

## **ESP: Designing Extensive Writing Course for Bankers**

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### **Abstract**

*As documentation in finance and accounting demands careful and accurate recording of transactions, drafts, deposits and cash, so bankers need to be skilled in their written expression for adequate accuracy. This article attempts to investigate the writing needs of bankers at their workplace and to design an ESP (Pre-service/ In-service) Writing Course for Bankers. Data was collected from five different banks of District Bahawalpur using questionnaire and interview and by administering an IELTS test to check their writing proficiency. Data was analyzed through statistical procedures. As a result of data analysis, the researchers have designed an ESP (Pre-service/ In-service) Writing Course for Bankers. The population of study consisted of 25 (male and female) bankers of Grade 1-2 (bank officers). Analysis of the data suggests that bankers need to improve their written skills as they deal with such sensitive issues like finance and accounting. Thus they can improve their writing skills when an ESP In-service Extensive Writing Course is offered. An ESP (Pre-service/ In-service) Writing Course for Bankers was also designed.*

**Keywords:** *Needs analysis, ESP, extensive writing course*

### **1. Introduction**

This study focuses on the importance of English language. It is, from many years, an official language of Pakistan because it enjoys the status of 'global language'. In defining the 'global language', David Crystal (2010,p.51-52) states in his article "Why a Global Language?" that a language is considered a global language when it is made an official language of a country and is used as a medium of communication in government, the law courts, the media and the educational system. He further adds:

*"The role of an official language is today best illustrated by English, which now has some kind of special status in over seventy countries, such as Ghana, Nigeria, India, Singapore and Vanuatu. This is far more than the status achieved by any other language - though French, German, Spanish, Russian and Arabic are among those which have also developed a considerable official use". (p. 52)*

Good bankers must bring about an efficient mind with an eye for precision. Good written communication skills not only help in efficient interaction with the customers but also with people at other institutions/ organizations. Their work includes maintenance of records and discussion of legal issues which require

precision and good organization. As the most common jobs performed in commercial banking are those of a credit analyst and a lending officer, thus, these jobs not only need a well-built perception of Accounting but also written communication skills are also extremely important as banking requires to document loans and justify credit analyses. It requires coherence of the words as it deals with financial impacts.

Unfortunately, it is a great dilemma that our bankers lack command over English language even within their own field. The problem is that most of the times those professionals are with a background of Urdu medium formal education. Even after the formal learning for more than nine years, they are unable to express themselves in English. They even do not understand the written English in the form of text books as they are not exposed to the English language and do not have the chance to use it. So, the lack of exposure is considered to be one of the major reasons for low achievement in written as well as spoken English among these professionals.

Though the English has been declared as an official language in all banks throughout Pakistan, our bankers cannot use English language in their workplace. They feel hesitant to do even the written correspondence with their seniors, peers, etc. Though, they are well-aware of the fact that their promotions are mostly based on efficient communication skills, still, they are unable to perform efficiently via English. This mars their ability to perform their duties properly. Moreover, these professionals are never offered any pre-service or in-service written courses. Therefore, ESP Courses are needed to be offered specifically in banking services.

In Pakistan, English language is used in all sectors as an official language. Ghani (2003) states:

“English is the only foreign language officially used, often for writing, in hospitals, banks, airports, supermarkets, factories and other commercial establishments. In all the Competitive Exams, like CSS (Civil Superior Services), PCS (Provincial Civil Services), a good mastery of English is helpful. English language is in demand by a number of employers whose recruitment is very much based upon the standard of the candidates in both spoken and written English. The fact is that a reasonable knowledge of English guarantees better paid employment. Being able to speak and write English is always a prime requirement that both local and foreign employers demand from their employees. This situation is evident outside the government sector as well as within it”. (p. 105-106)

This fact is enough to acknowledge its scope and importance both nationally and internationally. Now-a-days, in Pakistan, ESP (both pre-service and in-service) short courses are increasingly offered to Engineers, Pilots, Doctors, Bankers, and Operators etc. These ESP courses enable them to cope up with any situation in their professional setting in a proficient way. For years, focus has not been laid on designing of an ESP Writing Course for the professionals in the career of banking. Thus, this study highlights the target situation needs and focuses on designing of an ESP (Pre-service/In-service) Extensive Writing Course for Bankers.

The main research questions that have guided the study are as follows:

1. What are the writing needs of the professionals at their workplace?
2. Why do the professionals lack proficiency in their written correspondence?
3. How can they achieve maximum proficiency?
4. Do they need a separate ESP (pre-service/ in-service) extensive writing course?

The main objectives of the present research study are:

1. To find out the lingual deficiency, grammatical problems and errors in using various writing formats of bankers.
2. To investigate the professional needs of bankers in the target situation.
3. To propose an ESP (pre-service/in-service) extensive writing course for bankers.

ESP is concerned with the use of English language in specific contexts. The learner is not so much concerned with learning the language itself, but rather with the use to which he will put the language once he has learnt it.

The basic difference between General English and English for Specific Purposes is that former is used to introduce people, discuss ideas, exchange views regarding others and so forth whereas the later focuses on developing communicative competence in specific or specialized fields such as physics, business, and medicine and so on. Hutchinson and Waters (1987,p. 18) postulate that "ESP is not the matter of teaching 'specialized varieties' of English. The fact that language is used for specific purpose does not imply that it is a special form of the language different in kind from other forms".

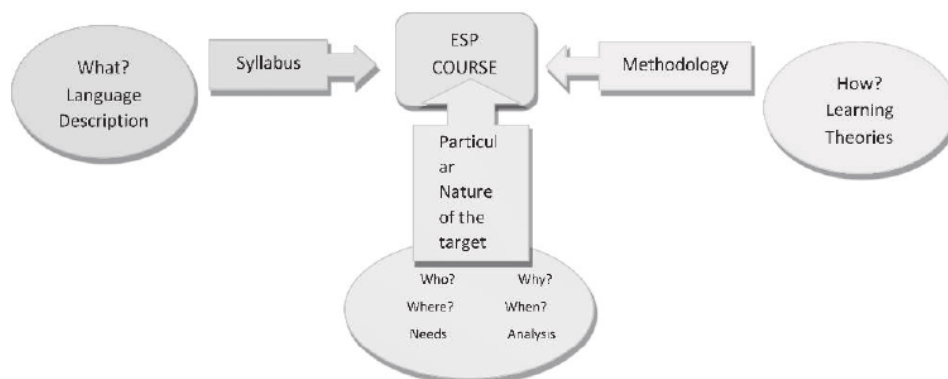
Hutchinson and Waters (1987) perceive ESP as an approach instead of a product as it does not involve any peculiar kind of language, teaching material or methodology. They consider this simple question 'Why does this learner need to learn a foreign language?' to be the foundation of ESP. This question refers to the learners, the language required and the learning context to establish the

importance of need in ESP. According to them, ESP relates to 'the rest of ELT' (p. 16).

The target needs refer to the needs for which learners learn the course. Therefore, the learners should know the reasons and needs for which they would take the course and then apply that learning. Hutchinson and Waters (1987, p. 59) propose the following questions to uncover relevant information:

1. Why is the language needed?
2. How will the language be used?
3. What will be the content areas?
4. Who will the learners use the language with?
5. When/Where will the language be used?

Needs analysis is one of the most important factors that affect ESP course designing. The Figure 1 below by Hutchinson and Waters (1987, p.22) illustrates the same notion:

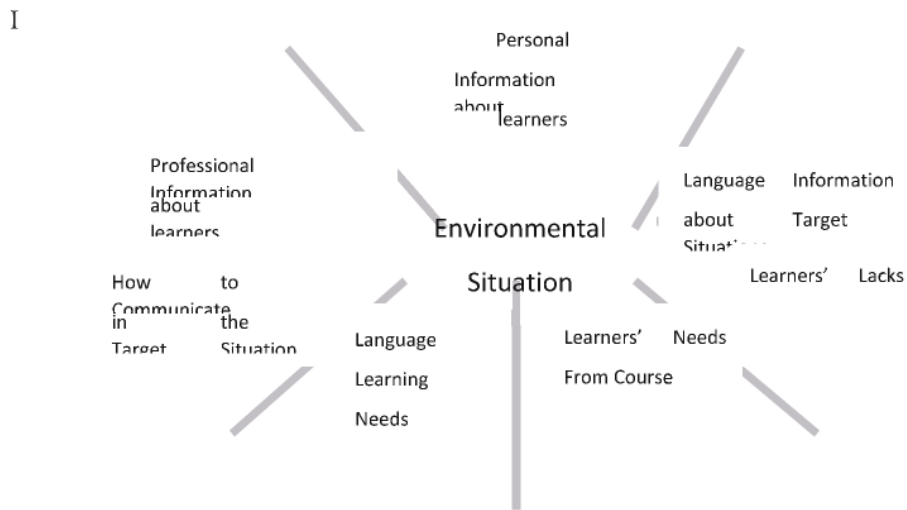


**Figure 1: Factors Affecting ESP Course Design**

Today's concept of needs analysis includes aspects of all the approaches. It now encompasses:

- A. Professional information about the learner: the tasks and activities learners are/will be using English for – target situation analysis and objective needs
- B. Personal information about the learners: factors which may affect the way they learn such as previous learning experiences, cultural information, reasons for attending the course and expectations of it, attitude to English – wants, means, subjective needs

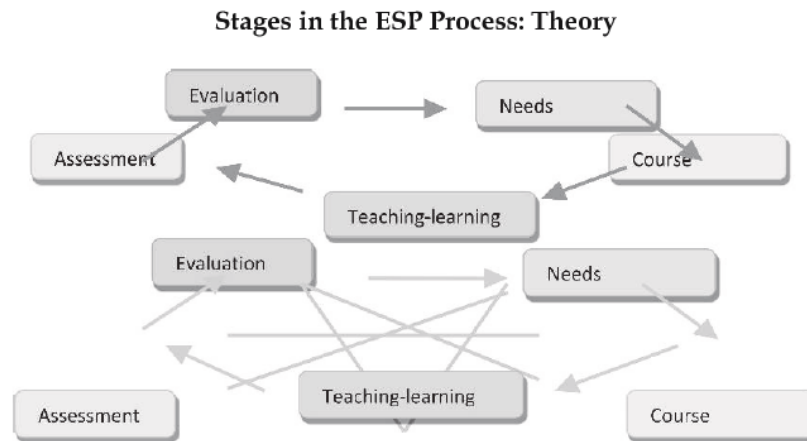
- C. English language information about the learners: what their current skills and language use are - present situation analysis - which allows us to access (D)
- D. The learners' lacks: the gap between (C) and (A) - lacks
- E. Language learning information: effective ways of learning the skills and language in (D) - learning needs
- F. Professional communication information about (A): knowledge of how language and skills are used in the target situation - linguistic analysis, discourse analysis, genre analysis
- G. What is required from the course
- H. Information about the environment in which the course will be run - means analysis (Dudley-Evans & St John, 1998, p. 125) as given in Figure 2 below:



**Figure 2: What Needs Analysis Establishes (Dudley-Evans & St John, 1998, p.125)**

Dudley-Evans & St John (1998, p. 121) suggest key stages in the ESP process which include needs analysis, course (and syllabus) design, materials selection (and production, teaching and learning, and evaluation. These stages are interdependent. All these stages are shown with the help of the following figure:





**Figure 3: Stages in the ESP Process: Reality**

Business English comes in the overall context of ESP as it 'shares the important elements of needs analysis, syllabus design, course design, and materials selection and development which are common to all fields of work in ESP' (Ellis and Johnson, 1994, p. 3).

Business English implies the definition of a specific language corpus and emphasis on particular kinds of communication in a specific context (p.3). Pickett (1986, p.16) highlights the reality that there is more than one face to business communication and it is 'a lot nearer the everyday language spoken by the general public than many other segments of ESP'. He proposes the diagrammatic representation to suggest two particular aspects to business communication:

1. Communication with the public and within a company (intra)
2. Communication between companies (inter)

**Figure 4: Aspects to Business Communication (Pickett, 1986, p.16)**

Ellis and Johnson (1994, p.5) state that there are many varieties of Business English at present. The most important distinction made by them is among pre-experience learners, low-experience learners and job-experienced learners. This distinction is presented below:

**Pre-experience learners:** The pre-experience learners are those learners who have not yet started any job. They are students of colleges and universities.

Though, they get their knowledge of business from course books, but their knowledge remains incomplete and theoretical throughout; until and unless they enter in real-life business situations. Such learners remain less aware of their target needs for which they take the courses. These learners have two kinds of needs:

1. to read textbooks in English or follow lectures in English in order to gain qualification
2. to prepare for their future working life in business (Ellis and Johnson, 1994, pp.5-6).

**Low-experience learners:** These learners are those who are either junior company members or moving jobs. Junior company members are people who are sent on a language course but they remain low in their experience of job and they do not have enough experience to contribute effectively to business situations as compared to old ones. On the other hand, many people either move jobs or move to other countries. These learners also know little about their new job and the working needs at their work place.

**Job-experienced learners:** These learners are those who are employed and experienced. Though their educational background influence them a lot but their job experience makes them to focus their attention on their short comings in terms of fluency, getting the message across, and being able to understand the people from other countries that they have to deal with (Ellis and Johnson, 1994, p.5).

**EGBP (English for general business purposes) Versus ESBP (English for specific business purposes):** EGBP courses are those which are usually designed for the beginners (pre-experience learners) who are at the very early stages of their career. These courses are similar to general EFL courses but their material is set in business context. The groups of the learners are formed on the basis of their language level instead of jobs. These courses are extensive in nature usually of several months or years. The lessons are planned to teach traditional four skills, specific grammar and vocabulary development. Good published material like course books and texts are used for the input. Audio-visual Aids are used by the practitioners (Dudley-Evans & St John, 1998,p.55).

On the other hand, ESBP courses are designed for job-experienced learners. These learners bring their business knowledge and skills to the language-learning situation. These courses usually focus on one or two language skills and specific business communicative events. These courses are intensive i.e. of just several weeks. Small group of maximum 6-8 learners take such courses. Even in case of senior staff, they opt for one-to-one tuition. A wide range of published

books, framework materials and specially written activities stem from learner's own business context (Dudley-Evans & St John, 1998, p.56).

While designing a Business English Course, following key variables must be considered:

Table 1: Variables of the

Variables	Factors to be considered
Course duration	Is it intensive or extensive?
Participants	Are they all from the same company or is it an open registration course?
Group size	Is it one-to-one or a small group?
Location	Is it in-house, in country or overseas; residential or nonresidential?
Mode of learning	Is it class teaching, telephone teaching, self-study?
Trainers	Are they company employees or outsiders?

**Key Variables in Business English Courses (Dudley-Evans & St John, 1998, p.57)**

The two major language issues discussed by Dudley-Evans & St. John (1998, pp.74-87) are:

1. Grammar in ESP
2. Vocabulary in ESP

Generally, the notion of ESP teaching is wrong. People believe that ESP teaching has no concern with the teaching of grammar. But the fact is that weakness at grammar weakens the expression and, consequently, writing as well. So depending upon the learners' level of English, the ESP course must include grammatical forms to be taught accordingly. Dudley-Evans & St. John (1998, pp.75-79) have suggested the key grammatical forms which are:

1. Verbs and Tense
2. Voice
3. Modals
4. Articles
5. Nominalization
6. Logical Connectors

Dudley-Evans & St. John (1998, pp.80-82) have referred two kinds of vocabulary in an ESP Course. Those kinds are:



1. Semi-technical Vocabulary
2. Core Business Vocabulary

Semi-technical vocabulary is associated with the vocabulary of EAP. While Core Business vocabulary is that which is taught in EBP. Baker (1988, p.92) lists six categories of vocabulary. These six categories relate to EAP. These categories are:

1. Items which express notions general to all specialized disciplines;
2. General language items that have a specialized meaning in one or more disciplines;
3. Specialized items that have different meanings in different disciplines;
4. General language items that have restricted meanings in different disciplines;
5. General language items that are used to describe or comment on technical processes or functions in preference to other items with the same meaning, for example 'occur' rather than 'happen';
6. Items used to signal the writer's intentions or evaluation of material presented.

It has been a topic of discussion among the researchers 'What constitutes the writing skill?' When we teach writing skills, there we are engaged in teaching other skills as well. According to Dudley-Evans & St. John (1998, p.115), 'developing writing skills also includes other skills, notably the skills of planning, drafting and revising so that the end product is appropriate'. The writer before starting to write maps the outline and defines the reader. In defining the reader, the writer has to consider the reader's level of knowledge, age, creed, etc. in order to fulfill his/her expectations.

In different business contexts, professionals write for purposes to inform or inquire, agree or disagree, notify or suggest etc. These professionals require maximum accuracy and proficiency in their writings so that the message is conveyed with as much clarity as possible. Some frequently used forms of writing are discussed below:

The most frequently used form of writing by business professionals is Email. This form has revolutionized both business and personal communication (Seely, 2005, p.20). Email makes message public as many readers read it simultaneously (Marson, 2007, p.119). It is quick and inexpensive. Hence, it saves time and money of the sender. 'It is both internal and external. Therefore, multiple readers can read it. Thus, due to diverse audiences, there is wide range of tones used in Emails' (Gerson and Gerson, 2007, p.132). Due to such advantages, this form is used frequently by the professionals in their business settings. Where it

has replaced other forms of writing, there are certain disadvantages as well. As this form is a fairly new technique, that is why there is no universality in the conventions and etiquettes of the medium (Seely, 2005, p.21). People often associate it with speech rather than written language which lead to miscommunication and bad audience dynamics (Marson, 2007, p.119).

Writing business letters is a traditional way adopted by professionals to communicate among each other. Many studies are done in business letter writing. As Riordan and Pauley (2004, p. 493) postulate:

“Business letters are an important – even a critical – part of any professional’s job and are written for many reasons to many audiences. They may request information from an expert, transmit a report to a client, or discuss the specifications of a project with a supplier”.

Time to time, the letter format changed but still it remained highly formal and structured. Still, many professionals prefer to send letters because of their importance and permanence, as stated in Seely (2005):

“Even when we transact business by phone, we like to ‘have something in writing’ to confirm what we have agreed, and employers often lay great stress on the letters written by those applying for jobs”.

Report writing is again quite frequently used in a professional setting. Maximum of the authentic information is transferred to others through reports. They are highly structured and formal. There are different types of reports to be used according to the situation and subject. Many reports involve research in order to give authentic information and certain facts and figures. A report is also a very useful form of writing through which many purposes are fulfilled by business professionals. According to Gerson and Gerson (2007, p.483), reports satisfy one or all of the following needs:

1. Supply a record of work accomplished
2. Record and clarify complex information for future reference
3. Present information to a large number of people
4. Record problems encountered
5. Document schedule, timetables and milestones
6. Recommend future action
7. Document current status
8. Record procedures

## 2. Methodology

The present research is based on data collected from bankers of five different banks of Bahawalpur City. The first step was to analyze the learning needs of the participants, which was done with the help of questionnaires in the form of numbers. Their writing proficiency was checked by administering IELTS test. Thus, the study was the mixture of both quantitative and qualitative research. Then this was analyzed through statistical procedures. As a result of data analysis, the researchers have designed an ESP (Pre-service In-service) Writing Course for Bankers.

Data for the present study was collected from five different banks of District Bahawalpur.

The participants were selected from the following banks:

1. Bank Al-Habib, Uch Sharif
2. Habib Bank Limited, Abbasia Campus, IUB
3. United Bank Limited
4. NIB
5. Allied Bank Limited

The population of study consisted of 25 (male and female) bankers of Grade 1-2 (bank officers). As the present study aims to design an ESP (Pre-service/ In-service) Writing Course for Bankers, five respondents were selected randomly from each bank. Table 3.1 below explains the distribution of the participants:

Table 3: **Distribution of the participants**

Sr. #	Name of Bank	No. of Participants
1	Bank Al-Habib, Uch Sharif	05
2	Habib Bank Limited, Abbasia Campus, IUB	05
3	United Bank Limited	05
4	NIB	05
5	Allied Bank Limited	05
	Total	25 (22 male and 03 female)

The most important part of this research study was to conduct a needs analysis of the participants through questionnaires, interviews and discussions to know the target situation and learning needs. Then, an IELTS Test was used to check their written proficiency in order to analyse the present situation. This enabled the researchers to design an ESP (pre-service/ in-service) Writing Course for bankers to cope up with the target situation effectively.

The IELTS Test was administered to evaluate English writing proficiency of the participants taking part in the study. This test was used to evaluate writing skills of the participants as compared to other tests as:

1. It is a standardized test.
2. It is easy to administer.
3. Its assessing criterion is acknowledged world-wide.
4. Its test types are contextualized.
5. Its writing assignments are in an appropriate style within a training context.
6. It is easy for participants to take.
7. It is easy to evaluate the writing skills.
8. The award of Band Score is better way of assessing as it is easy to distinguish expert users from extremely limited or non-users of English Language.
9. Mostly used nationally to get admissions in foreign countries

The participants were asked to write a short letter in reply to the letter received from bank where they had to explain a situation and come up with practical solution. The participants were given 20 minutes to complete the said task in 150 words.

They were told to be assessed on their ability to:

1. Engage in personal correspondence
2. Elicit and provide general factual information
3. Outline a problem and present a solution
4. Express opinions

They were also judged on their ability to:

1. Communicate an idea to the reader in an appropriate style
2. Address the problem without straying from the topic
3. Use English grammar and syntax accurately
4. Use appropriate language in terms of register, style and content

The questionnaire used for the data collection was based on the information gathered from Dudley-Evans' & St John's (1998) current concept of needs analysis (p.125). Moreover, the questions were developed in the light of discussion done with Bank Managers, bankers and officials. The items were in Likert scale with some modifications to suit the level and requirement of the research study. The Likert form items, similarly, were used in the following parts of the questionnaire:

1. Target Situation Analysis and Objective Needs

2. Present Situation Analysis
3. Learning Needs and the Writing Course

Semi structured interviews were also conducted. The questions were open ended to collect qualitative data for the study. In order to have a better perception of the topic under study, the researchers kept on discussing the major issues in banking with Bank Managers, and other officials at banks.

First of all, we explained the purpose and significance of the study. Then, the data was collected in two sessions. In the first session the subjects filled the questionnaire. The second session started after fifteen minutes in which IELTS test was administered by the researcher for twenty minutes. After the test, they were requested to stay back for the interview. An informal atmosphere was maintained during the interview. The same procedure was followed in all the banks.

Data collection, especially from bankers, was painstaking. Because of their tight schedule, we felt that it was difficult to pursue them to complete questionnaires, attempt the IELTS Test and give an interview. Most of them avoided to fill the questionnaires as they experienced difficulty in comprehending the questions because of the language barrier. Moreover, they took time to understand the IELTS question in order to attempt it. Therefore, we translated them in Urdu language for their convenience. They were also reluctant to give honest responses though they were informed about the confidentiality of the information given by them.

### 3. Data Analysis and Findings

Table 2: Percentile of Needs Analysis

Statements	SA	A	N	DA	SDA
Business vocabulary is sufficient to be used but sentence construction is problem.	28	60	4	4	4
Right usage of tense seems a problem.	8	68	0	16	8
Lacking good written skill adds to my anxiety.	12	52	4	24	8
I feel great embarrassment whenever I have to write a letter, email or any report.	12	44	8	20	16
My present proficiency in English Language is sufficient to communicate at my target situation easily.	4	36	12	40	8



I want to learn English Language to improve workplace proficiency to have effective correspondence, improve grade, and have a correspondence with Foreign Currency Branch etc.	28	60	0	8	4
I will need to use English nationally, internationally and locally.	20	72	4	4	0
English is required the most when dealing with local customers, giving instructions, sharing problems and suggesting solutions, exchanging ideas and opinions with co-officers.	16	68	8	4	4
The environment where English will be used is both formal and informal.	26	44	30	0	0

The analysis shows that bankers are inefficient to write an effective document as they lack effective writing skills. Consequently, they suffer from anxiety and feel great embarrassment when they have to write any report, a letter or an e-mail. They believe that their present proficiency is not enough to fulfill the requirements of their professional setting, though they wish to have correspondence at both national and international level.

**Table 3: Present Situation Analysis**

Statements	SA	A	N	DA	SDA
I can write any form of writing effectively in business setting.	8	24	16	52	0
I am satisfied with the quality of my writing.	12	24	8	32	24
I can understand a variety of texts, such as business reports, documents and newspaper articles.	12	40	0	48	0
I can write business letters, e-mails, reports, memos etc.	12	28	8	48	4
I have good command on writing in English and its grammar rules.	8	26	10	36	20
I can better improve my writing skills if I am admitted to a special course.	28	64	8	0	0
I need an ESP Writing Course in order to improve my written skills.	64	28	8	0	0

The Table above shows that few bankers can write any form of writing in their workplace. But most of them cannot do so. They cannot even write business letters or e-mails. Even if they are given any text like business letters or reports to comprehend, they would not be able to do so. They believe that they can

improve their writing skills if they are admitted to a separate course. Therefore, a need for ESP course has been highlighted.

**Table 4: Learning Needs**

Statements	SA	A	N	DA	SDA
I like learning by memorizing material.	20	44	8	20	8
I like learning either by listening to audio tapes or watching videos/ through pictures and taking notes.	24	52	12	12	0
I like learning by reading through texts and taking notes.	8	76	4	12	0
I like learning by copying from the board.	0	64	16	20	0
I like learning with the help of certain written activities.	8	72	12	0	8
I like to be evaluated/ assessed by the written tests set by the teacher.	24	56	4	8	8
I like to be evaluated/ assessed by seeing if I can use language I have learnt in real life situations.	24	48	20	8	0
I like to join course to improve my writing skills.	16	68	4	12	0

**Table 5: The Writing Course**

What do you need most in your work?				
Options	Frequently	Sometimes	Seldom	Never
Report Writing	16	56	12	16
Filling out Forms	60	32	8	0
Letter Writing	40	60	0	0
Sending E-mails	68	24	8	0
How do you want your language level in the following activities?				
Options	Very Good	Adequate	Inadequate	Poor
Note Taking	64	24	12	0
Summary Writing	72	28	0	0
Memo Taking	64	28	8	0
Report Writing	64	36	0	0
Filling of Forms	48	36	16	0
Letter Writing	60	40	0	0
Writing E-mails	80	12	8	0
Are you satisfied with the quality of your Writing?	Yes: 20		No: 80	
Do you think short in-service ESP writing course can improve your writing?	Yes: 100		No: 0	
Which of the following writing skills do you most need to focus on?				
Options	Yes		No	

How to link sentences together.	60	40
How to summarize ideas.	84	16
How to make order.	68	32
How to organize ideas and paragraphs.	64	36
How to express opinion.	72	28
How to compare and contrast.	60	40
How to express cause and effect.	68	32
How to punctuate.	53	47
How to layout.	72	28
Others: tenses, spellings, right usage of vocabulary etc.	84	16

Mostly, bankers prefer to learn through reading texts and taking notes. They like to learn by memorizing material. They added that the use of whiteboard is effective for them as they can take notes from it, which gets beneficial for them. The students like to be evaluated through written tests, quizzes and surprise tests set by the teachers. They also want to assess their own learning by seeing if they can use what they have learnt in real life situations. They are not satisfied with the quality of their writing. Therefore, they wish to have an ESP (Pre-service/ In-service) Writing Course. They want to focus on their writing skills to get proficient in professional writing.

IELTS Test Results of Bankers: Graphic presentation of the bands obtained in the test

The results of IELTS Test show that mostly, the bankers are not competent when it comes the use of English language. Thus, it is recommended that they need to be offered a separate course to improve their writing skills which would benefit them at their professional setting.

### **Data Collected Through Interviews from Bankers**

The responses recorded from bankers through interviews are discussed below:

1. Modern banking relies on E-mails. Correspondence through E-mails has become conventional in the present world. Because it is a quick and efficient means to communicate. Moreover, it is both internal and external in nature. Thus, the most frequent used form of writing is E-mails.
2. Letters are sent to other institutions, organizations, agencies and customers. They are sent in the form of statements. Because most of the customers are from rural areas and hence lack the modern facilities like

computer and internet. Therefore, the second most frequent used form of writing in banking is letter writing. It is a traditional way of written communication. Letters are written half annually, quarterly and annually for balance information and confirmation.

3. Reports are the third most frequently used form of writing in banking. They are also sent in the form statements to different institutions, organizations, agencies or customers half annually and annually.
4. They were not offered any pre-service or in-service Writing Course to improve their writing skills in their whole career. They have shown great enthusiasm to join the course if it is offered in future.
5. They wish to have an intensive course because of their busy schedule.
6. They say that the course should be of 6-8 weeks' duration.
7. They want to take classes for three days in a week.
8. The days of the week which would best suit them to have sessions are Fridays, Saturdays and Sundays.
9. The course should be of 36-48 credit hours i.e. 6 credit hours a week.
10. They are also of the opinion that the course should be run in the evening i.e. starting from 3:00 pm till 5:00pm.
11. The course should not be scheduled in months like November-December and June-July because of closing.
12. There should be a separate classroom where there should be availability of AV Aids like Multimedia, OHP, and Whiteboard etc. The positive point that is raised by bankers is that every bank keeps its own Training Center or Conference Hall where there is provision of such AV Aids. So, such Centers can also be used as a classroom.
13. They say that they mostly use abbreviations and summarization in their writings. So, these elements should be focused in the proposed course.

Responses recorded in interviews suggest that both bankers and students wish to have a separate course to improve their writing skills and have an effective correspondence at workplace. They desire to have an intensive course which should highlight simply the target needs.

### **Discussion**

The findings, as a result of the needs analysis, show that the professionals need to:

1. correspond in writings at all levels i.e. locally, nationally, and internationally.
2. know the right usage of vocabulary and sentence structure so as to convey the required message effectively.
3. stay accurate, brief and authentic at their information as they all the time deal with credentials, finance, accounts etc.

4. write reports, letters and emails effectively as they are written quarterly, half annually and annually.
5. answer the reports, letters, emails, inquiries, complaints of the customers etc.
6. send bank statements to their customers time to time.
7. direct/ instruct the subordinates.
8. keep the record.
9. use abbreviations and acronyms.
10. be clear and complete in written expression.
11. have prestigious position and up-gradation.
12. provide information and suggesting solutions to the problems.

The analysis reveals following to be the major cause(s) of incompetence in English language:

1. During their whole academic career, the emphasis was not laid on effective written correspondence specifically related to their professional settings.
2. As these professionals lack proficiency in using English Language, thus they are not skilled at having effective written correspondence practically.
3. Mostly, such professionals and students only have the basic knowledge of English Language; therefore, they lack contextualized writing.
4. As beginners, they commonly do not know the target situation needs. Thus, they lack proficiency in using general terms and expressions in specific situation.
5. They are never offered any pre-service and in-service courses during their whole academic and professional career related to their own field.

These professionals can gain maximum proficiency only when they are:

1. effective English Language users.
2. skilled at using English Language in all contexts within their own field.
3. given opportunity to polish their writing skills according to the demand of their professional requirements.
4. provided with certain drills and writing tasks.
5. directed to use general English Language terms and expressions in specific contexts.
6. able to convey comprehensive messages precisely.
7. able to choose between various formats.
8. able to make use of formats.
9. evaluated/ assessed.
10. corrected/ graded.



All of this is possible when they are offered a special course to meet their professional needs which will remove the barriers in effective written correspondence and will help them achieve maximum proficiency in English language.

Keeping in view the professional needs of bankers and students' target situation needs, the barriers at achieving maximum proficiency and elimination of such barriers, there is a dire need to design a separate ESP in-service Writing Course. This course will enable them to achieve maximum proficiency in their written correspondence in order to excel in their fields. The necessity of such course is obvious from one of the participant's comments which he gave on questionnaire. The comments are:

*It is really a nice and comradely effort by you, after completing your research if you think this project is workable and you will start it here in our bank/ City at a suitable time, I will preferably try to attend it.*

### **Proposed ESP Course for Bankers**

After the needs analysis, analysis of data collected, findings and discussion, it is a time to recommend and propose an ESP Writing Course. The In-service Writing Course is designed to fulfill needs of the bankers.

#### **ESP (In-Service) Extensive Writing Course for Bankers**

- Aims of the Proposed Course
- Key Variables
- Duration of the Course
- The learners
- The Teacher
- Resources
- Methodology
- Content Break-down in Sessions
- Recommended Books & Related Material

The aims of the proposed course are to enable the learners:

1. to enhance their vocabulary and its usage
2. to construct grammatically correct and coherent sentences
3. to improve tenses and spellings
4. to arrange ideas and paragraphs
5. to link sentences together
6. to summarize ideas
7. to express opinions, cause and effect, and comparison and contrast
8. to punctuate the document

9. to use layouts
10. to format text effectively
11. to write in any format especially E-mails, letters, reports etc.

The key variables for the proposed course are

Variables	Considered Factors
Course duration	Extensive
Participants	Bankers
Group size	Small group
Location	Non-residential
Mode of learning	Class-teaching
Trainers	ESP Practitioners

The course will be of 8 weeks. It will be an extensive course of about 6 credit hours a week. Therefore, the course will be of 48 credit hours. The sessions will be held three days a week which are Friday, Saturday and Sunday. Each session will be of 2 hours. The proposed timings for course are 3:00pm to 5:00pm.

This course is designed for 'job-experienced learners' (Ellis and Johnson, 1997: p.17). These learners will be the bankers who already have gained some language experience at their workplace. Therefore, the course is designed accordingly.

As ESP teaching is extremely different from the teaching in general, therefore, the term 'teacher' must be replaced by 'practitioner' (Dudley-Evans & St. John, 1998: p. 13). They have suggested some roles of an ESP practitioner which are:

1. Teacher
2. Course designer and materials provider
3. Collaborator
4. Researcher
5. Evaluator

Thus, the teacher will be an ESP practitioner who will play the above mentioned roles. Since the learners will be job-experienced, therefore, the direct method as well as the Audio-Visual method will be used. Thus, the Eclectic approach will be used wherever needed.

In order to prepare the learners as effective writers, the course includes teaching of certain technicalities and the writing process. Mainly, the researchers have given preference to E-mails, Business letters, and Reports to be taught in the course. It is only because the learners' target situation demands so. The proposed

course also highlights the study of some grammatical forms due to learners' low level of English grammatical concepts. The learners will be provided with handouts in the form of photo copies and slides. Work sheets will be used to have certain written practices by assigning them written tasks.

There will be 24 sessions in 8 weeks. Each session will be of 2 hours. Content break-down in sessions is given in the following table:

<b>WEEK</b>	<b>SESSION</b>	<b>TOPIC</b>
1 <sup>st</sup>	1	Nominalization (Use of Affixes)
	2	Comparison: Degree (Activity/ Practice through Exercises)
	3	Modal Auxiliary Verbs (Activity/ Practice through Exercises)
2 <sup>nd</sup>	4	Phrasal Verbs (Activity/ Practice through Exercises)
	5	Tenses (Activity/ Practice through Exercises)
	6	Passives (Activity/ Practice through Exercises)
3 <sup>rd</sup>	7	Indirect Speech (Activity/ Practice through Exercises)
	8	Structures after Verbs, Adjectives and Nouns
	9	Basic Sentence Structures (Activity/ Practice through Exercises)
4 <sup>th</sup>	10	Sentence Types (Activity/ Practice through Exercises)
	11	Logical Connectors (Activity/ Practice through Exercises)
	12	Use of Articles (Activity/ Practice through Exercises)
5 <sup>th</sup>	13	Punctuation (Activity/ Practice through Exercises)
	14	Defining the Audience & Planning a Document (Activity/ Practice through Exercises)
	15	The Writing Process
6 <sup>th</sup>	16	Paragraphing and Formatting Text (Activity/Practice through Exercises)
	17	Drafting and Finishing (Activity/ Practice through Exercises)
	18	Revising and Editing (Activity/ Practice through Exercises)
7 <sup>th</sup>	19	Preparing a Style Sheet (Activity/ Practice through Exercises)
	20	Summarization & Use of Abbreviations (Activity/ Practice through Exercises)
	21	E-mails (Activity/ Practice through Exercises)
8 <sup>th</sup>	22	Business Letters: Letter Format & Use of Layout + Types (Activity/ Practice through Exercises)
	23	Report Writing: Report Format & Use of Layout + Types (Activity/ Practice through Exercises)
	24	Overall Assessment (via worksheets feedback)

The recommended books and related material is given below:

- Gerson, J. and Gerson, M. (2007). *Technical Writing*. Pearson Education, Inc. Dorling Kindersley Publishing, Inc.
- Riordan, G. and Pauley, E (2004). *Technical Report Writing Today*. Ed. 8. BizantraDreamtech Press.
- Swan, Michael and Walter, Catherine (1997). *How English Works - A GrammarPractice Book*. Oxford: OxfordUniversity Press.
- Seely, John (2007). *Effective Writing*. Oxford: Oxford University Press.

### **Conclusion**

The results of the present study show that the bankers lack good writing skills. They are not trained at contextualized writing. They deal with finance, accounting and credentials which are extremely sensitive in nature. Therefore, the bankers need to be authentic and accurate with their information, statements, writings and records.

Most of the bankers come from an Urdu-medium background and did not get the opportunity to polish their skills. Even at the post-graduate level, they did not get chance to gain contextualized learning.

For the above said purpose, needs analysis was done. Questionnaires were administered to collect data from bankers of Grade 1 & 2 of five different banks of Bahawalpur City. Similarly, semi-structured interviews of the selected sample were also conducted. IELTS test was used to assess the proficiency level of both bankers and students.

The collected data show that the bankers feel great embarrassment whenever they have to write any document which leads to poor performance. Thus, they want to fulfill their professional requirements. Teachers also believe that the present Communication Skills Course is insufficient to prepare students to be effective writers for their future professional settings. Therefore, there is a dire need to offer a separate ESP Extensive (Pre-service/ in-service) Writing Course to them.

Data also highlights bankers' writing needs. Bankers mostly need to write reports, letters and e-mails. They need to write such letters and reports quarterly, half-annually and annually. So bankers require maximum accuracy in their information as a little mistake of language can change the whole statement or record. They have to stay clear in their points, coherent in their ideas, precise and authentic in their language usage.

Keeping in view the above findings, ESP (Pre-service/ in-service) Extensive Writing Course is designed to meet the professional needs of bankers. This

course aims at developing writing skills. The major areas of English Language and Grammar included in the Course are:

1. Tenses
2. Vocabulary
3. Syntax
4. Coherence
5. Comprehension
6. Preci Writing
7. Composition
8. Ways of Communication
9. The Writing Process

This course is significantly designed to:

1. eliminate the language barriers to have better correspondence.
2. gain maximum proficiency in writing.
3. bring accuracy in their statements and records.
4. make their information and documents authentic.
5. excel in their field.
6. be promoted on the basis of their good writing skills.

The suggested course is unique in its nature as it highlights the bankers' writing needs in their professional setting. Such a study is not yet conducted by any researcher. The researchers of the present study have designed an in-service course for bankers. The course is extensive in nature because they cannot study intensively as their schedule does not allow them otherwise.

The key stages followed in the process of ESP Course design are those suggested by Dudley-Evans and St. John (1998:121). The course is based on the Learner/ Learning Centered Approach where learner is the center of interest as its principle is that 'Learning is totally determined by the learner'.

To conclude, bankers need to improve their written skills as they deal with such sensitive issues like finance and accounting. The keeping of their records needs accuracy and authenticity which comes with effective writing skills. Thus they can improve their writing skills only when an ESP In-service Extensive Writing Course is offered. The bankers have shown great interest and enthusiasm for this course.



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Appendix 'A'QUESTIONNAIRE

The purpose of this questionnaire is to do research and to design an ESP (English for Specific Purposes) Course. The information provided will be kept confidential. So, please enter the information as accurately as possible.

PERSONAL INFORMATION

1. Name: \_\_\_\_\_
2. Age: \_\_\_\_\_
3. Sex: \_\_\_\_\_
4. Nationality: \_\_\_\_\_
5. Qualification: \_\_\_\_\_
6. Mother Tongue: \_\_\_\_\_
7. Medium of Previous Education: Urdu/English
8. \_\_\_\_\_

PROFESSIONAL INFORMATION

1. Name of Bank: \_\_\_\_\_
2. Designation: \_\_\_\_\_
3. Grade: \_\_\_\_\_
4. Experience (in years): \_\_\_\_\_
5. \_\_\_\_\_

NEEDS ANALYSISTARGET SITUATION ANALYSIS

Statements	SA	A	N	DA	SDA
Business vocabulary is sufficient to be used but sentence construction is problem.					
Right usage of tense seems a problem.					
Lacking good written skill adds to my anxiety.					
I feel great embarrassment whenever I have to write a letter, email or any report.					
My present proficiency in English Language is sufficient to communicate at my target situation easily.					
I want to learn English Language to improve workplace proficiency to have effective correspondence, improve grade, and have a correspondence with Foreign Currency Branch etc.					
I will need to use English nationally, internationally and locally.					

English is required the most when dealing with local customers, giving instructions, sharing problems and suggesting solutions, exchanging ideas and opinions with co-officers.					
The environment where English will be used is both formal and informal.					

**PRESENT SITUATION ANALYSIS**

Statements	SA	A	N	DA	SDA
I can write any form of writing effectively in business setting.					
I am satisfied with the quality of my Writing.					
I can understand a variety of texts, such as business reports, documents newspaper articles.					
I can write business related letters, e-mails, reports, memos etc.					
I have good command on writing in English and its grammar rules.					
I can better improve my writing skills if I am admitted to a special course.					
I need an ESP Writing Course in order to improve my written skill.					

**LEARNING NEEDS**

Statements	SA	A	N	DA	SDA
I like learning by memorizing material.	20	44	8	20	8
I like learning either by listening to audio tapes or watching videos/ through pictures and taking notes.	24	52	12	12	0
I like learning by reading through texts and taking notes.	8	76	4	12	0
I like learning by copying from the board.	0	64	16	20	0
I like learning with the help of certain written activities.	8	72	12	0	8
I like to be evaluated/ assessed by the written tests set by the teacher.	24	56	4	8	8
I like to be evaluated/ assessed by seeing if I can use language I have learnt in real life situations.	24	48	20	8	0
I like to join course to improve my writing skills.	16	68	4	12	0

### THE WRITING COURSE

What do you need most in your work?				
Options	Frequently	Sometimes	Seldom	Never
Report Writing				
Filling out Forms				
Letter Writing				
Writing E-mails				
How do you want your language level in the following activities?				
Options	Very Good	Adequate	Inadequate	Poor
Note Taking				
Summary Writing				
Memo Taking				
Report Writing				
Filling of Forms				
Letter Writing				
Sending E-mails				
Are you satisfied with the quality of your writing?			Yes:	No:
Do you think a short In-Service ESP writing course can improve your writing?			Yes:	No:
Which of the following writing skills do you most need to focus on?				
Options			Yes	No
How to link sentences together.				
How to summarize ideas.				
How to make order.				
How to organize ideas and paragraphs.				
How to express opinion.				
How to compare and contrast.				
How to express cause and effect.				
How to punctuate.				
How to layout.				
Others: tenses, spellings, right usage of vocabulary etc.				





Appendix 'C'

INTERVIEW QUESTIONS

1. Which writing forms are frequently used at your workplace?
2. How frequently is each form written?
3. Were you ever offered any course to improve your writing skills?
4. If you are offered a special course in future to improve your writing skills, will you participate?
5. How long would you like the course to be?
6. Which days of the week do you like to have the course?
7. Which time of the day would you prefer to have the course?
8. Which part of the year would best suit you for the course?
9. Which written skill do you want to focus on?
10. How would you like to have the course - either residential or non-residential?