economic status are not only brilliant but also are provided better opportunities for developing intellectually, physically and emotionally. The type of intellectual environment in the home will definitely have an impact on the school achievement of the students, and this intellectual environment in turn is determined by intellectual level of parents, parents' education, occupation, income, size of the family, etc.

Families differ in social prestige, wealth and education. Since language is learned in social interaction, there is variation in child language that correlates with social class. A classic example of this is the study of New York City speech by Labov (1972). Children from low socioeconomic backgrounds lag behind in language acquisition. According to Coulmas (1997), middle-class children develop an exploratory and explicit use of language, whereas lower-class children develop a more expressive and implicit language use. The socioeconomic status of a student's parents has always been one of the strongest predictors of the student's academic achievement and educational attainment. Parental income and overall financial status affect various aspects of teaching and learning and academic achievement. Poverty significantly affects the resources available to students. Due to this lack of resources, many students struggle to reach the same academic achievement levels of students not living in poverty. The factors affecting student's achievement include income, source of income, and the parents' education level. Poverty, which forms a specific culture and way of life, is a growing issue in Bangladesh. Poverty directly affects academic achievement due to the lack of resources available for student success. Low achievement is closely correlated with lack of resources and numerous studies have documented the correlation between low socioeconomic status and low achievement. Several strategies exist to assist teachers in closing the poverty achievement gap for students.

Academic achievement have always been the centre of educational research and despite varied statements about the aims of education, the academic development of the student continue to be the primary and most important goal of education. Poverty is the condition in which a person or community is deprived of or lacks the essentials for a minimum standard of well-being and life. Since poverty is understood in many senses, these essentials may be material resources such as food, safe drinking water, and shelter, or they may be social resources such as access to information, education, health care, social status, political power, or even the opportunity to develop meaningful connections with other people in society. The study finds insignificant difference in English as a foreign language achievement between ethnic majority and minority groups. Socio-economic status can be defined as " a person's overall social position to which attainment in both social and economic domain contribute but when it is used in studies of college academic achievement, it refers to socio-economic status of parents and family. The social and economic component of socio-economic status may have separate influence on educational outcome. Another possible explanation for the rising income achievement gap is that high-income families not only have more income than low-income families but also have access to a range of other family and social resources. Thus, the income achievement gap may be partly a result of the effects of parental educational attainment. There is a very positive correlation between family income level and academic score of the students. The test scores increases among the students with the increase of financial abilities of their respective families. However, in the society, it is also seen that some poor students exceptionally perform better than many solvent students. It becomes possible because of the individual factors of students. Bangladesh is a monolingual country since almost all of its inhabitants speak Bangla as their mother tongue. Only a small number of people including the indigenous and ethnic ones and a few stranded Pakistanis have their respective mother tongues. Therefore, they are to learn Bangla as their second language. However, English is

a foreign language to all the people of Bangladesh, and is usually learned in the classroom situation.

2. Literature Review

A significant body of research suggests that targeting additional resources to authority serving low-income children can narrow the academic achievement gap between poor and non-poor students. The nature of the relationship between financial status and students' foreign language achievement has been debated for decades, with the most influential arguments appearing in Equality of Educational Opportunity (Coleman, 1966) and Inequality in the United States of America, and a number of commissioned inquiries in Australia (Karmel, 1973). Researchers have shown that a family's socio-economic status is based on parents' income, education and occupation. Howley (1989) and House (2002) contend that students learn better if they are from above average or average income family. Choudhary and Muni (1995) reported that parental economic status had positive effect on their children's academic performance. The study found that parents' financial ability and support contributed to children's academic achievement in general and English in particular. Sundaram (1989) studied financial difference in achievement and achievement related factors such as self-concept, manifest anxiety, study habits, intelligence, adjustment problems and achievement motivation among college students. The results revealed that there was a significant (0.01) difference between poor and rich students in their self-concept.

Wangoo and Khan (1991) found that government and private school students differed significantly, so far as their economic status is concerned. Significant difference in academic achievement was found between students from high income and low income families, also private and government schools. Patel (1997) found that parental income, occupation and education had a large impact on the academic achievement. Chaudhari et al. (1998) showed solvency, intelligence and age were taken as controlled variables. Interaction between treatments and socio-economic status was found significant in academic behaviour in a positive manner. A study conducted by Sum and Fogg (1991) found that poor students are ranked in the 19th percentile on assessments while students from a mid-upper income family are ranked in the 66th percentile on assessments. Similar studies have found comparable results (Bergeson, 2006; Sum & Fogg (1991). Poverty effects on the child increase with the duration of poverty. "Children who lived in persistently poor families scored 6 to 9 points lower on the various assessments than children who were never poor" (Smith et al., 1997, p. 164).

Karthiyayani (1995) found that the parental economic and the students' previous academic record play an important role in achieving EFL/ESL. Malhotra (1993) showed that high income students had better achievement than low income students. Brantlinger's (1993) showed the solvent are more literate than the insolvent and have higher levels of motivation and educational achievement. Since Coleman's (1966) landmark study on Equality of Educational Opportunity, socioeconomic status has been seen as a strong predictor of student achievement. Coleman asserted that the influence of student background was greater than anything that goes on within schools. Coleman's (1966) landmark study shows that poverty is indeed a factor among children in the United States. Ross & Parker (1980), in their 18 nation Luxembourg Income Study, found that during the 1990s families of children in the United States had lower real income than families of children in almost every other nation.

3. Research Design

The study followed a mixed method approach for data collection and data analysis; theretofore, the study is a blending of qualitative and quantitative research in nature. The study a demographic questionnaires and the learners' test scores as the instruments for the data collection. The study was conducted among 500 Higher Secondary students learning English as a foreign language. The test score of the HSC 1st year final examination in English has been investigated to determine the influence of financial factors on the respondents' academic performance. To answer the research question "Does the economic condition of the students play any role in their achievement in EFL at the HSC level?"

4. Findings and Discussions

The present research indicates that the HSC students from low-income households score lower and progress more slowly compared with students from higher income groups. The study has found that there is large differences in the achievement test score in English as a foreign language between higher- and lower economic status students. It is found the solvent students (high income) were 38 times better performer than insolvent (low income) in the English as a foreign language achievement test at the HSC level. The differences are significantly bigger among the students of other variables, and increase in the urban students. Using the test-score data of the 11th grade year final achievement test, the study found that the economic condition and achievement correlation was $r = .700$ ($p < .001$). The impact of the financial condition of the students is stronger at the urban than the rural level. The present study has also used data of gender differences and ethnicity, and has found that poverty is significantly and negatively correlated with student outcomes at the HSC level. The findings of the questionnaire survey have found that the students from low economic status have less educational activities outside of school, and have fewer chances to invest additional amount of money for extra care for doing better in the classes and score higher. Poverty and lack of resources negatively impact on the level of the students' academic development leading to decreased performance in the examination. The students from different classes bring different language achievement, behaviours, attitudes, ideas, values and skills. Thus, the study supports the notion that resource provisions for education, such as levels of spending on tuitions/ additional coaching, equipment, teachers facilities, positively influence educational attainment, and enhance educational life chances in that area.

The present study discovers that poor parents, poorly educated/illiterate parents, or solo parents are not automatically doomed to fail academically. If parents are persuaded or encouraged to become involved in their children's schooling, the children will improve results and feel greater satisfaction, teachers will feel more successful, and parents will feel better. Families with higher socio-economic status (SES) may have books, magazines and newspapers communicate that reading and literacy is important. These students show a higher reading achievement than those who do not have these opportunities. The study has proved that parenting influences children's learning. The present study strongly supports that improving teaching and learning may help reduce these risk factors, and thus increased research on the correlation financial status and foreign language is essential. From the present study, how ES influences student achievement is clear, and there have been many theories to explain the relationship. In one scenario, students from low-SES homes are at a disadvantage in schools because they lack an academic home environment, which influences their academic success at school. Another scenario argues that school and neighbourhood environments influence academic success, so that low-SES schools are generally lower-performing, and that only extremely resilient young people can escape the 'fate' of low academic achievement. So, it is important to examine the contribution of economic condition to English language achievement at the higher secondary level in Bangladesh.

The study observes that the students from the families of low income level often lack a personal sense of security and safety, have lower self-esteem and increased violent behaviour, resulting in increased self-harm, violence, apathy and truancy. These families are often emotionally and psychologically dysfunctional and transient. This impairs their emotional, cognitive and behavioural maturity, and often means social isolation, feelings of worthlessness, loneliness and alienation, leading to decreased achievement and participation at school. Income plays multiple roles in living and learning. The study has revealed that there is a positive correlation between family income and academic performance in English. The success rate in the HSC examination is considerably getting higher during recent years in grades and percents. The HSC students are performing better in the study subject of English; therefore, the pass rates are increasing every year with the increased success rate in English. Poverty significantly affects the resources available to students. Due to this lack of resources, many students struggle to reach the same academic achievement levels of the students not living in poverty. The factors affecting student achievement include income, source of income, and the parental education level. Although many poor students score below average in the assessment measures, instructional techniques and strategies implemented at the classroom, school, and state levels can help close the achievement gap by providing the students with necessary assistance in order to achieve high performance in academics. The table below shows how the family income influences academic performances in English:

Table 1: Income level of respondents' families

Group	Monthly Family Income Level (Taka)	Frequency	Means of Test Scores in English at the HSC level
A	Below 6000	55	42
B	6001-9000	71	61.74
C	9001-12000	51	63.36
D	12001-15000	60	63.8
E	15001-18000	63	76.23
F	18001-21000	58	76.3
G	21001-24000	29	77.13
H	24001-27000	45	77.58
I	27001-30000	41	78.14
J	30001 and above	27	78.29

In the above table (Table 1), the levels of income of the respondents' families are categorized in different levels: A,B,C,D,E,F,G,H,I, and J. The different income groups are sectioned in three broad category such as low income , middle income, and high income families. The study has found that the students from economically sound families perform relatively better than the students from low income families. The table above (Table 1) indicates the means of the achievement test score of the students of high income families are higher than the students of lower income families. The table below (Table 2) presents the different level income groups:

Table 2: Different income level groups

	low income family group:	middle income family group	high income family group
1	Group A (below Tk. 6000)	D(Tk.12001-Tk.15000)	G (Tk. 21001-Tk.24000)
2	Group B (Tk.6100-Tk.9000)	E (Tk.15001-Tk.18000)	H(Tk.24001--Tk.27000)
3	Group C (Tk.9001-Tk.12000)	F (Tk.18001-Tk.21000)	I(Tk. 27001-Tk.30000),
4	-	-	J (Tk.30001 and above)

Group A, B, and C are termed as insolvent and groups D, E, F, G, H, I, and J are solvent groups correspondingly. It is found that 55 students out of total 500 are from families whose monthly income is below TK-6000 each, and their average achievement test score in English as a foreign language is 42; when the family income ranges from BDT 6001- BDT 9000, the students' average test score stands as 61.74. The test score in English gets higher with the increases of family income of the student. If the family income rises to above 30000, the students' averages score goes up to 78.29. The figure below (Figure 1) shows the family income level and average score of achievement test of the students:

Family income and test score in English

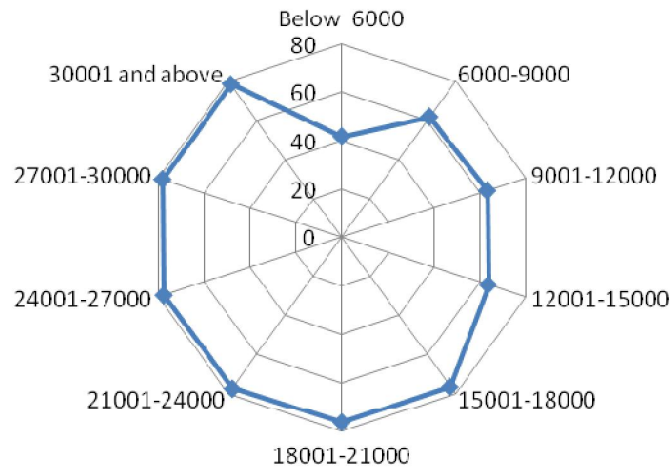


Figure 1: Different income groups and students' achievement test score

The present study has examined the influence of economic condition of the students on the achievement test in English as a foreign language. This section presents and discusses the association of economic condition of students and the relationship with the Achievement test score of the students at the HSC level. The achievement test scores of 500 students of the HSC Year Final examination in English was taken to statistically analyse to find out the influence of their financial status on their academic achievement in English. The scores of 11th grade students' year final examination are collected and documented to determine the degree of achievement based on the social factors influencing academic performance. As shown in the table below, 13% students attained below B grade (up to 49 marks); 19.6% students scored B grade; 21.6% respondents obtained 'A-' grade; 32% students got 'A' grade, and the rest 13.8% learners acquired 'A+' grade. The scores of the achievement test of the respondents are sectioned into five grades as follows (table 3):

Table 3: Score- Grades of Achievement Test

Score-Letter Grade	Frequency	Percent	Mean	STDV	95% CI	
Below B (up to 49)	65	13.0	64.97	12.99	Lower Bound	Upper Bound
B(50-59)	98	19.6				
A-(60-69)	108	21.6				
A(70-79)	160	32.0				
A+(80-100)	69	13.8				
Total	500	100				

The average mean of the achievement test score is 64.97, and the standard deviation of the score is 12.99. As seen in the table above, 160 HSC students out of 500 students got Grade 'A'

(70-79) which is 32% of the total students. It is seen that only 13.8% of the total students got A+ Grade. Another 13% students attained the lowest grade (B-). The success rates in grade and percentage of the score achieved are representative of the HSC final results of 2012. The figure below shows the status of test scores and grades of the respondents:

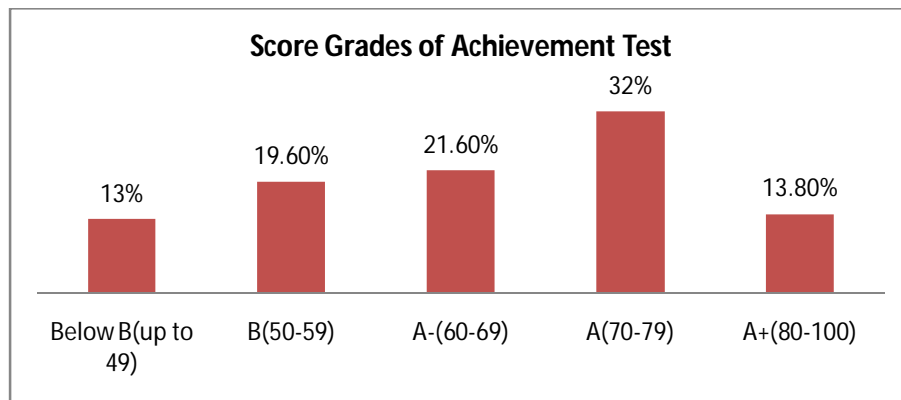


Figure 2: Score- grades of achievement test

The study has highlighted a number of interesting facets of social variables and education achievement. The study finds that although there are positive gains in aggregate scores, the gains are not uniformly positive across all subjects like English as a foreign language. Future studies should be designed to test it directly, possibly by administering tests that measure higher order skills of students. The study also documents the incidence of grade inflation in year-end examinations, which necessitated our shift to use year final achievement test scores as the basis for measuring treatment effects of economic factors. The table below (Table 5.12) shows the association between test scores and social factors:

Table 4: Association between achievement score and social factors

	1	2	3	4	5	6
Economic status	B-(0 to 49) (%)	B (50 –59) (%)	A- (60 –69) (%)	A (70 –79) (%)	A+ (80 – 100) (%)	P value
Insolvent	61(24.4)	92(36.8)	77(30.8)	15(6.0)	5(2.0)	.000**
Solvent	4(1.6)	6(2.4)	31(12.4)	145(58.0)	64(25.6)	

** indicates significant at .05 level

The Table 4 clearly shows that the relationship between family economic status and academic achievement of the students is big. The difference between the students of high income and the low income ($P < .000$) is statistically significant. The figure reflects the association between test scores of the solvent and insolvent students in English at the HSC level:

Test Score- Solvent and Insolvent Students

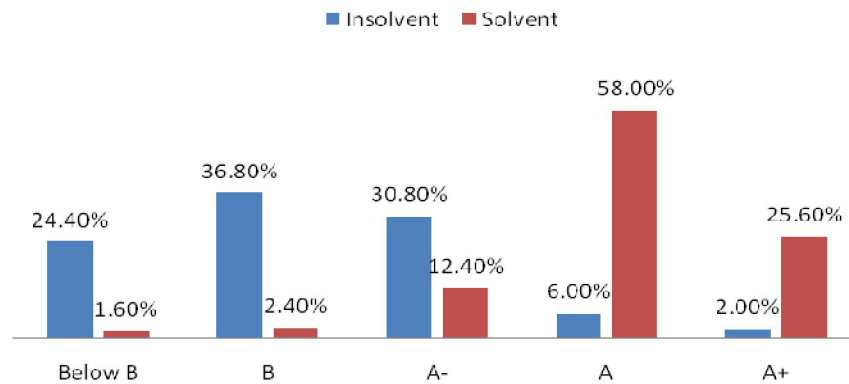


Figure 3: Association between solvency and test scores in English

The present study has discovered that the solvent students have done better in higher grades such as ‘A+’ and ‘A’; as shown nearly 26% (25.6%) solvent students have scored ‘A+’ grade. The present study and all the other studies mentioned above have a common finding, that is, financial status influences learning achievement of students.

5. Recommendations

The research suggests that the education achievement gap between high- and low-income children in Bangladesh is widening. The students from the low income families are far lagging behind due to limited resources. Therefore the present study puts forward the following recommendation to improve the prevailing situation:

- 1) The poor students should be facilitated in terms of providing learning materials at free of cost. Student-scholarships and family supports should be initiated at the higher secondary level.
- 2) A comprehensive education strategy, complemented by economic and social policies is needed to overcome education disadvantage and reduce the achievement gap.
- 3) The government cannot do this alone; inequality and disadvantage are too embedded in the society for the task of alleviating its effects to be left to schools alone.
- 4) At the school level, the government needs to improve teaching and learning opportunities for students who have fallen behind.
- 5) The schools require more highly qualified well-paid teachers and more effective early intervention.
- 6) It should be complemented by more student welfare, behavioural and learning support measures; extensive home/school partnerships; and a better funding system based on student learning needs.
- 7) The education system needs a huge funding effort to transform our high quality, low equity education system into a high quality, high equity system.

The recent experience demonstrates that significant poverty-based reforms in education finance are politically acceptable, although the country still faces the challenge of funding the reforms fully. Researchers should continue to explore these issues and refine estimates of the cost of educating poor students, while policymakers can use these results to target additional educational resources that become available.

6. Conclusion

The findings of this study have allowed various insights into the influence of the denoted social variables and academic performance. It is hoped that this study will sensitize teachers, curriculum developers, parents, policy makers and other stakeholders in the educational field of this important issue of social variables and score of achievement test in English as a foreign language. The study will hopefully bring to the attention of those people who are involved in education in general and English language education in particular. The voices of students, teachers, parents and the key informants of the issues related to the teaching and learning EFL. Parents' education level which is a reasonable measure of their SES is found to influence language proficiency of their children. Substance abusing parents from low SES tends to be negligent of their children, which affects their language development. Ethnic and racial minorities, especially whose first languages are different from the dominant language of the region, have historically found social mobility difficult. Parents under mental stress tend to be poor caregivers, and this affects the language acquisition of their children – most such adults are from the lower financial ability.

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