THE NECESSITY AND IMPLICATIONS OF BUSINESS ARABIC : A PEDAGOGICAL APPROACH TO BENGALI LEARNERS

A dissertation submitted to the Department of Arabic, University of Dhaka, in partial fulfillment of the requirements for the degree of Master of Philosophy in Arabic

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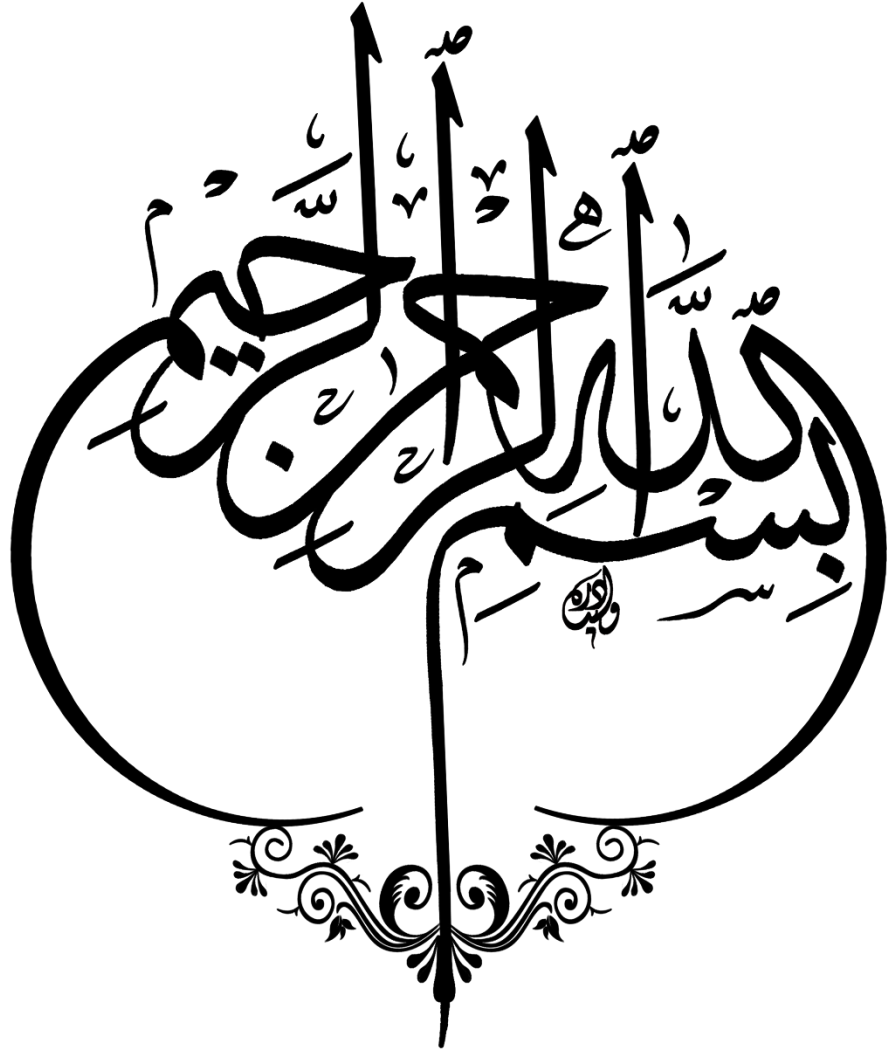University of Dhaka-1000

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November, 2019

بسم الله الرحمن الرحيم

IN THE NAME OF ALLAH THE KIND THE MOST MERCIFUL

DEDICATED TO
MY BELOVED PARENTS

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بسم الله الرحمن الرحيم

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APPROVAL SHEET

This dissertation entitled **"The necessity and implications of Business Arabic : A pedagogical approach to Bengali learners"** prepared and submitted by Md. Junaed, Department of Arabic, Faculty of Arts, University of Dhaka, in partial fulfillment of the requirements for the degree of Master of Philosophy in Arabic. This research-work was carried out by him under my supervision and guidance. It is his own work except where due to reference is stated. To the best of my knowledge, any thesis with this title has not been submitted previously for obtaining any degree. I have read the dissertation entirely and I hereby recommend for the approval and acceptance.

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DECLARATION

I hereby declare that this submission "The necessity and implications of Business Arabic: A pedagogical approach to Bengali learners" is my own work except where due to reference is stated. To the best of my knowledge no part of this paper has been published previously.

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ABSTRACT

Arabic is one of the widely spoken languages in the world. There are two hundred and sixty million people who use this language as their mother tongue. This language, particularly the classical version, is very sacred and respectable to the Muslims as it is closely related to the revealed knowledge of the Holy Quran and Hadith. In addition to this religious value, this language has a great economic value too, since it is spoken throughout the Middle East, the most mineral-rich-region in the world. Because of this prospect Arabic is considered one of the most popular foreign languages in the world even in some countries where Islam is not major religion e.g. the USA, China, India and so on. It is apparent that the reason behind this popularity associated with economics not with religious matter. Although, English language considered as a Lingua Franca in international business, but currently many courtiers communicate with Arab through Arabic language to make their business communication more successful and effective. In this dissertation the researcher tried to demonstrate the importance and necessity of Business Arabic in the context of Bangladesh from different aspects. He showed how different business sectors for instance ready-made garments, tourism, outsourcing, manpower etc. can reach to a new level by using Business Arabic. As a background study this paper discussed about the chronological development of Business Arabic through different stages. Since. this is a study of language, which is ultimately a medium of communication, so the researcher explained elaborately how to make cross-cultural communication more fruitful and how to deal with Arab businessmen professionally avoiding cross-cultural misinterpretation. Finally, a precise pedagogical approach to teach Business Arabic to Bengali learners has been presented by following current trends in Applied Linguistics.

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ABBREVIATIONS

AAP   = Arabic for academic purpose

ALT   = Arabic language teaching

AOP   = Arabic for occupational purpose

ASP   = Arabic for specific purpose

BA   = Business Arabic

BOP   = Business process outsourcing

BPO   = Business Process Outsourcing

CA   = Classical Arabic

DED   = Dubai economic development

EAP   = English for academic purpose

ELT   = English language teaching

EOP   = English for occupational purpose

ESP   = English for specific purpose

EU   = European union

FL   = Foreign language

GCC   = Gulf cooperation council

GDP   = Gross domestic product

LGP   = Language for General Purpose

LNG   = Liquid natural gas

LSP   = Language for specific purpose

MENA = Middle East and North Africa

MSA   = Modern Standard Arabic

OPEC = Organization of Petroleum Exporting Countries

OSAC = Open Source Arabic Corpora

TBLT = Task based language teaching

UAE   = United Arab Emirates

WTO = World trade organization

CHAPTER-1

INTRODUCTION
(المقدمة)

Introduction

Arabic is one of the widely spoken and the most popular foreign languages in the world. There are 295 million people who use this language as their mother tongue, while it is used as second language by 290 million people.[1] This language, particularly the classical version, is regarded very sacred and respectable by Muslims because of its close relations to the Holy Quran and Hadith. In addition to this religious value, it has a considerable economic value too, as it is spoken throughout the Middle East, one of the most mineral-rich-regions in the world. Because of the economic importance of this area Arabic language takes a pride place in most part of the world, even in some non-Muslim countries like the USA, Russia, China and India. These days many countries from all over the world are trying to make a business relation to those oil rich Arab countries namely Saudi Arabia, UAE, Qatar, Kuwait etc. Although, English language considered as Lingua Franca in international business communication, presently some courtiers are trying to communicate with the Arab countries through Arabic to make their business communication more successful and effective.

In Bangladesh, there are many erudite persons who are excellent in Classical Arabic. But they are not good enough at Modern Standard Arabic and do not have familiarity with the term of Business Arabic. Even most of the people of our country have no idea about the financial value of learning a modern business language like Arabic other than English. The reason behind this limitation can be identified as the lack of research and the scarcity of reliable books in this subject matter. So, authority of tertiary education of this country has not yet given their close attention to introduce this genre of Arabic language to the learners. It is evident that students of Arabic graduated from different public universities of Bangladesh have potential to play a vital role to boost the economy of this country, nevertheless, due to the unavailability of job oriented Arabic studies,

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[1] Retrieved from https://en.wikipedia.org/wiki/List_of_languages_by_total_number_of_speakers

they have to suffer from unemployment for a long period. Though some students get involve in jobs timely, but they cannot work within their own discipline.

In this globalized world people are very close to each other. They live in an interconnected world, where distance is not a significant factor or barrier. Many countries nowadays are taking the advantage of this rapid virtual communication of modern technology to extend their trade and business. People are learning different foreign languages other than English to communicate with foreign business partners and to widen their job expectancy. Although English dominates other languages as Lingua Franca, yet there are numerous people around the world who do not speak English. A study that has been performed on using language by 2000 companies, who deal their business internationally in 29 European countries, has revealed some very remarkable findings: first of all, a large number of trades can be lost as a result of lack of sufficient skills to understand foreign language and culture. Secondly, there is a visible link between the use of languages by companies and their success in the field of trade. Thirdly, in the study, future growth trends suggest the development of language which is going to be an important instrument in the global markets. The study also doubts the role of English as a Lingua Franca in the future business world.[2] So it is obvious that teaching Arabic as a business language to the learners of Arabic in our public universities would be extremely helpful to get them involved in international business or to help them find attractive jobs in the Arab world. Besides, the inauguration of Business Arabic would not only play a crucial role to create new job fields for Bangladeshi learners but also the country would be benefited from different aspects, for example, the prevailing relation with Arab countries would be deeper and the flow of foreign currency would increase to our country from the Middle East.

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[2] ELAN Study, Effects on the European economy of shortages of foreign language skills in enterprise, (CILT and European Commission, December 2006)

This research paper is mostly focused on the necessity of Business Arabic and its implications in the perspective of Bangladesh. It will also design a course material for teaching Business Arabic in our country, where the main focus will be on the semantic aspects of Business Arabic corpus. So, the approach that will be presented in the thesis paper is mostly suitable for the tertiary level students who already have good command of Arabic and are familiar with the basic Arabic syntax and morphology. This approach is therefore aimed at final year undergraduates and at postgraduates or others looking for professional qualification in learning Business Arabic.

1.1 What is Business Arabic?

Business Arabic is a genre of Modern Standard Arabic which is related to the international trade and business in the Arab world. This type of Arabic has some vocabularies and terminologies that are used in commercial and financial affairs as well as in international relations. Some say that Business Arabic refers to the essential communication skills of workplace and it focuses on the language that is needed in negotiations, presentations, meetings, correspondence, report writing and socializing. This language can be taught university students and also can be presented in intensive program for the students of business administration. Though from the view of syntactic or morphological structure Business Arabic is not a new form of Arabic, but from the perspective of vocabulary it is rather different from Classical Arabic. As it has been mentioned above that Business Arabic (BA) is a part of Modern Standard Arabic (MSA). The following discussions will clear that how chronologically MSA as well as BA originated from Classical Arabic.

1.2 Evolution of MSA from Classical Arabic through different stages

To know the evolution of MSA it is crucial to look back to the emergence of Classical Arabic. Classical Arabic (CA), which is also known as Quranic Arabic,

because "at the beginning of the Islamic period, only two sources of literary Arabic were available, the Quran and the pre-Islamic poems. It is not surprising that, then, these two sources were to play a crucial role in the standardization and development of the Arabic language". [3]

a. Primary sources of Classical Arabic

Actually, the Classical Arabic is used in literary texts from Umayyad and Abbasid times (7th to 9th centuries). It is based on the medieval dialects of Arab tribes. The history of Arabic literary style came gradually by the standardization of the language and this development did not arrive all of a sudden. The same two sources, the Quran and the pre-Islamic poems, that had been available for the standardization of the language, became the primary models for a literary style.

b. 'Abd al-Malik's reformation

The caliph 'Abd al-Malik (r. 65/685-86/705) brought a dramatic change in implementation of Arabic by moving the language to the Diwan (regional governing body) and it can be marked as a turning point in the history of Arabic language. Because, by this reformation a new trend was commenced in written Arabic for official purposes. Under 'Abd al-Malik's successor Hisam (r. I05/724 - I25/743), the base was laid for the administrative system that was later taken over and perfected by the 'Abbasid caliphs. From the inauguration of the 'Umayyad dynasty, the patronage of the caliphs was an important aspect in the production of Arabic texts, both literary and administrative. [4]

c. The golden era of Arabic

The period of the Islamic conquests immediately after the death of the Holy Prophet (pbuh) in 10/632 formed a radical change in the history of the Arabic

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[3] Kees Varsteegh, The Arabic language, (New York: Columbia University Press 1997) p.62

[4] Kees Varsteegh, The Arabic language, (New York: Columbia University Press) 1997 p.67

language. Within a few decades, speakers of Arabic spread over a massive territory and imposed their language on the inhabitants of the conquered countries. Even though speakers of Arabic had been resident in Syria and Egypt before Islam, their language had never been a language of prestige outside the peninsula, and consequently there had never been an incentive for non-Arabs in these countries to learn their language. [5]

The linguistic circumstance in the early Islamic territory is comparatively well known. In the Arabian Peninsula, South Arabian was the only 'foreign' language which encountered the Arabs. The language was no longer used in its epigraphic form, but some varieties must have remained in use as a colloquial language. Besides, most of the languages of the conquered area were replace by Arabic like Aramaic in Iraq, Coptic and Greek in Egypt and Syriac in Syria. There are "several common strands that can be identified in the process by which Arabic spread in the newly conquered areas:

(a) Pre-conquest contacts with Arabs

(b) Islam

(c) Urbanization

(d) Migration and assimilation"[6]

d. New/Neu Arabic

In the early stages of the conquests, Arabic was disseminated mainly from the cities, either existing ones like Damascus, or the military centers that were established all over the territory. Most contacts with the native population took place in these camps, which soon grew into new cities and towns. In these centers, the essential contacts between conquered and conquerors in issues of

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[5] Kees Varsteegh, The Arabic language, (New York: Columbia University Press 1997) p.93

[6] Clive Holes, Modern Arabic Structures, Functions, and Verities, (Washington: Georgetown University Press 2004) p.35

taxation, trading and administration led to some kind of linguistic accommodation on the part of the conquered area that caused a variety of Arabic vernacular which was full of mistakes by interference of their colloquial dialects. In this process, there had been developed a new class of Arabic language, terminologically known as *New Arabic*, which later turned into the Arabic dialects as we know them nowadays. For example: Egyptian dialect, Lebanese dialect, Moroccan dialect, Syrian dialect etc. and these dialects are somewhat different from each other.[7]

e. Middle Arabic

In modern studies of Arabic, the collective name for all texts with deviations from Classical grammar is Middle Arabic. The term in itself has led to a lot of ambiguity and this is not the subject of this research paper. That is why, here will not be discussed the disputes among the authors about what is Middle Arabic, but it can be said that it is a special brand of Arabic, situated between the Classical language and the colloquial dialect and Clive Holes compared this Middle Arabic vernaculars with Vulgar Latin which is the language of everyday intercourse. [8]

f. The emergence of Modern standard Arabic

In 1798, Napoleon Bonaparte's brief expedition to Egypt brought this province of the Ottoman Empire into direct contact with Western Europe. This is marked as the foundation of a period in which European culture, at first primarily from France, but later from England as well, began to infiltrate the Arab world. At first, the reception of new ideas was promoted by the government: Muhammad 'Ali, who governed Egypt from 1805 until 1848, encouraged the translation of books

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[7] Kees Varsteegh, The Arabic language, (New York: Columbia University Press 1997) p.97

[8] Clive Holes, Modern Arabic Structures, Functions, and Verities, (Washington: Georgetown University Press 2004) p.39

and articles from French, mostly on technical subjects, but political and cultural topics were also included. In this way, the concepts of the French Enlightenment became part of the intellectual atmosphere of the country. The introduction of new political ideas stimulated the rise of Arab nationalism, which in the second half of the nineteenth century centered around the position of Arabic as the language of the Arab world. At the same time, the disagreement with Western thoughts led to a debate about the compatibility of these ideas with the belief of Islam, and, on a linguistic level, about the capacity of the Arabic language to express the new notions.

g. Translating new notions

All over the nineteenth century, Arabic translators were active as mediators who attempted to express the notions of one culture in the language of the other (cf. Ayalon 1987). It was, for instance, hard to discover an Arabic equivalent for the European notion of 'constitutional government'. In some translations, 'constitutional monarchy' became a (الملكية المقيدة) (after the French monarchie limitee), i.e. a monarchy that was limited by laws, in the Middle Eastern context almost a contradiction in terms. The notion of man-made laws was equally difficult to grasp. The Middle East knew only a religious law (الشريعة), sometimes complemented by provisional regulations by the ruler (قوانين). For a long time, translators hesitated to use the verb (شرع) for the Western concept of 'legislation', but at the end of the nineteenth century this became the current term for the activity of a legislative assembly. This way the Arab faced a great complication to introduce the political terminology in Arabic in the nineteenth century.

The Arab Congress that was held in 1913 in Paris called for a measure of provincial autonomy within the Ottoman Empire and simultaneously claimed for Arabic the status of official language, both in the Ottoman Parliament and in local

government. On the part of the central government, the loss of the Ottoman areas in the Balkans led to a renewed interest in the position of the Arab provinces. In 1913, petitions in Arabic predominantly in Arabic-speaking areas were allowed, and official decrees were published with an Arabic translation. Officially, Arabic was even accepted as the language of education and legal cases, but probably this new policy was implemented only in central areas such as Syria and Lebanon.[9]

h. The emergence of Arab press

It is known to all that press has great effect on reforming a language. Arabic language also influenced by the press a lot. The Arab press emerged with periodical in the nineteenth century, at first in Syria and later in Egypt. The first Arabic periodical was the Egyptian government newspaper الوقائع المصرية (1828), established by Muhammad 'Ali. After that, the activities of language reformers in Syria, such as Faris als-Sidyaq (1804-87) and Butrus al-Bustani (1819-83), gave a force to the much-needed modernization of the lexicon. Al-Bustani, for instance, published the first modern extensive dictionary of Arabic, al-Muhit, which borrowed a great deal from the Classical dictionaries, to be sure, but nevertheless aimed at the integration of all exciting new ideas and concepts in an Arabic attire.[10]

1.3 Where the modern vocabularies derived from?

Typically, the introduction of a new term may take years before a proposed term finally gets its way into the dictionaries and technical vocabularies of the Academy. The most vital problem of language reform was that of the expansion of the lexicon. In some fields, the differences in terminology constituted an acute threat to the cooperation between scholars and scientists from various Arab

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[9] Kees Varsteegh, The Arabic language, (New York: Columbia University Press 1997) pp.173-176

[10] Kees Varsteegh, The Arabic language, (New York: Columbia University Press 1997) p.177

countries, for instance, in the field of medicine and physical sciences, and for some of these technical disciplines pan-Arabic word lists were, indeed, compiled. The following methods may be distinguished in the creation of new vocabulary:

1. borrowing of the foreign word
2. integration of the foreign word morphologically and/or phonologically
3. analogical extension of an existing root
4. translation of the foreign word
5. semantic extension of an existing word.[11]

1.4 Is there any difference between CA and MSA?

To the gradual modification of the Classical language there are two major factors, the first one is vocabulary creation and the second one is regional variation. So Classical Arabic cannot be regarded the same as the modern variety of the language, usually called Modern Standard Arabic (MSA). Ideologically of course, the modern language is still as same as the language of the Quran in the classical period, but in practice it is easy to see that there are differences, not all of them are lexical.

A researcher can easily find many of the characteristics of the classical language as obsolete. For instance, one rarely finds in a modern text the complicated constructions with verbal nouns that are relatively common in classical texts. Similarly, some categories have become obsolete. In contrast, the modern Arabic language has developed new grammatical devices, specifically in the language of the media and business, which is heavily influenced by European languages. One of the most distinctive features of this genre is the extensive use of verbal constructions with the dummy verb قام بـ - as a replacement of active verbs, e.g. قام بالزيارة instead of زار 'to visit'. In passive constructions, the verb تمّ is used as an alternative, e.g. تم توقيع الاتفاقية 'the agreement was signed', instead of a passive

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[11] Kees Varsteegh, The Arabic language, (New York: Columbia University Press 1997) p.179

verb. Other distinctiveness of the language of the Modern Arabic includes the limited use of the coordinative particle ف - and its replacement by و.[12]

1.5 Derivation of Business Arabic looking back to the past

Arabic is one of the ancient languages that grew up through trade transactions as the Arabs used to depend on it for their livelihood, and it had a tremendous impact on increasing the purposes of the Arabic language and developing its lexicon and semantic aspects. These commercial transactions were either conducted among the tribes by their contact across the Arabian Peninsula or by interaction with the neighboring folks at their seasonal commercial caravans. This indicates the broadness of Arab in economic issues and the use of their language as means of communication in domestic and international trade in the past. There are many evidences that prove Arabic language was not only a language of worship but was a language of economics and commercial communication as well. As we notice that there are many vocabularies of Arabic language that denote some certain states of money which is actually related to economics and investment, for instance: التلاد (the inherited money) الركاز (the buried money) الضمار (the money that is unexpected) الطارف (the created money) التالد (old money) etc. Like these there are several names of gold and silver made money that were common in that era.[13] So it is evident that the Arab have many terminologies of trade and commerce in the past as well which were appropriate for that time. Nevertheless, when we discuss about the modern Arabic business terminologies, we have to keep in our mind that since the globalization is accelerated through English language, so it has an immense impact on Arabic as well. As it is mentioned earlier that the Arab Academy keeps continuing their work to enhance Arabic vocabulary in accordance with the current world. So, it is obvious that they have coined new substitutes of most of the English Business

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[12] Kess Varsteegh, The Arabic language, (New York: Columbia University Press 1997) p.183

[13] جرجي زيدان، تاريخ آداب اللغة العربية، مراجعة الدكتور شوقي ضيف، (دار الهلال، الجزء الأول) ص٣١

terminologies or Arabized them according to Arabic morphology. Now there are many well established Business Arabic vocabulary that are used and taught throughout the Arab world.

1.6 The Importance of Business Arabic in the Age of Globalization and Information

In this new global age, economists consider foreign language as a non-material commodity for its economic value for representing as a crucial factor in the elevation of a country's economic infrastructure. After Internet has spread out around the world, the trade opportunity has opened for every country, whether the country is on the far reaches of the globe. The modern digital economy is based on language as an effective tool in customer's decision-making and self-persuasion when purchasing goods. Customers now want to know about goods through the information available on e-commerce sites. Therefore, providing websites with the necessary information in multiple languages is important and it has an added economic value that supports the competitiveness of individuals and trading companies in this new digital market. Linguistic research shows that knowledge of a secondary language is clearly reflected in significant increase of productivity levels when that language is employed.[14] Few years ago some Arab countries have made a decision to use Arabic as an official language everywhere, for example, the Dubai Department of Economic Development (DED) launched an initiative that all businesses in Dubai will use Arabic as a major language in their bills and receipts as well as in call centers and reception centers.[15] The Arabic language can also be used as a commercial language as opposed to English

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[14] Vaillancourt, F., Difference in Earnings by Language Groups in Quebec 1970. An Economic Analysis, (Ph.D. Thesis, 1978), (Québec: Centre international de recherche sur le bilinguisme, publication B-90, 1980)

[15] Arabic to be primary language for Dubai businesses, Emirates 24/7 [newspaper online]. 2016 May 5 [retrieved 25 November 2016]. Available from: http://www.emirates247.com/news/arabic-to-be-primary-language-for-dubai-businesses-2016-05-15-1.630034

language in our country, when we trade with those Arab countries, and it will certainly be more effective to attract the attention of Arab consumers to the goods and merchandise that we want to export to those countries.

1.7 Roles of foreign language in communication

Prior to discuss about Business Arabic pedagogy it is crucial to look into the importance of foreign language. Language - whether foreign or local - is an indispensable part of human life that plays a vital role in many ways. Without language, the entire world would be silent and meaningless, no idea could be transferred to others and there would be no successful way to communicate verbally with other people. Language consists of word and phrases that are combined into sentences. Theses sentence are organized in such a way that help people deliver information and exchange their ideas with others. People use their mother tongue predominantly to communicate within his own community or country or the places where that language is spoken. When it comes to foreign languages, people generally do not use them within their family or society. Foreign languages are learnt for many purposes and among them business communication is the most important one. In business administration, foreign language plays several roles, such as a role in internal[16] and external communication, a role in having a chance to get a good job, and a role as a means to understand other cultures. [17]

Due to the impact of globalization having good command in foreign language has become an essential fact to be successful in international business. The more

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[16] Marschan-Piekkari, R., Welch, D., & Welch, L., In the shadow: The impact of language on structure, power and communication in the multinational, (International Business Review, 1999) 8 (4), 421-440

[17] Leslie, D. & Russel, H., The importance of foreign language skills in the tourism sector: A comparative study of student perceptions in the UK and continental Europe, (Business School Review, Caledonian University 2006)

efficient a person in communicating with his foreign partners, the more he gains his business profit, as the person can convince his buyer to buy more products with high price. Business communication requires each kind of linguistic skills namely reading, writing, speaking and listening. Any foreign language can be used in business communication in accordance with the requirements of the circumstance. For instance, if someone wants to be successful in the middle east market, he must have substantial knowledge in Modern Standard Arabic. On the other hand, to deal with a Chinese business partner a person must have competency in Mandarin. However, when it comes to deal with foreign customers, expertise in foreign language also play a significant role, because they can obtain their required products or service without any hassle. On the contrary, if there is a communication gap between both sides, the customer might face complication to get the exact product. This type of miss communication often leads to misunderstanding and tarnish the goodwill of a company. It is evident that language creates customer's satisfaction.[18] Batt conducted a research entitled 'English Skills Gap is Costing Thai Businesses' which was published in *Business week Thailand*. Here he mentioned a case that lost a business worth of 17 million (US$500,000) as a result of a failure to deal with a British partner effectively.[19] Besides, learning foreign language also helps understand customer's culture, because language and culture are two sides of the same coin.

In business administration understanding customers' culture is very crucial as it influences customers' mindset from many aspects. Language and culture are inextricably linked with each other that cannot be separated. [20] Understanding

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[18] Crystal, D. (eds.). The Cambridge Encyclopedia of Language, (Cambridge: Cambridge University Press 1989)

[19] Batt, A. English skills gap is costing Thai businesses, (BusinessWeek Thailand, December 2008) p. 57-58

[20] Jenkins, O. B., How to learn a language and a culture. (Retrieved August 3, 2009) retrieved from http://orvillejenkins.com/langlearn/culturalrole.html

language and utilizing it seamlessly requires realizing its cultural component as well. To illustrate, a word or phrase can be normal in one culture but it can sound rude or impolite in other, which can cause unpleasant situation. Culture includes different forms of norms, values, behavior and objects. [21] communication system for example, verbal and non-verbal communications are also products of culture. Cultural misunderstanding in business activities can be destructive to an organization. Even though, this can be unconscious as well as accidental. [22] However, there will be another chapter about cross-cultural issues in a separate part of this dissertation. Now it is important to discuss all about Business communication which is the key reason for learning a foreign language.

1.8 Defining Communication

"The term 'communication' has been derived from the Latin 'Communis' that means 'common".[23] So, 'to communicate' implies to make common or to share. Communication includes all the verbal, non-verbal and electronics means of human interaction. It is fundamentally a meaningful exchange of information between two or more people. Communicative competence entitles the ability to install inter-subjective interactions, that is to say, communication is a congenial social interaction.[24] According to *Merrium-webster* dictionary, communication is a process by which information is exchanged between individuals through a common system of symbols, signs, or behavior. [25] In general sense, communication is transferring information from one place to another. Communication is an essential life skill that people develop continuously

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[21] Stoyko, P., Organizational culture and the management of organizational memory, (Retrieved August 14, 2009), retrieved from http://www.igi-global.com/downloads/excerpts/ 33147.pdf

[22] Varner, I., & Beamer, L., Intercultural Communication in the Global Workplace, (Hong Kong: McGraw-Hill Irwin 2005) 3rd Edition

[23] Velentzas / Mamalis / Broni, Communication, Public Relations & Advertisement, (IuS, 2010) pp. 11-12

[24] E. L. Hartley, Communication, (UNESCO, Dictionary of Social Sciences)

[25] Online dictionary, retrieved from https://www.merriam-webster.com/dictionary/communication

throughout their life span. Even, if someone is an excellent communicator, there are still chances and opportunities to improve his communication skills. Persons who can communicate well, it is very easy for them to develop trustful relations with others.

Communication is a skill that has to be learnt intentionally, to be exact, although most of the people are born with an innate ability to speak, but all cannot communicate well until they develop this skill to further level. It is almost unimaginable for us to live a single day without having communication with others. As a social being, it is an indispensable part of human life. Apparently, we think that communication is an easy process, as we do it naturally in our known environment, but when it comes to communicate in a formal situation, we understand how complex the process actually is.

Communication is a prodigious trait of human being. It is in fact a key feature of the psycho-social make-up of a person. The progress of an individual chiefly relies upon learning to interact with each other. Through this interaction the person develops new ideas, gathers necessary information and solves problems.[26] In human society knowing each other basically depends on interaction and participation in various social circumstances. Here communication plays a pivotal role. In other sense, all sorts of development of an individual linked with good communication abilities in an integral way. Consequently, it is considered as an essential part in all spheres of human life.

People from all classes and occupations have to communicate regularly with each other. So, improvement of communication skill is unquestionably important for everyone.[27] Good communication is a precondition for any successful work.

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[26] Gamble, teri kwal, and Michael gamble. Communication works, (Boston: McGraw-Hill college, 1999) 6th ed. p.4

[27] Rosenblatt, Jack C, John Platt, and heidi plat, Dictionary of language Teaching and Applied Linguistics, (Essex: Longman Group, 1992) p. x111

People participate in social activities and endeavor to attain their goals. To accomplish all of these goals they need to acquire sufficient communication skills. [28] It is evident that, good communication skills are not innate, but it can be enhanced by systematic efforts. Developing communication skills is a constant process and its improvement greatly depends upon the amount of input efforts. Thus, various kinds of communications are associated with a person from his birth to the end of his life.[29] Generally, a person gets plenty of opportunities to improve his communication skills throughout his life socially or academically, yet an organized intensive guideline can significantly help improve his communication skills to an env iable level.

1.9 Process of communication

Communication is done through multiple processes and stages:

- Source
- Message
- Encoding
- Channel
- Decoding
- Receiver
- Feedback
- Context

At every single part of this process there are some potential problems or barriers that may arise. This process of communication can be presented in the following figure:

[28] Cunningham, Murray. Communication from principles to practice, (McGrwa-Hill Ryerson, 1978) p-VIII

[29] Gamble, teri kwal, and Michael gamble. Communication works, (Boston: McGraw-Hill college, 1999) 6th ed. p.5
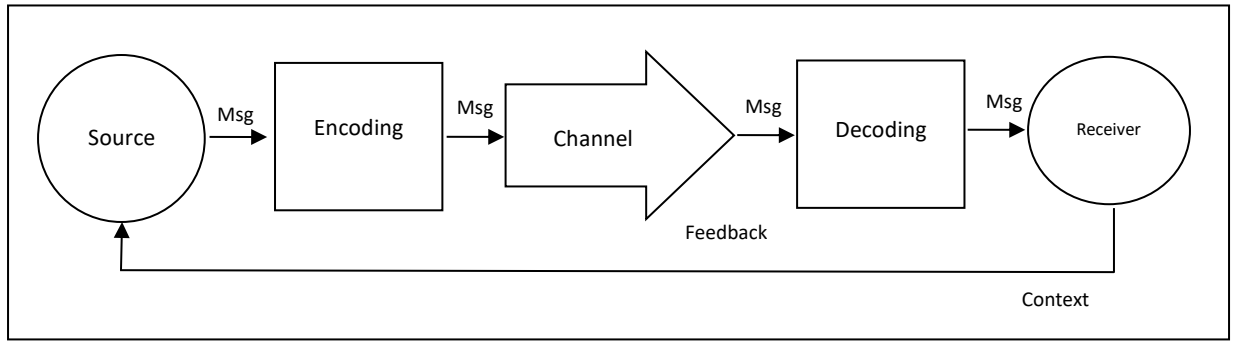
Figure 1: The process of communication

Each of these elements has an integral role in the overall process of communication. In the following portion these components will be explored one by one:

a. Source

The source is imagination, creation and delivering the message. The source can be a living person who is delivering his speech in a public speaking situation. Where he/she shares his message with the audience. Along with the tone of voice, the speaker delivers his message through his gesture, body language, and with the choice of his clothing. The speaker begins it by selecting a message in his mind and then the second step involves encoding the information by electing the appropriate order or the exact words to convey the intended meaning. At the final step, he/she send the information to the receiver and watch the audience's reaction. In this stage he tries to understand weather the message has been sent to the receiver or not.

b. Message

"The message is the stimulus or meaning produced by the source for the receiver or audience." [30] When someone intends to deliver a speech or to compose a report, his chosen words does not denote any meaning until he organizes them

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[30] McLean, S., The basics of interpersonal communication, (Boston: MA: Allyn & Bacon 2005) p. 10

in a grammatically correct form. This organized form of words called message. A message not only conveys its meaning through the structure of the sentence but also consists the way of speech, tone of voice, body language and appearance of the speaker. In case of report, writing style, the punctuation, the headings and the formatting, all have an effect in conveying the message. Besides, the context or the environment also has an impact on the meaning of message. For instance, in a public speaking situation, if the speaker is aware of some important event like a national game or something else that is going to happen that night, when he addresses the audience mentioning that event, the audience become interested in his speech and the speaker might be able to attract their attention. Here his message will get into their mind easily because of the strategy of the speaker, so environment also a crucial part of delivering message to the receiver.

c. Encoding

A sender has to respond in accordance with the stimuli by encoding his thoughts and feeling into symbols. Smeltzer and Leonard think, meaning is not inherent but encoder and decoder associate meaning with symbols. While the process of encoding is done, choosing the correct symbol is the most complicated matter of communication. [31] Since encoding is a sensitive work, so the encoder ought to have rational perception of the relationship between meaning and symbol.

d. Channel

"The channel is the way in which a message or messages travel between source and receiver." [32] to clarify the matter, we can take television as an example, there are many channels in a television, these channels are digitally distributed among the consumers through a cable network. Television has the capability to

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[31] Smeltzer, Larry R, and Donald J Leonard. Managerial Communication, (Boston: Irwin/McGraw-Hill 1994) pp. 34-35

[32] McLean, S., The basics of interpersonal communication, (Boston: MA: Allyn & Bacon 2005) p. 10

deliver both the sound and picture. By both media it conveys message to the receiver or audience. Without the sound only by watching the body language sometimes one can understand the message or information. On the other hand, only by sound one can understand what is going on without watching the picture. So, it is easy to understand that both the sound and visual signal work as a channel. Likewise, when someone speaks or writes, he also utilizing a channel to carry the message. There are many types of channels namely, face to face conversations, telephone conversations or voice mails, speeches, radio and so on. Apart from these, letters, memorandums, invoices, magazine articles, blogs, e-mails, text messages etc. are also included into channels.

e. Decoding

Decoding or interpretation of a message is considered as a subjective action. It depends upon many factors, for instance, reading, listening and logical skill of the receiver. It also requires other secondary skills and abilities. Smeltzer and Leonard defined decoding as a two-step process. Firstly, discerning the message and secondly, interpreting all that has been discerned. They also added that the communication process will only be successful, when the gap between the sender and the receiver's perception is above minimal perimeter. Usually people pay selective attention to different messages.[33] Thus, the way of sender's realization of the patterns of the receiver's attention plays vital role in the process of communication.

f. Receiver

"The receiver receives the message from the source, analyzing and interpreting the message in ways both intended and unintended by the source."[34] We can

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[33] Smeltzer, Larry R, and Donald J Leonard, Managerial Communication, (Boston: Irwin/McGraw-Hill 1994) p. 35

[34] McLean, S., The basics of interpersonal communication, (Boston: MA: Allyn & Bacon 2005) p. 10

compare this "receiver" with a receiver on a football team. The quarterback throws the ball to a receiver, the receiver has to take a decision where to grab the ball. The quarterback may want for receiver to grab his ball in one way, but receiver may miss the ball due to wrong angle of his vision. Here we can replace the "ball" with "message" that will help us to understand the concept of receiver more clearly. A receiver receives the message through different senses, for example; listening, seeing, smelling, touching and tasting. A speaker measures his receiver or audience prior to take his stage or open his mouth and interact with them in accordance with the situation of that place. So, communication is a continuously changing process.

g. Feedback

Responding to the source intentionally or unintentionally is defined as feedback. Feedback is comprised of the messages that are sent to the source. Feedback-signals -whether they are verbal or nonverbal- let the source to see how accurately or poorly the message was received. Delivering feedback gives the receiver an opportunity to ask for further clarification and to agree or disagree with the source or to suggest the source how he could make the message more exciting. The accuracy of communication increases with the increasing of the amount of feedback.[35]

h. Context

"The context of the communication interaction involves the setting, scene, and expectations of the individuals involved."[36]   A professional communication context generally includes environmental cues that effect expectations of language and attitude among the participants. A discussion does not occur as an

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[35] Leavitt, H., & Mueller, R., Some effects of feedback on communication. (Human Relations 1951) 4, pp. 401–410.

[36] McLean, S., The basics of interpersonal communication, (Boston: MA: Allyn & Bacon 2005) p. 10

individual event. There must be two or more people to have a discussion. If something considered rude in one context, maybe the same thing considered as normal in another context. Here we can give the example of a wedding ceremony. Traditionally wedding ceremony is a formal event. In our own Bengali context, it is a common norm to be silent when the Qazi or Muslim cleric recites the verses of the holy Quran in a marriage event. But after completing the marriage if someone sits keeping his face down and does not look happy, it will be considered as an unsocial manner in such kind of public gathering. Context plays a crucial role in communication and sometimes it is shaped by culture.

1.10 Types of communication

Primarily the communication can be divided into two parts:

a. Verbal communication

Verbal communication is exchanging information among individuals by using speech. The persons who work in a business organization need to utilize verbal communication that emphasizes such words which are readily understood by every individual, as well as ensures that the expression, stress and tone of voice are expressed in an appropriate manner.[37]

b. Non-Verbal communication

Non-verbal communication is also crucial to get the exact meaning of the message. A big portion of meaning of a message is derived from non-verbal cues. Often a person intends to say one thing but when he communicates, he gives something totally different through his vocal intonation and body language. This kind of mixed signals can lead the receiver to choose between two meanings.

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[37] Online Dictionary, retrieved from http://www.businessdictionary.com/definition/verbal-communication.html

Most often, the receiver chooses the non-verbal one. [38] A same sentence can deliver different message depending on non-verbal expression. For instance, if a praising message is combined with a body language conveying annoyance, or a statement of criticism accompanied by a smiling and cheerful face, the receiver can get confused and misunderstand the sender. He also realizes that the communicator is trying to hide something rather than being candid. So, to create a friendly relation with a business partner, a person should know something beyond the language which includes the facial expression and body language of a given country and culture.

1.11 Types of communication from another aspect

After discussing about the process of communication and its primary divisions, now it is important to look deeper into the impact of context on the way of communication. It is very easy to notice that the conversation which occurs in a family atmosphere is quite unlike from a discussion in a class-room environment. Similarly, texting a message to a bosom friend is totally different experience from writing a professional project paper or purchase-order. Each context is unrelated to each other due to the influence of the context. Context can overlap and lead to more dynamic process. However, the communication can also be classified from another aspect that will be clear from the text below:

a. Intrapersonal Communication

Very often our mind gets stuck in the middle of listening to someone, while the speaker is continuing but we are no longer listening. It happens during a phone conversation as well, while we do not get any word to say of any question to ask and we totally lose our mind. Actually, in such situation we are thinking in our

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[38] Stiff, J.B., Hale, J.L., Garlick, R., Rogan, R.G., Effect of Cue Incongruence and Social Normative Influences on Individual Judgements of Honesty and Deceit, (Southern Speech Communication Journal 55, 1990) pp. 206-229

mind and talking to ourselves. Sometimes, after writing a document or assignment we talk to ourselves describing how good we performed. Getting engaged in such type of "talk to ourselves" is known as intrapersonal communication. Intrapersonal communication involves only one individual and it is often termed as "self-talk" [39] Donna Vocate's book on intrapersonal communication describes how our own language reflects on our experiences when we talk to ourselves in different situations. For instance, our inner voice guides us saying, "keep going on! I can do it!" when we put ourselves into a competitive game or something like that. Likewise, our mind inspires us telling that "This assignment I have written is quite good".

An interpersonal communication can be positive or negative and it has an influence while we communicate with others. The perception of a person in the time of communication is greatly influenced by his culture, native language and his view about the world. The German Philosopher Jurgen Habermas said, "Every process of reaching understanding takes places against the background of a culturally ingrained preunderstanding" [40]

b. Interpersonal communication

This is the second most important context in the field of communication. Interpersonal communication generally incorporates two persons and can range from intimate to very personal to formal and informal. Interpersonal communication may occur in different levels of intimacy, for instance, a person involves in a conversation with his beloved one sharing a serious matter. Next, the person may have a concise conversation about the weather of the day with his neighbor on his way to office. The both situations require interpersonal conversation but the degree of intimacy is pretty different. The first one denotes

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[39] Wood, J., Communication in our lives, (Boston: MA: Wadsworth 1997) p. 22

[40] Habermas, J., The theory of communicative action, (Boston: MA: Beacon Press, 1984) Vol. 1, p. 100

a caring intimate relationship, while the second one implies only just a previous familiarity and is really more about acknowledging each other than any exchange of information. Interpersonal communication can take different shapes in accordance with the context, and the major factors that influence in interpersonal communication are, the nature of the audience, relationship, medium of communication etc.[41] Interpersonal communication covers the most of the communications, so the field of this genre of communication is very extensive and it is not the main focus of this thesis paper. That is why, the researcher does not want to discuss about this genre more elaborately.

c. Group communication

It is very common scenario in educational institutes that a small group of students always try to sit together. It indicates that they have similar mindset that made them close to each other and it is obvious that they engage in group communication very often. "group communication is a dynamic process where a small number of people engage in conversation." [42] Generally, in a group communication there are three to eight people. The larger the size of the group, the more likely it is to break down into smaller groups. Many factors can cause to form a new group, for example, age, education, sex, preferences and so on. A business communicator can effectively communicate with a given group to expand his likelihood of business opportunity.

d. Public communication

Public communication can be done both in oral form or in a written form. When a person speaks to group of people is called public communication. Similarly, when a message is written by a person and read by a group of people it is also defined as public communication. The speaker may ask questions and engage the

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[41] Peter Hartley, interpersonal communication, (London and New York: Routledge 1993) page 3-4

[42] McLean, S., The basics of interpersonal communication, (Boston: MA: Allyn & Bacon 2005) p. 14

audience in a discussion and in case of writing the readers may get involved in an e-mail discussion. Public communication is distinct from group communication in a way that the dynamics of conversation is different. In public communication, generally, a person speaks and the listeners listen to him without any interruption. [43]

e. Mass communication

By mass communication generally we refer to that communication that reach many people, even millions of people and sometimes it happens simultaneously. In mass communication the sender sends messages to communicate with people through mass-media. Mass communication basically depends on quantity than quality, opposite to interpersonal communication, which relies more on quality than quantity. Mass communication can reach numerous people at a time compared to interpersonal communication. For example, the January 20, 2009 presidential inauguration of Barack Obama drew 37.8 million television viewers in the United States. Nowadays, nearly any event can be transmitted throughout the world instantly via mass media. Global electronic media also allow newspapers and newsmagazines to print stories as they happen, but due to time lag the print media cannot deliver the information at the time it happens. Nevertheless, the quality of mass communication is not comparable to the quality of interpersonal communication. Interpersonal communication generally occurs between two individuals or within a group. One of the key differences between interpersonal communications and mass communications is that the sender is much more likely to have feedback in interpersonal communications than he is in mass communications.[44] Mass media is an indispensable part of business communication as the success of a business farm mostly relies on mass communication.

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[43] Scott Mclean, Business communication for success, (University of Minnesota Libraries Publishing edition 2015) p. 18

[44] Peyton Paxson, Mass communications and media studies, an introduction, (New York: The Continuum International Publishing Group 2010) P. 3

1.12 The factors affecting communication

Because of some barriers the communication process can be disturbed and broken down. There are four major barriers that can interrupt the way of successful communication:

a. Process Barriers

> Sender barrier: a newly appointed trainee executive with a novel idea fails to speak confidently at a meeting, presided by senior executive, due to the fear of criticism.

> Encoding barrier: An Arabic speaking staff cannot follow an English-speaking administrator to understand an objection about working conditions.

> Medium barrier: An extremely upset staff member sends an emotional letter to the leader instead of expressing his feelings face-to-face.

> Decoding barrier: An elderly boss is confused what a young executive denotes when he refers to a staff as "spaced out".

> Receiver barrier: A chairman of a department asks his administrative office to repeat a statement, as he was not attentive to the conversation.

> Feedback barrier: During a math class, failure of students to ask any clarification makes the teacher to wonder if any real understanding has taken place.

b. Physical barriers

Any types of physical blockades can interfere with the effectiveness of communication, for example, telephone call, distances between people, drop-in-visitors, wall and so on. Physical barriers can be minimized in many ways. By choosing an appropriate media distance barrier can be removed.

c. Semantic Barriers

The way of using a word or the meaning we attach with a word often causes communication barriers. This sort of problem is defined as semantic barriers. Everyone does not use the same word in the same meaning. Words and phrases may have different meanings to different people. In most of the cases, semantic barriers arise due to cultural diversities. For instance, in Indian sub-continent people use the word "*maktab*" to denote religious elementary school, but in the Arab world this word is used to mean office. So, if someone from the Arab world visits Bangladesh and hear this word, he will get wrong meaning because of semantic barrier.

d. Psychological barrier

There are three most important concepts that are attached with psychological and social barrier. They are fields of experience, filtering and psychological distance. Fields of experience incorporates expectations of a person, his perception, needs, biases, values, backgrounds etc. *Field of experience* has tremendous impact on encoding and decoding of message. When the field of experience of a sender overlaps very little with the field of experience of a receiver, the quality of communication weakens. The more often we see and hear what we are psychologically tuned in to see and hear rather than what is actually going on. This kind of *filtering* is triggered by our own needs and interests, which influence our listening. *Psychological distance* is also a barrier to communication. For instance, a head master of a school talks down to a staff member, who resents this attitude and this resentment creates a distance between them and thereby a psychological barrier occurs.[45]

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[45] Fred C. Lunenburg, Communication: The process, Barriers, and Improving Effectiveness, (Communication schooling, Sam Houston State University, 2010) Vol. 1 pp. 3-5

1.13 Business communication

A skillful communication is an essential prerequisite to be success in any business of this contemporary world. Communication among individuals and organizations for business purposes, whether direct or indirect, is defined as business communication. Business communication encompasses all forms of communication at every level. The progress or retrogression of an organization as well as its structure mostly depends on the effectiveness of communication. According to Murphy, Hildebrandt and Thomas, communicating effectively in speaking and writing is a highly valued skill. It is a 'need' for every individual in a business organization. Organization will be paralyzed without open and effective communication.[46]

Organizations have to spend a considerable amount of time, capital and energy on communication. Many studies show that the workers in organization spend 70% to 85% of their work time in communication activities as an indispensable part of their working. [47] According to Smeltzer and Leonard "Managers spend about 75 percent of their time communicating; and the higher up managers go in the managerial hierarchy, the more time they spend communicating"[48]

1.14 Organizational communication and its development

Prior to discuss about organization we should look into the definition of organizational communication. "An organization is a group of people associated for business, political, professional, religious, athletic, social, or other purposes"[49]

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[46] Murphy, Herta A, Herbert W Hildebrandt, and Jane P Thomas., Effective Business Communication, (New York: McGraw-Hill 1997) 7th ed., p.4

[47] Locker, Kitty O. Business Administration Communication, (Homewood il:Irwin 1989) p.6

[48] Smeltzer, Larry R, and Donald J Leonard, Managerial Communication, (Boston: Irwin/McGraw-Hill 1994) p.91

[49] Murphy, Herta A, Herbert W Hildebrandt, and Jane P Thomas, Effective Business Communication, (New York: McGraw-Hill 1997) 7th ed. p. 4

White et al define organizations in the following way:

"They consist of a network of relationships among the individuals who regard themselves as belonging to that organization. These relationships will be variously directed towards the achievement of the goals of the organization, towards maintaining the organization as a social unit, and towards fulfilling the personal needs of the individuals." [50]

So, an organization is any goal-oriented group of people and this goal could be any kind of movement from wide ranging activities of human life. Business organizations are also one group of organizations who have some common features and structures. Organizational communication was considered as a distinct field of study since the second half of the twentieth century. Business communication is a part of this organizational communication. Business communication needs to be optimally effective. This effectiveness determines the component of the process to the parties involved in communication. Although there are some common criteria for effective communication, it varies from culture to culture. After phenomenal growth of the international trade, Murphy, Hildebrandt and Thomas think that it is also required to "understand intercultural communication-the ability to speak and write in ways that are sensitive to cognizant of the factors in different cultural contexts" [51]

The rules of effective business communication differ in number, according to significance and emphasis. However, there are at least three essential traits for effective business communication: economy, clarity and authenticity.

1.15 Patterns of Business Communication

The process of communication is done in a sequence and it follows a number of patterns: direct, indirect, simple or complex. All of these patterns happen in the

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[50] White, Ron, Mervyn Martin, Mike Stimson, and Robert Hodge, (Management in English Language Teaching 1991) p.6

[51] Murphy, Herta A, Herbert W Hildebrandt, and Jane P Thomas, Effective Business Communication, (New York: McGraw-Hill 1997) 7th ed. p. 4

channel of communication. According to Locker, shorter communication channels are more accurate than longer ones. All channel patterns, where everyone can communicate with everyone else, will bring better decisions and more satisfactory results.[52]

a. Intra-Organizational Communication

Intra-organizational communication is the initiation of the communication process in an organization is for its internal usage. "A vital means of attending to company concerns is through effective internal communication – downward, upward and horizontal. It helps increase job satisfaction, safety, productivity and profits and decreases absenteeism, grievances, and turnover" One of the fundamental requirements of an organization is to establish multidirectional internal communication. The strength of an organization greatly depends on the effectiveness of intra-organizational communication.

b. Inter-Organizational Communication

An organization's ultimate success mostly comes from inter-organizational communication. This term refers to external communication where the organization communicates with other organizations or organized groups. In this process on the receiving end, a large group with more or less similarities, is influenced. It is relatively more significant to the success of a business organization. In inter-organizational communication the audience is more easily predictable than in generalized communication. Effectiveness of this kind of communication primarily establishes the reputation of the organization.

c. Generalized communication

Communication is generalized when organizations communicate with external mass receiver. It is complicated and difficult to predict. Mostly it is communication of the same message to a variety of people. It is direct and communicated through short channels. Locker illustrates examples of communication patterns in organizations:[53]

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[52] Locker, Kitty O. Business and Administrative Communication, (Homewood IL: Irwin 1968) p.46

[53] Locker, Kitty O. Business and Administrative Communication, (Homewood IL: Irwin 1968) p.47

Direct channel from A to B

A must go through other people to get to B

A can send messages to four people simultaneously.
They must go through A to send messages to each other.

A can send messages to four people simultaneously.
They can send messages directly to each other.
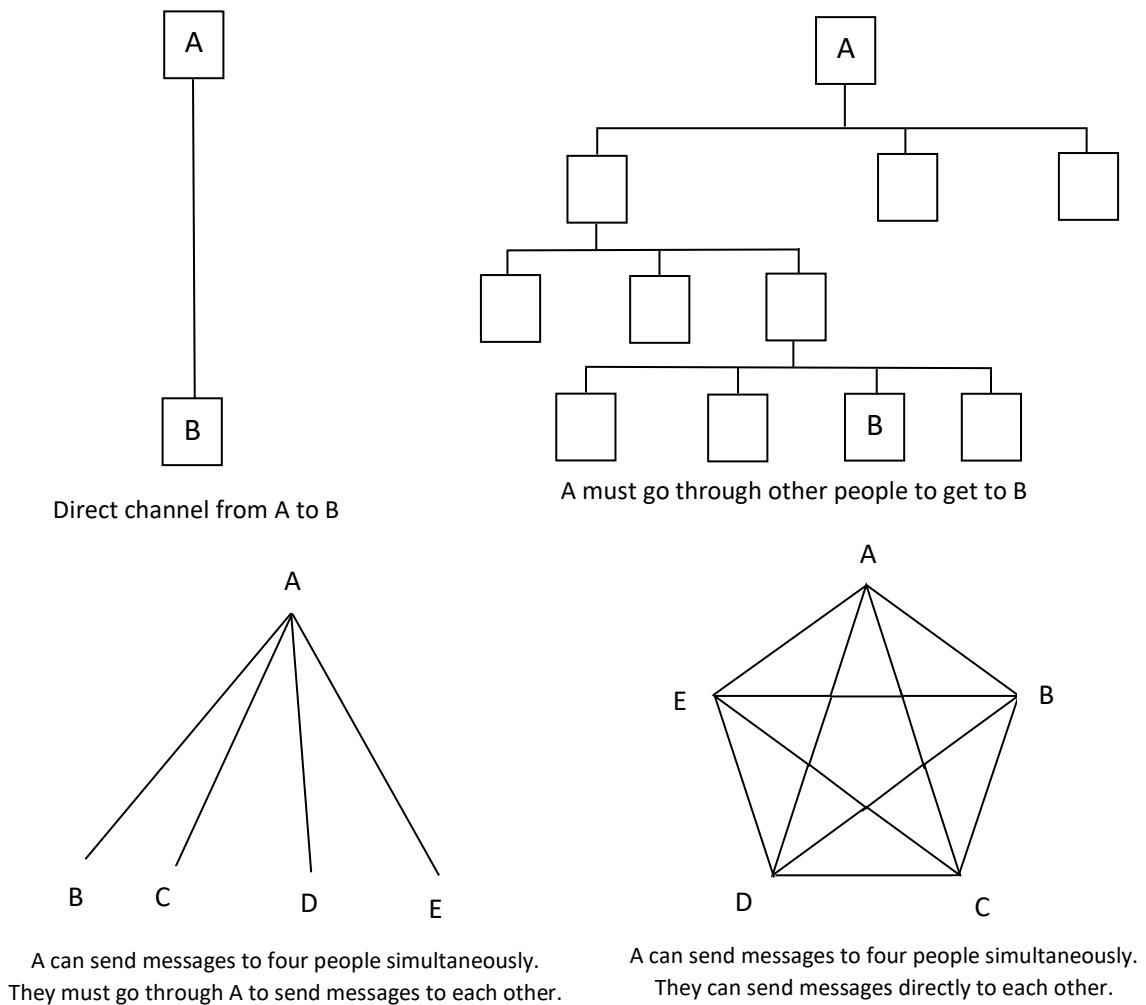
Figure 2: Examples of communication patterns in organizations

1.16 Dynamics of Business communication

There are various factors in the dynamics of business communication that affect the communication process. These are demonstrated below:

a. Audience Analysis

When a message is delivered to the receiver(s), The first step is to consider the receivers to set the strategy and dimensions of the message. Secondly, a message is exclusively for the audience. "Audience analysis, like the development of an objective, is a step necessary to any properly planned and

executed attempt to communicate regardless of form, medium or method" [54] To determine audience similarity works as a comprehensive base and it is really a very difficult task to make an assumption if there are multiple-types of audiences. Analyzing weakness and strength as well as perception and prejudice of the audience helps the sender to realize the audiences. Mambert suggests in this process, "allow your first impression to prevail if you like. But from as objectively and realistically as you can, always including the possibility that you could be totally or partially wrong" [55] It is very unrealistic to suggest any definite system of audience analysis. Nevertheless, the following fundamental factors can be applied to this analysis:

> ➢ Sufficient significant information: the minimal
>   information to develop an image
> ➢ Objectivity: objective approach of the sender
> ➢ Sensitivity: sensitivities of the audience

b. Communication strategies

"strategy is the result of skillful planning"[56] Therefore, using a proper strategy is itself a skill of great consequence. Smeltzer and Leonard reveal that "communication can rarely be intuitively implemented; rather, it must be planned and strategically implemented" [57] There are many strategies that may be suitable in different situations. Smeltzer and Leonard have presented six strategies applicable to various levels of communication. Firstly, it is controlling strategies in which the sender leads the action or thoughts to others. It is "one-way dictate" in emergency and for inexpert subordinates. Secondly, in equilibrium strategy, the sender does not play the role of an expert, but receives

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[54] Mambert, W A, The Elements of effective Communication, (Washington: Acropolis 1971) p.39

[55] Mambert, W A The Elements of effective Communication, (Washington: Acropolis 1971) p.43

[56] Andrews, Kenneth R., The Concept of Corporate Strategy, (Homewood IL: Irwin 1987) 3rd ed. p.13

[57] Smeltzer, Larry R, and Donald J Leonard, Managerial Communication, (Boston: Irwin/McGraw-Hill 1994) p.35

and gives information. It has a two-way flow of information, and involves the other person in communication as well as improves understanding. Thirdly, structure strategy and it is used to launch order, organize, schedule, and to structure through communication process. It succeeds more in a complex circumstance, and is not appropriate for highly sensitive or emotional topics. Fourthly, dynamic strategy is for the messages with pragmatic and action-oriented contents. It is suitable for fast moving environment. Fifthly, relinquishing strategy is implemented to submit to the desires of another, and to follow the other person's views. It is used with the intention of counselling or boosting the confidence. Sixthly, withdrawal strategy and it is used to escape a subject. It has limited applications.[58]

c. Message Presentation

Preparation of message is a multi-step process. From preparing it in the ultimate shape to its dispatch to the audience, it is a penetrating procedure. It can fortify or weaken the strength and effectiveness of the message. Verbal communication has different pattern than the written one. According to Gregogy, "Speakers who lack professional polish and training, but who care deeply about conveying their ideas to audience, almost always do an adequate job with their delivery" [59] Presentation contains the method of speaking, voice, and non-verbal communication. A well-structured message, through an appropriate presentation, will have more probabilities of being effective.

In written messages, choosing the suitable channels is equally important. Moreover, the physical dispatch of the message to the right person at the right time is the last but not least step of effective business communication. The first

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[58] Smeltzer, Larry R, and Donald J Leonard, Managerial Communication, (Boston: Irwin/McGraw-Hill 1994) pp. 75-79

[59] Gregory, Hamilton. Public Speaking for College a Career, (Boston: McGraw-Hill College 1999) 5th ed. p.315

encounter of the audience with the message creates an initial reaction. Maki and Schilling argue, "Some documents invite readers' attention and encourage them to take the message seriously. Others make readers turn away. A clumsy format can even mislead readers, causing them to misread a message"[60] Effective communication also requires development of nonlinguistic skills like communication strategies and presentation. The acquisition of linguistic skills does not essentially guarantee the consequent acquisition of communicative abilities in a language.

1.17 What is pedagogy

In linguistics pedagogy refers to "the integration in practice of particular curriculum content and design, classroom strategies and techniques, a time and space for the practice of those strategies and evaluation purposes and methods".[61] According to Merriam Webster dictionary "pedagogy is often described as the act of teaching". [62] So, here the researcher intended to show a pedagogical approach for teaching Business Arabic to the Bengali learners by following the current trend in Applied Linguistics.

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[60] Maki, Peggy and Carol Schilling. Writing in Organizations, (New York: McGraw-Hill 1987) p.83

[61] Guofeng Li, Culturally contested pedagogy, (State university of New York press, Albany 2006) p.21

[62] Online dictionary, Retrieved on 9 January 2019 from www.merriam-webster.com.

CHAPTER-2

REVIEW OF LITERATURE
مراجعة الأدب

Review of literature

This chapter will discuss the related literature about Language for Specific Purposes (LPS), Business Arabic Teaching (BAT) and other relevant topics. As this paper focuses first of all on the necessity and implications of business Arabic and secondly on illustrating a guideline for Business Arabic pedagogy, this section of the paper will try to discuss both of them elaborately. As far as the researcher concerned, the term Business Arabic is a very new topic in the context of Bangladesh. Still most of the people of this country cannot think about teaching Arabic beyond a religious objective. It is unnecessary to mention that Arabic is an indispensable part of Islamic knowledge, since no one can reveal the Islamic scriptures without having profound understanding of the Classical Arabic. But this dissertation chiefly concentrates on MSA or more precisely teaching MSA for specific purpose.

In these days of rapid communication technology, people do not learn any language merely quenching their thirst of knowledge, rather they focus on getting financial benefits from it. So, the linguists are trying to innovate new ways of teaching foreign languages to make the knowledge of language more empirical and rewarding. To facilitate the teaching foreign language, they coined a new term called "Teaching language for Specific Purpose or LSP. This mode of teaching is actually a brainchild of Applied Linguistics. Applied Linguistics is a new emerging area of teaching foreign language in Bangladesh. It is comparatively a new field of study in the universities of Bangladesh. Some universities have already introduced this specialization in their English departments. Beyond the English department only the Department of Arabic, University of Dhaka has this specialization degree in Master's level. Therefore, there is a scarcity of relevant literature on this subject including research papers, books and theses. Though there may be some research papers and theses on Business English, but any research paper on Business Arabic is absolutely unavailable. So, this review

surveys mostly international literature concerning approaches and development of this area. Materials used in this paper are overwhelmingly taken from available international resources. Currently, reliance on electronic resources in all subjects is heavily increasing. That is why the researcher also tries to get benefit from electronic resources while writing this thesis.

2.1 Language for Specific Purpose

According to Norris the goal of learning any foreign language (FL) generally moves around three major components. First of all, the achievement of the knowledge of language skills for the purpose of general communication. Secondly, exposing learners to other customs and cultures and thirdly nurturing the appreciation of differences in different cultures and their aspects of thinking. Apparently, each of these are unquestionably noble outcomes and likely meet the needs of the majority of university level FL learners, they remain rather extensive in terms of what the learners will actually be able to do with the language once they have left the classroom. It appears more discernibly when learners need immediately specific kind of language that requires more than generalized or dispositional knowledge alone. For these groups of students "Language for Specific Purpose" courses provide a distinct alternative or supplement to general language courses.[63]

Language for specific purpose (LSP) courses refer to those courses which include such methodology, objectives, materials, teachings and assessment practices that stem from specific and target language uses based on a recognized set of particular needs. For example, Arabic for business, Spanish for doctors, Mandarin for tourism, English for Air-traffic controllers and so on. In all of these conditions, the content and concentration of the language instruction is confined

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[63] Norris, J. M. (2006). The why (and how) of assessing student learning outcomes in college foreign language programs, (Modern Language Journal) 90 (4), 576–583.

to a specific framework or even a particular subset of tasks and skills. Most notably, the context and the people involved (e.g learners, professionals) drive LSP curriculum – contrast to the general-purpose language teaching, which is often determined by theory alone.[64]

The history of LSP in the literature of Applied Linguistics is not that much overly long or detailed. We can definitely assume that LSP instruction, in either form, has existed for as long as language instruction itself, only a limited number of direct references are made to its practice before Strevens (1977).[65] Even that time, most of the research has been exclusively on the dominion of English for Specific Purpose (ESP) instruction.[66] It is obvious that the definition of LSP basically comes from the definition of ESP mentioned by Strevens (1988). Strevens thinks that the crucial features of specific purpose instruction are that it: "Comprised of (teaching) which is: designed to meet specific needs of the learner; related in content to particular disciplines, occupations, and activities; centered on the language appropriate to those activities, in syntax, lexis, discourse, semantics, etc".[67] So it is clear that LSP and ESP integrates both linguistics and content area of a specific language to precise context grounded in the requirements of the learners. LSP can also be defined by contrasting it against what it is not, as very often LSP is put as the contrary to Language for General Purpose (LGP).

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[64] H.G. Widdowson, Learning Purpose and Language Use, (Oxford University Press 1983) p. 122

[65] Strevens, P., Special purpose language learning: A perspective, (Language Teaching and Linguistics Abstracts 1977) 10, 145–163.

[66] Johns, A. M., & Dudley-Evans, T., English for specific purposes: International in scope, specific in purpose, (TESOL Quarterly 1991) 25(2), 297–314.

[67] Strevens, P., ESP after twenty-years: A re-appraisal. In M. Tickoo (Ed.), ESP: State of the art (Singapore: SEAMEO Regional Language Centre 1988) pp, 1–13

2.2 Designing an LSP course

Some may misunderstand that the development of an LSP course is different from the development of any other sort of language course. It is undeniable that there are some challenges and also have some areas of focus, but it is obvious that LSP curriculum development involves the same types of procedures as any other language course. Here what is most crucial is that it has to be methodical, reasonable, and suitable to meet the needs of the people involved with the course. Here the proposals illustrated in a model mentioned by Brown (1995) in his work on developing curriculum for teaching language.

Brown described the approach of developing a curriculum in six key steps namely:

    (1) needs analysis

    (2) goals and objectives

    (c) assessment

    (d) materials selection and development

    (e) teaching and

    (f) program evaluation.

The formation of each element of the curriculum occurs in interaction with other elements, yet in a systematic way the ever-evolving nature of curriculum must be taken into account. In other words, though traditionally the process of developing curriculum might begin with a needs analysis to determine the potential objectives, upon which materials, teaching practices and assessments can be established, the model also identifies that this is not a purely linear process. While developing a curriculum it might be essential to go back at any stage of the development to collect more information, generate new objectives, or review and readjust.[68]

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[68] Brown, J. D., The elements of language curriculum, (Boston: MA: Heinle & Heinle 1995) p.20

2.3 Needs analysis of LSP

Needs analysis is the most crucial component of LSP course design. Therefore, we should know the basics of the process of needs analysis. Language for specific purpose course Irrespective of language or purpose, begins with an acknowledgement that the curriculum as well as the course, is a reflection of the need. This need may be from the side of the learners, the society, the program itself, the university, international trends or any other factors or combination of several factors. This may also be a fact that the need, learning a language, and specific purpose, all of them are close to each other and indeed the notion of needs analysis and assessment in education is associated with the very beginnings of LSP.[69]

Brown defines needs analysis in the following manner:

> "The systematic collection and analysis of all subjective and objective information necessary to define and validate defensible curriculum purposes that satisfy the language learning requirements of students within the context of particular institutions that influence the learning and teaching situation."[70]

The inner meaning of this definition is that the process of gathering information about the requirements of a specific program or course needs that this information derives from several different sources and perspectives. For example, the stakeholders, potential or past learners, administrators, instructors and employers. This data and information should be collected using a number of complementary methods, for instance, surveys, interviews, document analysis and focus group. The need analysis should be valid and representative of the actual requirements of the program with the intention of creating defensible and reasonable curriculum.

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[69] Halliday, M. A. K., McIntosh, A., & Strevens, P., The linguistic science and language teaching, (London: Longman 1964) p.120

[70] Brown, J. D. The elements of language curriculum, (Boston: MA: Heinle & Heinle 1995) p.36

Needs analysis has been used as a very common process to make effective curriculum for the learners of specific language. focusing on LSP, Upton describes four significant actions in needs analysis that have ascended in LSP research.[71] Needs analysis in the previous period were mostly involved in language needs alone, regarding the specific, focused language and grammar that students required to achieve in the particular LSP. [72] This mirrored early tendency in LSP curriculum where the concentration was on the education of vocabulary and structures alone. After that, when LSP curriculum design moved forward to more discourse-based approaches, needs analysis also turned to focus on detecting the exact reasons why learners needed LSP as well as on previous version of identifying target language uses.[73] As genre-based methods came in the support of LSP, needs also moved to looking both at language uses and at the learners themselves, which is the current trends of needs analysis.[74]

Once needs are recognized, learning outcomes or objectives can be mentioned to clarify what those needs are and what will be the role of students at the end of instruction. To what extent the outcomes are attained, assessments can be designed and from there, syllabus, teaching methods and materials can be selected that will facilitate learners for those assessments. At the same time, with every single step while implementing the course, evaluation will take place about the effectiveness of the curriculum.[75] Besides, if needs analysis is done at

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[71] Upton, T. A. (2012). LSP at 50: Looking back, looking forward, (London: Iberica 2012) 23, p.14.

[72] Halliday, M. A. K., McIntosh, A., & Strevens, P., The linguistic science and language teaching, (London: Longman 1964) P. 121

[73] Strevens, P., Special purpose language learning: A perspective, (Language Teaching and Linguistics Abstracts 1997) 10, 145–163.

[74] Dudley-Evans, T., & St. John, M. J., Developments in English for specific purposes: A multi-disciplinary approach (Cambridge: Cambridge University 1998) p.87

[75] Brown, J. D., The elements of language curriculum, (Boston: MA: Heinle & Heinle 1995) p.20

the beginning of the process, every single component will affect each another and will be a continuously progressive work rather than an accomplished project.

2.4 Potential limitations to LSP

In the development of LSP curriculum, several limitations have been identified. The researchers have faced some issues while implementing LSP, so some of the larger issues which are addressed by the researchers are worth mentioning. Current study seems to have identified 3 key areas that require close attention:

(a) The level of specialization of the language taught

(b) The approach and focus of instruction

(c) The role of power and values in LSP instruction

a. The level of specialization of the language taught

The specificity in LSP is a controversial issue for many decades. How specific the language instruction should be in LSP is a matter of debate among researchers. The crux of the issue is the extent to which LSP ought to be restrictive concerning linguistic features and strategy instruction. [76] Narrower views of LSP think that the curriculum should be concentrated on a limited set of language uses and features.[77] Fearing that a wider set of language may put the LSP too close to general purpose curriculum and consequently overthrow the quality of being specific in the original place.

Wider views criticize the idea of narrow views asserting that they characteristically limit the functionality of language and therefore de-

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[76] Johns, A. M., & Dudley-Evans, T., English for specific purposes: International in scope, specific in purpose (TESOL Quarterly 1991) 25(2), 297–314.

[77] Hyland, K., Specificity revisited: How far should we go now? (English for Specific Purposes 2002) 21, 385–395.

authenticate the language for students.[78] This view believe that LSP can apply a common principle of specific language and strategy instruction that can be employed to various domains at the same time it will not be so extensive as to be imperceptible. Traditionally this sort of instruction is available in English for Academic purpose (EAP) contexts, as in this kind of course students come from a wide spectrum of academic domains, though all of them gathered into a common classroom.

Another observation of specificity is that for having both the linguistic instruction as well as content instruction in LSP curriculum, ultimately the teaching quality may suffer due to the insufficiency of teacher who are expert in both.[79] However, the researchers nowadays support more moderate position which is a kind of balanced curriculum between narrow and wide views.[80]

b. The approach and focus of instruction

Next issue is regarding the approach of LSP course and more specifically the association between the target language uses and linguistic content. The content of LSP day by day has been shifting from a mostly language-related concentration to language use in context.[81] Initial views of LSP curriculum were focused on linguistic features from a more structural and lexical viewpoint.[82] Latterly, this

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[78] Spack, R., Initiating ESL students into the academic discourse community: How far should we go? (TESOL Quarterly 1988) 22, 29–52

[79] Anthony, L., Why ESP practitioners do not need to be subject specialists, (In Proceedings of the 2011 international conference and workshop on English for specific purposes Taichung, Taiwan: Crane.) pp. 9-52

[80] Belcher, D., English for specific purposes: Teaching to perceived needs and imagined futures in worlds of work, study, and everyday life, (TESOL Quarterly 2006) 40, 133–156.

[81] Swales, J. M., Languages for specific purposes, (Annual Review of Applied Linguistics 2000) 20, 59–76.

[82] Halliday, M. A. K., McIntosh, A., & Strevens, P., The linguistic science and language teaching, (London: Longman 1964) p. 121

viewpoint was changed with the introduction of discourse-based approaches.[83] Which emphasizes communicative approach on the basis of usage, but this approach was also confined to rhetorical structures and functions. Later on, this approach was transformed to genre-based approaches.[84] which once more emphasized the usage of language as it is placed within various texts. EAP contexts still follow the Genre-based approaches.

When it comes to non-English LSP contexts (e.g. Arabic context), if the focus is not on international communication rather some sort of incorporation into the L2 context or exposing to the concerned culture is the need of learner, the current approach in LSP curriculum is to accept the idea of contextualized language use. This approach incorporates strategy-based, task-based and sociocultural methods to meet the both linguistics and extra-linguistic needs.[85]

c. The role of power and values in LSP instruction

The last but not least issue is regarding the LSP deals with the concept of critical LSP, or more precisely the ostensible lack of critical pedagogy in relation to LSP.[86] The key outcome of a critical perspective is to meet the needs of the learners in such a manner that authorizes learners rather than disqualifies them. Tollefson gave example of this issue stating that whether or not proposing a course of a specific language for hospitality services that limits learners to low-paying service jobs by educating them merely what is required to succeed at one level, in comparison to offering them the skills to progress in their future careers.

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[83] Strevens, P., (Special purpose language learning: A perspective. Language Teaching and Linguistics Abstracts 1977) 10, 145–163.

[84] Swales, J. M., Languages for specific purposes, (Annual Review of Applied Linguistics 2000) 20, 59–76.

[85] Northcott, J., Methods for Language for Specific Purposes, (In C. A. Chapelle, The encyclopedia of applied linguistics. Oxford: Blackwell 2013) p.23

[86] Belcher, D., English for specific purposes: Teaching to perceived needs and imagined futures in worlds of work, study, and everyday life, (TESOL Quarterly 2006) 40, 133–156.

To overcome these issues the curriculum developers should consider the power-based perspectives. While performing needs analysis or creating objectives, the LSP curriculum designers must reflect necessity of the learners as well as the program, stakeholders and administrators.[87] But still there is an ambiguity, how reliable or capable are the learners when they define their needs? However, the developers should apply their own sense when they develop the curriculum but not ignoring the students' opinions.

2.5 MSA for different purposes

From the previous generalized discussion, now it has been clear that Modern Standard Arabic basically can be divided into two divisions:

a) Arabic for academic purposes (AAP)

b) Arabic for occupational purposes (AOP)

But this division is actually on the basis of concentration as it is difficult to make definite distinction between these two categories. Arabic that has been learnt for academic purposes can also be used in workplace. However, AOP deals primarily with occupational language. When a language like Arabic is learnt for exclusively occupational purposes, it may have different strictures that are kept in the syllabus to serve some special occupational purposes but still it can enhance one's general need of Arabic language. AOP has very broad array as it deals with various kinds of job contexts, from medicine to engineering and air ticketing to business management. This kind of organizational communication relates to occupational settings for example, manager, senior executive, secretarial worker, merchandizer and so on. Though most of the international organization in Bangladesh uses English language, the inauguration of Business Arabic can reveal a new prospect for this country if it is employed in a systematic way.

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[87] Upton, T. A., LSP at 50: Looking back, looking forward. (London: Iberica 2012) 23, p.14.

2.6 Prerequisites for occupational communication

Effective communication, particularly in organizational settings, requires a set of skills. Gatehouse considers three essential abilities for effective occupational communication. These include the ability to use:

➢ The particular jargon of an occupational position as well as of the occupation

➢ General academic skills like research and responding to a letter

➢ Everyday language to communicate effectively, regardless of the occupational context, like informal and personal communication[88]

These three skills are vital to successful communication in professional settings. Though the author mentioned them in the context of EOP, but it can be generalized in the field of AOP as well. An AOP course should incorporate activities that contribute to the acquisition and development of these abilities.

2.7 Approaches to AOP instruction

As I discussed before, the materials for AOP is not available enough in Bangladesh even in the Arab world as well. So, to write the approaches to AOP instructions the researcher primarily depends on the approaches to EOP instructions which are relatively more common in the field of Applied Linguistics. In fact, the Language for Special Purpose or LSP actually emerged from ESP or EOP, so it will not be irrelevant to rely upon EOP while creating approaches to AOP instructions. In case of LSP or more precisely AOP course, the functional objectives always remain specific to an occupation. It will be more effective if the teaching-leaning process replicates some occupational activities in the classroom environment. It will provide the learners with empirical experience that may help them in future when they will get involved in occupational communication in real life situation.

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[88] Gatehouse, Kristen, key issues in English for specific purposes (ESP) curriculum Development, (The internet TESL Journal 2001) VII.10:1-11

McDonough mentions that the function of simulations is to prepare for the target situation. There are two key features of a simulation. First of all, the goal of simulation is to set up an environment as similar as possible to the real-world situations in which the learner can train himself to work. Within this outline, there can be approximations to the real situations in terms of topics, language choice, roles and types of activities, as well as procedures of communication. Secondly, a simulation is, pedagogically, based on problem solving techniques.[89] In the context of the target occupation, simulation can assist the learners in many ways to develop professional language proficiency. It brings the process of language learning much closer to the actual field needs for the students. Usually, simulations involve listening and speaking skills, but these can also be applicable to other skills. Simulations address the three skills for occupational communication mentioned earlier.

2.8 Existing study on Business Arabic around the world

Though there are few textbooks on Business Arabic, but a complete pedagogical approach to teaching Business Arabic is very rare. The researcher tried to find a single literature on this issue but he could not find anything. Nevertheless, two studies were found which are related to the current study from some aspects. The first one is entitled "*A comparative study of metaphor in Arabic and English general business writing with teaching implications*"[90], where the author describes the similarity and difference between English and Arabic business metaphor. That research tried to reveal the impact of culture in metaphorical thinking, where it followed a holistic approach, using textual analysis, conversation meetings, participants' writing and questionnaire responses. Gathering this diversified data, the author found out some interesting intuitions

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[89] McDonough, Jo., ESP in Perspective: A Practical Guide, (London: Collins ELT, 1984)

[90] A comparative study of metaphor in Arabic and English general business writing with teaching implications, (PhD dissertation by Fahad H. Al Jumah, Indiana University of Pennsylvania, May 2007)

into the conceptualization and processing of non-literal language. Apart from these, the study also unveiled the key metaphorical fields that were identified within the discussion of the participants. In the study, the students or the participants disclosed parallels and divergences in Arabic metaphorical usage and comprehension. The study highlighted that the lack of mastery in non-literal English language is the chief reason of confusion encountered by Arab students while they express themselves metaphorically in English. It also found out that the firms, who hire overseas workers for their company, can be benefited more, if they educate them cross cultural matters or the sense of linguistic diversity as well as the metaphors commonly used in business organizations.

The second study was conducted by Mai Zaki from American University of Sharjah on Business Arabic corpus analysis. In the study the author defines the corpus and corpora and describes the benefits of corpora in teaching foreign language. The research also shows the approach to using corpora in foreign language study along with the challenges that may be faced by the teachers.

2.9 What is corpus/corpora:

Corpora is the plural form of corpus. Corpora is a very common terminology in the field of Applied Linguistics. According to oxford online dictionary, "a corpus is a collection of texts of written (or spoken) language presented in electronic form. It provides the suggestion of how language is used in actual conditions, from which lexicographers can compose accurate and meaningful dictionary entries. By analyzing the corpus and using special software, we can see words in context and find out how new words and senses are emerging, as well as spotting other trends in usage, spelling, and so on. Using the corpus enables lexicographers to examine a word in detail by looking at all the different contexts in which it occurs."[91]

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[91] Online dictionary, retrieved from https://en.oxforddictionaries.com/explore/what-is-a-corpus

Corpora or corpus technology has drawn considerable attention of the language teachers and pedagogues who are involved in creating cutting edge teaching materials. This specific way of analyzing vocabulary is actually related to corpus linguistics. Corpus Linguistics is the pragmatic study of language by means of computer-assisted techniques to examine large databases of naturally occurring language. Apparently, the term seems to be a new one, but the methodology is not. Nonetheless, to create a language pedagogy, implementing corpus-based methodology is a new trend which has gained popularly around the world in every language.

2.10 The usefulness of corpora

Corpora are considered as very rich source for the teachers of foreign language. Corpora not only expose the patterns of actual language in a methodical way, but also support or refute intuition-based accounts of language. It is evident that corpora have revealed a new prospect in the study of linguistics and language teaching, as pedagogues in both domains try to comprehend the theoretical and empirical implications of language using corpora. The degree of that implications is extensive, since it has virtually led 'us to rethink language pedagogy from a corpus perspective.' [92]

Corpus education always emphasizes providing learners with authentic language examples. Kennedy, for instance, has warned that "devised examples can present an inaccurate form of typicality or an over-organized image of the system."[93] O'Keeffee et al have also reiterated that "corpora have also brought to light features about language which had evaded our insight".[94] However, there

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[92] Bernardini In J. Sinclair, How to Use Corpora in Language Teaching, (Amsterdam: John Benjamins 2004)

[93] Kennedy, G., An Introduction to Corpus Linguistics, (London: Longman 1992)

[94] O'Keeffe, A. and Farr, F., Using Language Corpora in Initial Teacher Education: Pedagogic Issues and Practical Applications, (TESOL Quarterly 2003) 37: 3, pp. 389-418.

are undeniably some other sources of language facts rather than the corpora. Hence, while exploring language regularities and irregularities, other factors also should be taken into account. Kaltenbock and Mehrmauer-Larcher think that there are two other sources: the first one is introspection and the second one is elicitation. Introspection, as it is defined, relies on the perception of a person. On the other hand, Elicitation depends on informants' responses to extremely specific questions. The both approaches have several limitations, even though some believe that they still serve specific purposes.[95] However, the key benefit of utilizing corpora is that they provide an authentic source of what people have actually said, not what they can or would say. To strengthen the authenticity of corpora Kaltenbock and Mehrmauer-Larcher said that "The externalized nature of corpus data also provides a protection against possible idiolectal bases on the part of the researchers, thus ensuring a certain amount of objectivity."[96]

The concept of objectivity, along with the authentic characteristics of corpus data reverberate positively with the communicative approach to language teaching. Additionally, these two characters evidenced to be dynamic for the formation of a tendency of available corpus-based reference works and textbooks. Römer, elucidates that, "thanks to the corpus revolution, language learners can now choose from a variety of reference works that are thoroughly corpus-based and that offer enhanced representations of the language they want to study".[97]

There is vast amount of corpus-based resources for English that include all types of English pedagogy. But in case of Arabic, although advancement in corpus-based reference books is not closely equivalent to English, the book of

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[95] Kaltenbock, G. and Mehelmauer-Larcher, B., Computer corpora and the language classroom: On the potential and limitations of computer corpora in language teaching, (ReCALL 17 2005) (1): 65–84.

[96] Kaltenbock, G. and Mehelmauer-Larcher, B., Computer corpora and the language classroom: On the potential and limitations of computer corpora in language teaching, (ReCALL 17 2005) (1): 68.

[97] Römer, U., Corpus Research Applications in Second Language Teaching, (Annual Review of Applied Linguistics 2005), 31: 205-225.

Buckwalter and Parkinson's "A Frequency Dictionary of Arabic" (2011) is thought to be a breakthrough for corpus-based dictionaries of the Arabic language. Nevertheless, whether a researcher is utilizing a corpus-based lexicon or retrieving a corpus directly, there re-contextualizing corpus-data in a pedagogical setting still remains the key issue to make them pertinent for specific purposes in the language classroom. This is what is the main issue of making corpora useful to learners.

2.11 Utilization of corpora and the possible complications

In a language classroom having a computer and access to the relevant corpus does not guarantee the optimal utilization of corpora. Students and teachers only will get the actual advantage of corpora when this resource will be effectively integrated into practical teaching materials. Therefore, the resource has to be chosen meticulously to make it more understandable and correct. Here the implication of the language pedagogy definitely depends on the course teacher.

Now it is obvious to every pedagogue and linguist that the assessment of large quantities of spoken and written language data has exposed language patterns and outlines which was previously shaped by a complete dependence on simple personal perception or rigid attitudes. Yet, when it comes to classroom teaching approach, the scenery is not that much tidy. Bernardini says that "corpora seem to have entered the classroom from the backdoor"[98] This statement echoes the complications that faces teachers in language classrooms who try to integrate corpora empirically. Even though, when in the developed world using corpora is no longer a novel idea, in the developing country like ours, it is an unknown term that most of the language teachers themselves do not have any idea about it.

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[98] Bernardini, (2004). In J. Sinclair, (How to Use Corpora in Language Teaching, (Amsterdam: John Benjamins 2004) p.15

O'Keeffe and Farr think that the complication begins with the training of teachers, as majority of educators themselves have not had wide understanding about corpora. So, they do not have any intention to incorporate corpus linguistics into language courses. However, when corpora will be included into the course, the researchers must detect the main problems that teachers need to be more aware of when they apply corpus-based actions in their classroom environment. These issues could be summarized in three key points: [99]

> (a) selecting the most suitable corpus for the learners to meet
> the required pedagogical goals
> (b) they should have talent to develop corpus-informed
> teaching activities whether directly or indirectly
> (c) they must have serious awareness of what corpus-based
> activities represent for the students

Concerning the first point, it is obvious that the selection of appropriate corpora is prerequisite for successful corpus-based activity. Therefore, the choice should not be randomly selected bunch of digital data, rather it should rely on an awareness about what a corpus is. An ideal corpus should be aware of some crucial aspects, for example, representativeness, types of texts, period of the course, size of the class, age, sex, education of the participants, etc. It will also incorporate a precise guideline for the teachers, so that a teacher of a business Arabic course does not use a corpus of modern literature Arabic texts. An incorrect selection of corpus could be both puzzling and vague for the teacher and the learners.

The second point requires the teacher to have the basic literacy of information technology. Since the exploration of corpus needs the skill of using a software to

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[99] O'Keeffe, A. and Farr, F., Using Language Corpora in Initial Teacher Education: Pedagogic Issues and Practical Applications, (TESOL Quarterly 2003) 37: 3, p. 392

analyze the relevant corpus. Reppen says that a corpus "could be analyzed at different stages depending on the goals of the analyses".[100] Factors for instance, key word in context search, word frequency lists, collocations, concordances, part of speech tagging etc. are significant concepts in corpus study that a teacher has to be familiar with so as to ensure the optimal use of a corpus.

The last not the least step in this procedure is to comprehend the corpus findings. Concordance-based investigations can deliver many intuitions into the lexical patterns and usage of grammatical structures and collocations, but the most vital matter is how to explain those findings so that it explains the learners' queries. It is worth mentioning that corpus outcomes should never be considered as absolute facts. So, to make the corpus more effective the teachers should go back to the basics and assess the pedagogical goal for which they intended the corpus. That is why, O'Keeffe and Farr remark that "the more teachers know about corpora and how to use them, the more they will be authorized to evaluate corpus-based resources more empirically".[101]

2.12 Arabic corpora

Truly speaking there are fewer Arabic corpora currently accessible for the linguistic researchers in comparison to other languages such as English. Study in Arabic corpus linguistics is still in its initial phases. Consequently, academics in Arabic corpus linguistics face the problems of finding reliable resources that are easily available, and can deal effectively with the distinct structures of the Arabic language. Some of the key Arabic language corpora available in the market are: ELRA (European Language Resources Association), which delivers Arabic corpora for instance, Al-Hayat Arabic Corpus (18 milion words), AFP corpus, and NEMLAR

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[100] Reppen, R., Using Corpora in the Language Classroom, (Cambridge: CUP 2010)

[101] O'Keeffe, A. and Farr, F., Using Language Corpora in Initial Teacher Education: Pedagogic Issues and Practical Applications, (TESOL Quarterly 2003), 37: 3, p. 412.

written corpus (half a million words), Al-Nahar text corpus (24 million words). The LDC (Linguistic Data Consortium) provides Arabic corpora such as Arabic Gigaword (400 million words), RDI (Research and Development International) also provides several Arabic corpora as well as some essential Arabic corpus tools which contain Arabic morphological analysis, phonetic transcription, and lexical semantic labeling. Lastly, there is also the ICA (International Corpus of Arabic), which has a 100-million-word corpus available at the Bibliotheca Alexandrina in Egypt. This list of Arabic corpora is not that much extensive by any means, rather it shows the progress in the field of Arabic corpus linguistics.[102]

2.13 Arabic corpora for Business pedagogy

Observing the literature on corpus-based education it has been clear that the implementation of corpora in the language classroom includes two chief domains: first of all, the use of corpus tools, and secondly the use of corpus method.[103] Corpus apparatuses are the authentic text collections and software facilities that enable users to get access to related corpus on a computer, whether online or offline. On the other hand, Corpus methods are related to the analytical procedures that are applied when working with corpus data for teaching purposes.

Finding Business Arabic corpora is a difficult task around the world. What is easier to find on the web are newspaper-based corpora. Those who gather such kind of collection of texts, usually divide them in different categories, out of these categories business or economic news is the crucial one. If we look at Mourad

[102] Mai Zaki, Business Arabic and corpus-based teaching: Theoretical and practical perspective, unpublished article, (American University of Sharjah)

[103] Römer, U., Corpus Research Applications in Second Language Teaching, (Annual Review of Applied Linguistics 2011) 31: 205-225.

Abbas Arabic corpus,[104] we see it is generally based on the vocabulary of articles from two major sources namely Al-Khaleej newspaper and Al-Watan newspaper. Apart from this, another good source is "OSAC" (Open Source Arabic Corpora) [105] developed by Motaz Saad, which is comprised of two sub-corpora: BBC Arabic and CNN Arabic and it has a category of Business Arabic corpora, which is actually collected from financial news.

Corpora not only provide useful vocabulary for the teachers but also facilitate the learning process of sentence structures as well as word collocations. So, when designing a Business Arabic pedagogy, a well-organized corpus can accelerate the learning process of the learners in classroom environment. The following section will discuss deep into the practical use of corpora in teaching business Arabic.

2.14 Educating Business Arabic using corpora

When teaching Business Arabic, application of corpus can create significant distinction based on the process, as it can be applied directly or indirectly. Romer suggests that the indirect applications related to the question of "what" to teach and "when" to teach it. Whereas direct applications deal with the question of "how" something is taught and learned.[106] Here the latter type of applications is the key focus, that is to say, how corpus-based activities can be used in teaching certain aspects of Business Arabic.

Educating Business Arabic chiefly relies on two main aspects like any other kind of specific language teaching, they are: vocabulary and grammatically correct

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[104] Retrieved from https://sites.google.com/site/mouradabbas9/corpora

[105] Retrieved from https://sites.google.com/site/motazsite/arabic/osac

[106] Römer, U., Corpus Research Applications in Second Language Teaching, (Annual Review of Applied Linguistics 2011) 207

sentences in the context of business. There is no doubt that the type of language found in modern Arabic literature must be distinct in many ways from the kind of language found in business letters. The corpus analysis made it easier to integrate the teaching of business vocabulary within applicable grammatical structures. The concordance of vocabulary now can be used to teach students the exact usage of sentences by native users not the unrealistic sentences from a teacher's own intuition.

Now it is time to give some practical examples of business Arabic corpus utilization in classroom environment. If a teacher of business Arabic wants to teach a word "تصدير" in an appropriate concordance, he can take assistant from an online Arabic corpus like http://arabicorpus.byu.edu. It not only demonstrates the frequency of the given word used in a specific domain but also provides its different forms and the usage with other words before and after.

Figure: 3 – The word "تصدير" in a naturally occurred concordance

Figure: 4 – Usage of the word "تصدير" with various words before and after

Depending on available data a Business Arabic teacher can choose his necessary high frequency words and sentence structures according to the level of his students. Besides, a teacher can give home task to his students to find out certain business vocabulary in different context from online corpora. Thus, in the next class the teacher can tell them to write those words in their own sentences implementing the appropriate expression. This kind of instruction is very effective to create a true sense of native expression in real context which was not possible before the invention of corpus linguistics. For this reason, Conrad remarks that "one of the benefits of corpus-based educations is that, when students query problematic questions about language use, we do not have to depend on our perception for giving answers".[107]

2.15 Which pedagogy is most suitable for business Arabic?

As it is mentioned previously that the research on Business Arabic is very rare worldwide and in the context of Bangladesh it is entirely unavailable. The researcher could not find any study on needs analysis for Business Arabic

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[107] Conrad, S.,The importance of corpus-based research for language teachers, (System 1999) 27:1, pp. 1-18.

pedagogy in Bangladesh. It is obvious that the native Arab people do not require any needs analysis to produce materials for Business Arabic to run business with non-native Arabic speakers. Considering this fact, in the current study the researcher has depended on needs analysis of Business English that was conducted by non-native English speakers. Because, the needs analysis for Business English is easily applicable for Business Arabic as well. Here to create an inclusive Business Arabic pedagogy, the researcher will briefly review a study that was performed in Korean business context to identify frequently used Business English tasks by business professionals.

That task-based needs analysis was conducted to create materials for ELT Business English course with a view to improve learner's general business English communication skills. The aim of this study was to identify Business English target tasks that are frequently required by Korean Businessmen. Besides, the previous learning experiences of Korean business professionals were also explored along with their attitudes and demands concerning the courses. Before accumulating data, the literature on business English was studied. After that, semi-structured interviews and a questionnaire survey were implemented as the approaches of the needs analysis. As a basis for this research, Korean business professionals, previous learners as well as potential learners of the targeted course were involved as the field specialists of the Korean business contexts.

Altogether, 75 Korean business professionals from 13 different companies contributed to the study. By means of interviews and the questionnaire survey, 26 business English target tasks were identified together with their usage-frequency. These tasks were categorized into more abstract and super-ordinate target task types. Regarding the previous involvements and attitudes toward business English courses, only a few Korean business professionals appeared to have taken business English courses, while more than half of them were eager to

take such courses. The outcomes of this study provided a comprehensive basis and valuable implications for curriculum designers and teachers in developing business English courses which can also be applicable to other business language like Arabic.[108]

The focus of the course was on reading and writing business documents, business interaction, job applications, interviews, business presentation by introducing a series of tasks etc. The tasks were developed based on the current need analysis outcomes. It was also anticipated that the students can have access to learn business-related vocabulary and idioms and comprehend cultural diversities by learning proper business customs and etiquettes while acting the tasks. In terms of competence level, the course was designed for higher intermediate and advanced students. Keeping the level of learners in mind, the course was developed on the basis of content, but a task-based approach was adopted to design the syllabus. Although, the content based and task-based method are regarded as different methods, both of them appear to be well applicable for the targeted course from theoretical and practical viewpoints. In fact, the task - based syllabus almost fulfills the most of the rationales of content-based instruction. Brinton, Snow and Wesche summarized five implicit rationales of content-based instructions: [109]

> (a) considering the ultimate usage of the target language
>
> (b) growing motivation by using content relevant to learners
>
> (c) building the materials on the earlier experience of the learner
>
> (d) including contextualized use of the target language
>
> (e) providing understandable input

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[108] Sorin Huh, a task-based needs analysis for a business English course, (University of Hawai'I at Manoa)

[109] Krashen, S., The input hypothesis: Issues and implications, (London, Longman 1985)

Krashen, S., Input in second language acquisition, (Oxford, Pergamon 1958)

The task-based syllabus fulfills at least four points of the above rationales.

- First of all, it promotes ultimate usage of target language by highlighting the real-world tasks.

- Secondly, the tasks found from the needs analysis increases learners' concentration and motivation.[110]

- Thirdly, while executing tasks, students can learn the target language through contextualized and empirical use of the language rather than learning only the sentence-level usage of the language.

- Fourthly, gradually complicated tasks provide rich, elaborated and coherent input for the language acquisition to occur.[111]

The task-based approach has also been widely applied in English for Specific Purposes (ESP) courses, including Business English courses, as the requirement for real-world target tasks matches well with the task-based approach. Furthermore, this method for teaching language has been considered more efficient than other conventional language teaching methods for teaching cross-cultural aspects of business English, which this particular course also intends to teach. Gimenez recommended in his study on cross-cultural discussions: in the same way, it appears practical to recommend that teaching negotiations to business English students could be more efficiently undertaken by a task-based approach. Tasks which offer cross-cultural representations to study and examine, can be more useful than rigid representations of business negotiations. Such tasks would also inform learners about the risks of transferring "ready-made" mockups to international circumstances and situations.[112]

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[110] Robinson, P., Task complexity, cognitive resources, and syllabus design: a triadic framework for examining task influences on SLA. In Robinson, P. (Ed.), Cognition and Second Language Instruction (pp. 287-318), (Cambridge: Cambridge University 2011)

[111] Doughty, C. & Long, M., Optimal psycholinguistic environments for distance foreign language learning, (Language learning and Technology 2003) 7, 50-80.

[112] Gimenez, J., Ethnographic observations in cross-cultural business negotiations between non-native speakers of English: an exploratory study, (English for Specific Purposes 2001) p. 187

Long also asserts that the task-based need analysis has advantages over other conventional need analysis approaches as: [113]

(a) task based-needs analysis delivers more effective data on the target tasks by analyzing the knowledge of domain experts rather than outsiders' such as language teachers and applied linguists.

(b) Task-based needs analysis perceives the real-world usage of the target language and the dynamic qualities of the target discourse, while conventional linguistically based needs analysis offers a list of decontextualized structural items.

(c) the findings of task-based needs analysis can be readily utilized as input for the both task-based or content-based course design.

The significance of task-based needs analysis is well demonstrated in the six stages to develop a task-based language teaching (TBLT) program suggested by Long and Norris: [114]

1. Conduct task-based needs analysis to detect target tasks.

2. Categorize the target tasks into target task types.

3. Formulate pedagogic tasks.

4. Order pedagogic tasks.

5. Implement program with suitable methodology and pedagogy.

6. Evaluate student attainment using task-based, criterion-referenced performance tests.

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[113] Long, M., Methodological issues in learner needs analysis. In Long, M. (Ed.), Second language needs analysis, (Cambridge: Cambridge University 2005) p.76

Long, M., & Norris, J., Task-based teaching and assessment. In Byram, M (Ed.), Routledge encyclopedia of language teaching and learning, (London: Routledge 2000) pp. 597-603

[114] Long, M., & Norris, J., Task-based teaching and assessment. In Byram, M (Ed.), Routledge encyclopedia of language teaching and learning, (London: Routledge 2000) pp. 597-603

As English is considered as a lingua franca in the international business, most of the researches of Business English have been conducted on genre analysis of business writings and discourse analysis of business communication rather than needs analysis of business English tasks. However, to study the target tasks of the Korean business professionals the researcher of that survey reviewed some literature concerning this study.   The key purpose of the study was to recognize the target tasks for a business English course and to categorize the identified tasks into target task types.

So, in the aforementioned research, there were in total 75 Korean business professionals who participated in the study. Among them 5 participants were for the semi-structured interviews and 73 were for questionnaire survey. On the other hand, 3 of them took part in both the semi-structured interviews and the questionnaire survey. In order to conduct semi-structured interviews, 13 business professionals from 13 different companies were selected as potential interviewees and personally contacted by the researcher. Among them, however, five business professionals were excluded due to lack of English use at workplace, and another three were not able to participate during the interview periods due to their busy work schedules. Therefore, five Korean business professionals participated in the semi structured interviews.[115]

In the survey questionnaire, 73 Korean business professionals participated. There were 48-male and 25-female business professionals ranging their age from 25 to 48. They had worked in their companies for an average of 5.21 years, ranging from 1 month to 20 years. In order to keep the results of the study free from bias to certain kinds of companies, 8 different Korean companies were selected for the study. Initially business professionals from ten companies were personally contacted by the researcher and asked whether they could assist with

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[115] Sorin Huh, A task-based needs analysis for a business English course, (University of Hawai'I at Manoa) p.19

conducting the survey in their companies. Among them, two companies were not available to participate in the study, thus resulting in eight companies in total. As English is not the chief language in every department of certain domestic companies, only the employees working in the department where English is necessary were included. From each company, 5 to 13 employees participated. On average, there were about nine participants from each company. A detailed description of each company is shown in table below.[116]

No of com.	Company type	Domestic/Foreign	Location	No of participants
Company 1	Manufacturing	Domestic	Suwon	08
Company 2	Manufacturing	Foreign	Gunsan	12
Company 3	Manufacturing	Domestic	Seoul	10
Company 4	Manufacturing	Foreign	Seoul	05
Company 5	Financial	Domestic	Seoul	09
Company 6	Financial	Foreign	Seoul	06
Company 7	Telecommunication	Domestic	Koyang	13
Company 8	Advertising	Foreign	Seoul	10

Table 1: Description of participants

A number of questions was made for the semi-structured interviews. These questions can be divided into 3 major categories: (a) bio-data, (b) business English tasks (c) Business English classes. The participants were first requested to describe about their backgrounds and the tasks that they performed at their work using English. For each task they described, the researcher requested them to narrate the task in detail, and additional questions concerning the frequency and difficulty of the tasks were also followed if time allowed. Afterwards, questions regarding business English classes were asked. But here in this research about business Arabic it is irrelevant, So the researcher ignored the section.

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[116] Sorin Huh, A task-based needs analysis for a business English course, (University of Hawai'I at Manoa) pp.20-21

Based on the interview results, a questionnaire was developed for further survey purposes. The questionnaire was comprised of four major sections: (a) background information, (b) getting a job, (c) business English tasks, and (d) business English courses. Questions concerning company name, department/team name, company type, work experience, and language proficiency were included as background information questions.

In Section B, the participants were asked to answer yes-no questions regarding the tasks they performed in English when they applied for a job. Section C investigated how frequently the business English tasks identified through the semi-structured interviews were performed by the respondents. In total, 26 business English target tasks classified into ten target task types were included. Here in this research paper about Business Arabic only business English tasks and frequency of those tasks are worth mentioning. So other parts of this study will be ignored intentionally.

However, the participants were questioned to specify the appropriate frequency for each task on a Likert Scale. Each question had a five-point scale: 'never' (0), 'rarely' (1), 'sometimes' (2), 'often' (3), and 'everyday' (4). Following questions on business English tasks, two open-ended questions were included on the importance of English in performing jobs and advice to future job applicants. The questionnaire was composed in English. To make sure that the questions were comprehensible and clear to the participants, the questionnaire was pilot tested with two Korean business professionals as well as two non-business native Korean speakers. As face-to-face interviews were impossible because of distance, an internet chat tool, MSN Messenger, was used as a medium for the interviews.

All the interview discussions were automatically saved as XML documents by MSN Messenger. The researcher prudently read through the interview discourses and observed the business English tasks stated during the interviews. All the tasks that the interviewees stated having performed in English at work were identified as target tasks, and groups of similar target tasks were categorized into more abstract and superordinate target task types using Microsoft Excel software. Since there was no previous work done on business English target task types to refer to, the researcher developed the target task types mainly based on the target tasks identified through the semi-structured interviews, but also took into consideration the tasks mentioned in the other studies.

Through the interviews, a variety of tasks were identified and classified into relevant target task types as shown in Table 2. The target tasks that each interviewee listed were slightly different from one another, depending on their company types and job responsibilities. All the tasks that the interviewees listed were taken into consideration for the purpose of developing a questionnaire that captured various target business tasks as much as possible. It should be noted that although the identified tasks were classified into the most appropriate target task types, many tasks were in fact combined and occurred concurrently with the tasks from other target task types. For instance, when a company received a foreign guest, it did not involve just picking up the guest and offering him or her a guide for sightseeing. In addition, negotiations, presentations, and writing a contract could also take place while attending to the guest.

Target tasks identified in the interview

Target Task Types	Target Tasks
Getting job	Writing a resume and cover letter, job interviews, translation, free talking, presentation
Correspondence	Email, phone calls, faxes
Writing a document	Memorandum, proposal, report, contract/ agreement, business letter, order, claim, annual report, evaluation form, international relations materials, summary of meetings
Order/customer satisfaction	Placing and receiving an order, purchasing, dealing with claims
Business meeting	Meetings, conferences, seminars, social meetings, briefing, presentation, Q&A, negotiations, video conferences, teleconferences
Business trip	Making a reservation, business meetings, sightseeing, finding directions, visiting other companies or factories, social meetings
Attending foreign guests	Pick-up, sightseeing guide, interpreting
Interpretation	Business meetings, company ceremonies
Translation	Documents, booklets, brochures, books
Market research	Visiting other companies' homepages, asking questions using Q & A board
Reading	Reading articles and magazines related to job
Others	Social talks with foreign colleagues or foreign guests, making an English homepage, proofreading, making presentation materials

Table 2: Target tasks identified by the participants

In Section B and C, questions were asked with regard to the frequency of business English tasks performed by the Korean business professionals. In Section B, the tasks related to job applications were investigated, and the other business English tasks performed in regular work situations were included in Section C. The results of the two sections follow in detail. Getting a job. In Section B, three tasks were included in relation to applying for a job: writing a resume, writing a cover letter, and having a job interview. As shown in Table 2, all three tasks were performed by approximately half of the respondents, and the job interview was the most frequently performed task among the three tasks by the respondents when they applied for a job. In detail, 43 participants (58.9%) performed one of the three tasks and 31 participants (42.5%) performed all three tasks. Besides the three tasks, "phone test of spoken English" (by four participants), presentation (2), and self-introduction (1) were also mentioned in the "other" section. In addition, there were two respondents who mentioned that they had submitted English proficiency test scores instead of performing those tasks.

From the above review of literature now it has been clear that what should be included in Business Arabic pedagogy. Now depending on the target tasks found above, the researcher will demonstrate a precise Business Arabic pedagogy in a separate chapter.

CHAPTER-3

METHODOLOGY
(المنهجية)

Methodology

3.1 Methods and procedure

This dissertation has been compiled on the basis of mixed research methodology. Though most of the part of this research followed qualitative research methods, but in some places the researcher used quantitative information as well. The cited references of this study have been written in Vancouver style.

3.2 The Data sources

The data and information that have been used in this dissertation are authentic and reliable. they are collected from various sources whether they are printed or virtual. So, the data sources are as follows:

- Authentic books
- Research journals
- Newspapers
- Reliable webpages
- Authentic dictionary

3.3 The procedure

The researcher has tried to demonstrate how crucial it is to introduce Business Arabic as an academic subject in the tertiary level in Bangladesh. First of all, he tried to prove the necessity and implications of Business Arabic in the perspective of Bangladesh by providing examples of other countries who are currently doing very well in this domain. He also showed the prospects of Arab countries in the Middle East and in North Africa by illustrating their potential consumer markets as well as GDP in a quantitative approach.

As a background study the researcher discussed the short history of emerging Business Arabic from Classical Arabic through different stages. Besides, since Arabic language is a media of communication, so here discussing the means of

successful communication is relevant. That is why, the researcher wrote a considerable part of the research on how to make a successful business communication.

Secondly, he reviewed some literatures to get assistance to create an effective Business Arabic pedagogy. In that part he presented some available relevant studies that have been found throughout the world.

Thirdly, the researcher explained how cross-cultural communication is done and how to make it effective by following different techniques. As it is related to Arabic language, so a substantial part of this paper discussed about Arab tradition and culture in the field of trade and commerce.

Finally, the researcher presented a pedagogical approach to teach Business Arabic following trendy approach of Applied Linguistics, for instance, Language for specific purpose (LSP) and Task based Language Teaching (TBLT). While discussing the pedagogy, he also provided some precise course materials as examples to teach Business Arabic to the Bengali learners.

CHAPTER-4

THE NECESSITY AND IMPLICATIONS OF BUSINESS ARABIC

(الضرورة والآثار للغة العربية التجارية)

The necessity and implications of business Arabic

Arabic is one of the most spoken languages among the modern languages and it is also one of the most popular languages in the world. There are 295 million people who use this language as their mother tongue while 290 million people use this as their official language.[117] This language specifically the classical version of this language is considered sacred and respected to the Muslims as it is the language of the holy Quran and Hadith and a ritual language for Muslims' prayers. In addition to this religious value this language has a great economic value too, since it is used as official language in the Middle East which is very rich in mineral resources. Thanks to the prospect of this area, Arabic language has gained popularity in some non-Muslim countries like the Unities states, China and India. At present, many countries from all over the world are still trying to create business relations with oil-rich gulf countries namely Saudi Arabia, United Arab Emirates, Kuwait and the state of Qatar and son on. Although, English is considered as lingua franca in international business, currently some countries are trying to communicate with Arab countries through Arabic language to make their relations more successful and effective.

In Bangladesh there are many erudite scholars who have deep knowledge in classical Arabic, but the bitter truth is that most of them are not good in modern standard Arabic as well as in Business Arabic. Even they are not aware of the economic value of this genera of language. On the other hand, due to the lack of subject related job sectors the students of Arabic from different public universities become frustrated after their graduation. So, it is time to think about this reality and create job opportunities for Arabic graduates in national and international sectors. To ease their way to get lucrative jobs and to expand their opportunities, the authority should think to introduce business Arabic in

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[117] Retrieved from https://en.wikipedia.org/wiki/List_of_languages_by_total_number_of_speakers

Bangladesh, so that the students can work in the fields related to their academic background inside as well as outside of the country with sufficient remuneration. It is evident that promoting Business Arabic will not only play a crucial role to generate new work fields for the Arabic graduates but the country will also be benefited from different aspects, for instance, enhancing the existing relation with Arab countries and increasing the flow of foreign currency from the Arab world to our country.

4.1 The role of foreign language in the field of business communications

Effective communication is a vital tool in trade and business whether it is international or domestic. There are many companies who conduct international business all over the world, where foreign language plays a key role in their business communication. In past, people used to learn foreign language either for the purpose of religion or to acquire new knowledge of literature and science. At that time, the ability to read and translate a foreign language into the mother tongue was a crucial skill. But in this era of globalization, the world has become so small- thanks to sophisticated communication technology- that each country lives like a neighbor in one village, because we can know the news of other remote countries along with their videos within a few seconds. So, at present, merely the ability to read foreign language and to translate it, is not a sufficient skill, because now people have to communicate with foreign countries for various purposes and among them business is the most crucial one. It is obvious that International trade and business cannot be administered without successful communication in a foreign language.

There are many languages in this world, but in the domain of international business English language is considered as Lingua Franca. Although, English dominates over other languages, still most of the people of this universe do not speak English. Therefore, it can easily be said that English is not only one

language of business communication, but any other language can also be used depending on the language of the customers and the nature of the trade and the related market. Rather using local language is more successful and effective because customers can get their required products or services without any difficulty. On the other hand, due to unsuccessful communication in a foreign language, customers may face problems for not getting the required products. Tough it appears to be a simple problem but it may turn to a very serious one if it happens frequently. Language creates a sense of satisfaction in the hearts of customers and that is what leads to competition. Competitiveness cannot be happened without the ability to deal with customers well.[118] For this reason, many universities now have realized the importance of offering a foreign language program other than English because students who speak more than one foreign language are more marketable. Many business companies now look for employees who can speak a foreign language fluently. Foreign language skills provide a competitive advantage for career choices in contemporary job market.[119]

It is well known to us that language does not have any value in itself, rather the value of a language depends on the economic condition of the country where that language is spoken. The countries where Arabic is official language, many of them are now rich countries, especially the Gulf countries in the Middle East. Now if we try to find out which country has the highest GDP per-capita in 2015? We will find an Arab country named the State of Qatar.[120] If anyone asks where the tallest tower of the world is situated, the answer will be 'Burj Khalifa' located

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[118] Crystal, D., The Cambridge Encyclopedia of Language, (Cambridge: Cambridge University Press 1989)

[119] Ebling, S., Why your child should study foreign languages, (Learning Beyond, September 2005) Retrieved August 15, 2009, from http://www.achieveefs.org/documents/achieve_news_sept05.pdf

[120] Retrieved from https://en.wikipedia.org/wiki/List_of_countries_by_GDP_(PPP)_per_capita

in Dubai, United Arab Emirates.[121] Similarly when we think about the world's second-largest oil reserves, we see it is also located in an Arab country called the Kingdom of Saudi Arabia. Beyond these narrative observations, one thing is certain: the Arab world, with a population of 390 million, is still growing at a rate of 2.3% per year, and 60% of those inhabitants are under the age of 25 years, with huge natural resources and increasing financial resources, must play an important role in the economy of this twenty-first century as a gigantic market and an active party. For these prospects and possibilities of this language many universities in non-Arab countries have introduced Arabic language programs to their students. There are many universities and colleges in the United States of America and in European countries who offer graduate studies in Arabic. in addition, Arabic is the fastest growing foreign language taught in US universities and colleges.[122] Some colleges offer Arabic language to business students to expand their career in the Middle East. So, now It has been proved that teaching Business Arabic in the universities of Bangladesh is the demand of current time.

In this new era of globalization, economists consider foreign language as a non-material commodity for its economic value as it represents a crucial factor in the development of economic infrastructure of a country. Thanks to the high-speed Internet throughout the world, the doors of trade and commerce have opened up for each country, though the country is on the far reaches of the globe. The modern digital economy is based on language as it plays an effective role in customer's decision-making and self-persuasion when purchasing goods. Customers now want to know about goods through the information available on e-commerce sites. Therefore, providing websites with the necessary information in multiple languages is imperative and has an added economic value that

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[121] Retrieved from https://en.wikipedia.org/wiki/List_of_tallest_buildings

[122] Retrieved from http://www.thegazette.com/2010/03/25/arabic-is-fastest-growing-language-at-u-s-colleges

promotes the competitiveness of individuals and the trading companies in the new digital market. Language economics research has shown that knowledge of a secondary language is clearly reflected in significant increase of productivity levels when employing that language.[123] Some Arab countries have made a decision to use Arabic as an official language in every document. The Dubai Department of Economic Development (DED) has launched a new initiative that all businesses in Dubai will use Arabic as a major language in their bills and receipts as well as in call centers and reception centers.[124] So Arabic can be effectively used as a Business language instead of English when we trade with those Arab countries, and it will certainly be more effective to attract the attention of Arab consumers to the products that we want to export to those countries.

4.2 Possibilities to Launch Business Arabic in Bangladesh

Bangladesh is a small country with few natural resources compared to other countries. It is one of the most crowded countries all over the world. The population of Bangladesh are the chief resource, if they can be employed in an organized manner. Although its natural resources are limited, thanks to cheap labor, the country is now considered as least developed country. This progress has been made through the export of ready-made garments to foreign countries, particularly to the United States and Germany.[125] It is clear that the business persons in our country use English as their language of communication in international trade, because most of the trades in Bangladesh are conducted with Western countries. At present, some of the companies have started their

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[123] Vaillancourt, F., Difference in Earnings by Language Groups In Quebec, An Economic Analysis, (Ph.D. Thesis, 1978). (Québec: Centre international de recherche sur le bilinguisme, publication B-90,1980)

[124] http://www.emirates247.com/news/arabic-to-be-primary-language-for-dubai-businesses-2016-05-15-1.630034

[125] Retrieved from http://bgmea.com.bd/home/pages/TradeInformation

business with Arab countries, for example Pran, Ifad, Danish, Romania, Shajeeb group, Hashem foods and others export their products to the Middle East.[126] It is worth mentioning that most of the consumers of agricultural products that are exported to the Middle East are Bangladeshi expatriates. Unfortunately, Bangladesh has not yet been able to create a new market in the Middle East for Arab consumers. The reason for this failure is either likely to be the lack of businessmen who can speak Arabic to convince Arab traders or lack of high-quality products. We have to think that despite the availability of hundreds of thousands of experts in Arabic language in our country, we have not been able to provide our country some qualified people who are able to deal with Arab business partners in their first language. The reason for this backwardness is probably the unawareness of economic value of the Business Arabic language. There are several domains in our country that can be benefited by Business Arabic, if it is included in the syllabi of the Arabic Departments at public universities of Bangladesh. The domains that can be benefited from Business Arabic are:

4.3 Readymade Garments Sector

The garment industry serves as the backbone of our economy and as a catalyst for the development of our country. We are proud of this sector which brings billions of dollars of export earnings and created job opportunities for millions of people of this country. The tag "Made in Bangladesh" has brought glory to Bangladesh making it a prestigious country all over the world. Bangladesh is the country that was once called by the cynics " bottomless basket " but now it is a "basket full of wonders." Our country now maintains an annual GDP growth rate of 6.6% (World Bank 2015)[127] which has led to a remarkable social and human development. It is clear that most of the profits from the garment sector come

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[126] Retrieved from https://archive1.ittefaq.com.bd/aboard/2017/11/14/135738.html

[127] Retrieved from http://www.worldbank.org/en/country/bangladesh/overview

from exports either to the United States of America or to EU countries such as Germany, the United Kingdom, France, Spain and others.[128] The amount of exports from Bangladesh to rich Arab countries are very less compared to the neighboring countries such as Pakistan and India. The exports from these countries to the Gulf countries are several times greater than our country. The following tables demonstrate some information regarding this matter:[129]

India			Pakistan			Bangladesh		
2015	2014	2013	2015	2014	2013	2015	2014	2013
5,813,608	6,171,505	5,720,071	494,881	562,330	522,007	341,701	235,482	203,075

Table 3: The value of products exported to Saudi Arabia from Bangladesh and some of its neighboring countries in $1000

India			Pakistan			Bangladesh		
2015	2014	2013	2015	2014	2013	2015	2014	2013
1,215,772	1,167,536	894,213	94,786	104,487	104,552	47,723	42,186	43,512

Table 4: The value of products exported to Qatar from Bangladesh and some of its neighboring countries in $1000

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[128] Retrieved from https://www.bb.org.bd/econdata/export/exp_rcpt_country_commodity.php

[129] Retrieved from http://wits.worldbank.org

India			Pakistan			Bangladesh		
2015	2014	2013	2015	2014	2013	2015	2014	2013
1,394,166	1,307,828	1,162,316	188,864	171,176	145,214	73,244	70,096	72,791

Table 5: The value of products exported to Kuwait from Bangladesh and some of its neighboring countries in $1000

India		Pakistan		Bangladesh	
2014	2013	2014	2013	2014	2013
22,088,029	24,418,686	1,129,496	1,390,910	452,666	389,915

Table 6: The value of products exported to UAE from Bangladesh and some of its neighboring countries in $1000

These statistics can also be presented in a chart to facilitate the comparison of figures:
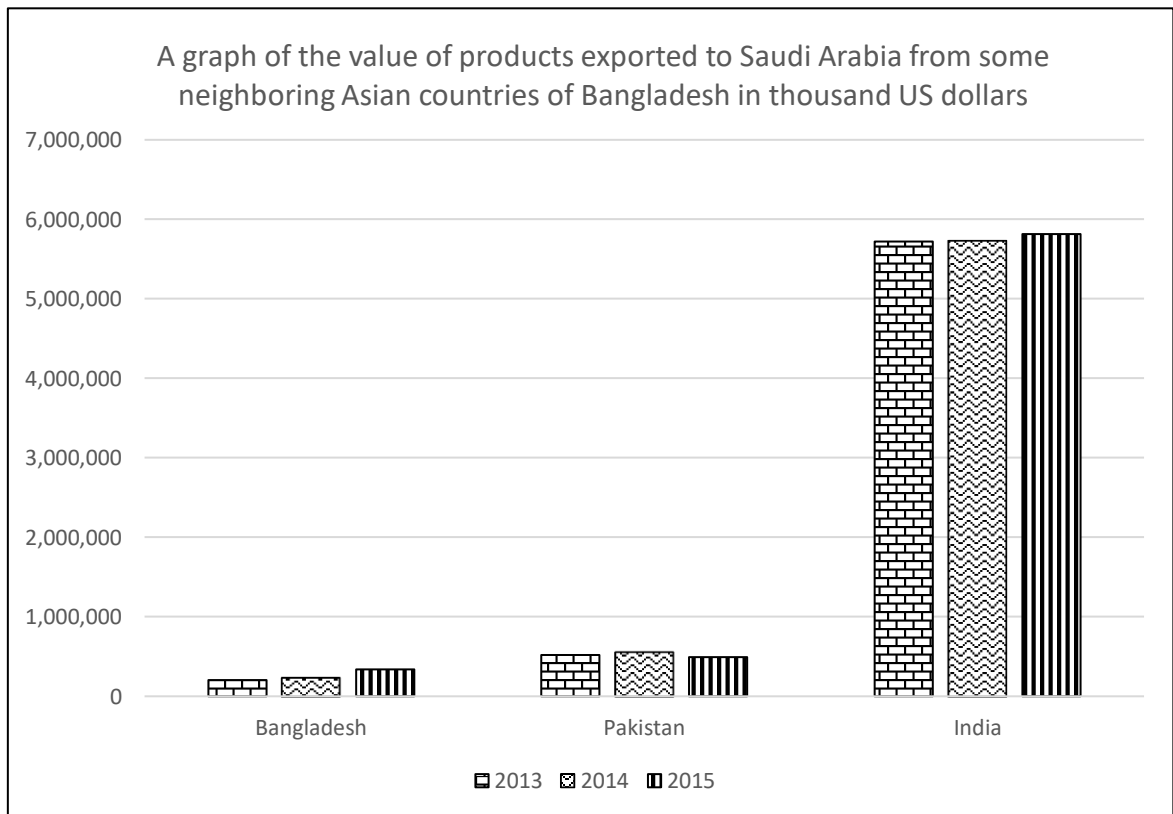
Figure 5: value of products exported to Saudi Arabia
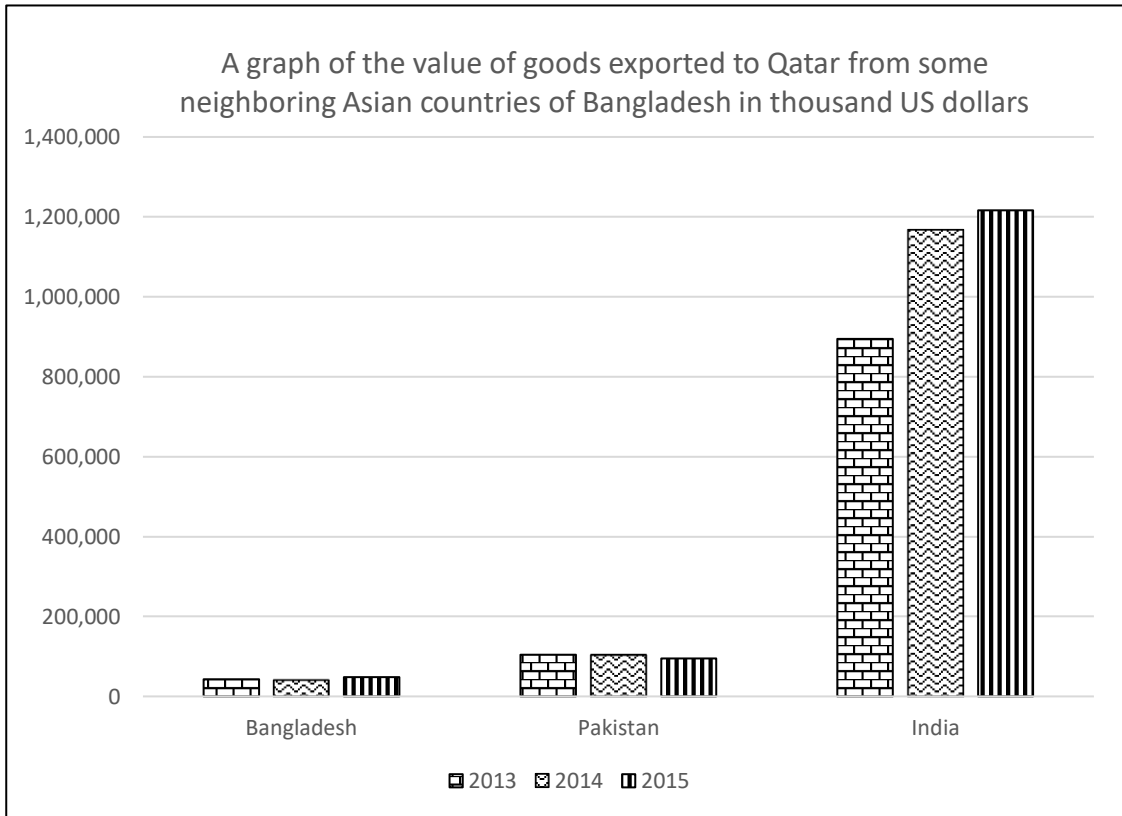
Figure 6: value of products exported to Qatar
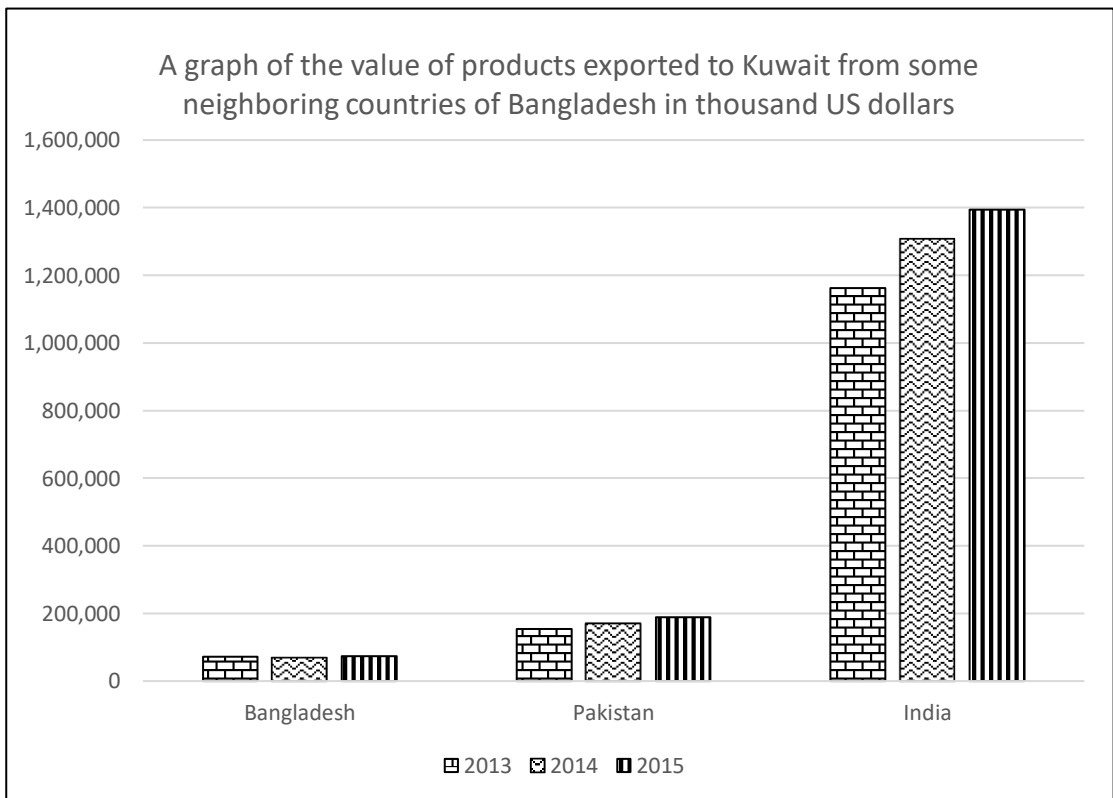
Figure 7: value of products exported to Kuwait
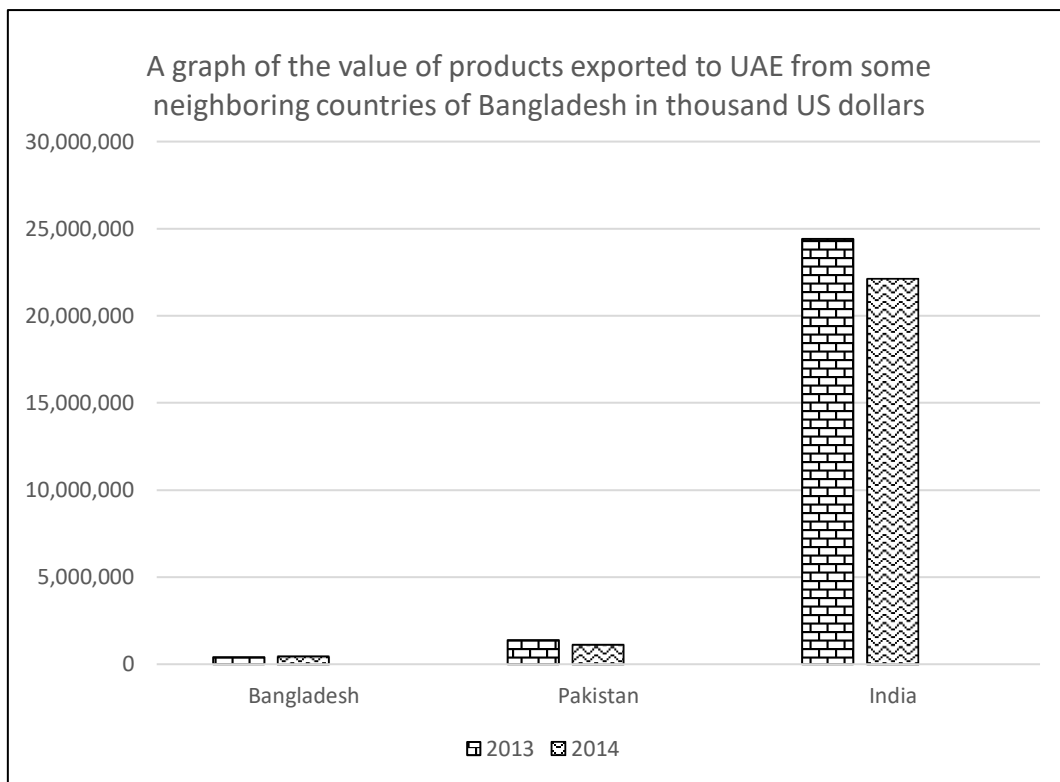
Figure 8: value of products exported to UAE

From the information above it has been clear that the total export of products from our country to Gulf countries is much lower than Pakistan and India. Here the statistics of export from China to those countries have been ignored deliberately, because, China dominates the entire Middle East and the amount of their exports to those countries are so massive that cannot be compared to Bangladesh, since the Arab countries in the Middle East and North Africa import most of their products from China.[130] The following graph illustrates the business partners of the Middle East and North African countries in readymade garment sector:

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[130] Retrieved from http://wits.worldbank.org/CountryProfile/en/Country/MEA/Year/2015/TradeFlow/port/Partner/all/Product/Total
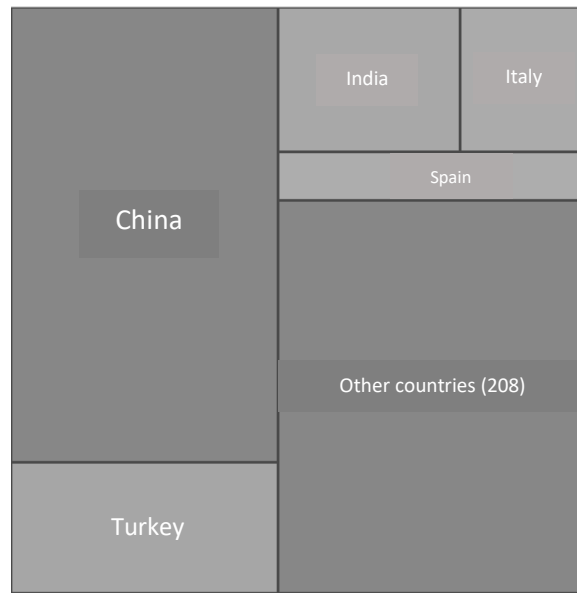
Figure: 9 Graph of readymade garment exporting countries to Middle East and North Africa

In the above graph we see that in 2015 this region imported the most of their garments from China which is worth of 8,240,960 thousand US dollars. The second largest business partner of this region is Turkey. They imported from Turkey the same product which is worth of $2,378,171. The third largest exporter of ready-made garments to that area is India, which exports ready-made garments of $1,779,104. Then come Italy, Spain and other countries. How these countries succeeded in trade and business with those Arab countries will be clear from the following information:

4.4 The countries gained progress in trade & business with the Arab world

a. China

China gained success in trading with the Arab world through a diversified strategy, the most important of that is creating specialists in the Arabic language and culture. Currently there are more than 35 universities in China who offer Arabic. It is evident that all these universities do not offer Arabic programs for the purpose of religion, but there are many other reasons as well, the most important one is to strengthen the trade and diplomatic relations with the Arab countries. If we look back to the history, we find that the teaching of Arabic in

China began long time ago, especially after the establishment of the People's Republic of China in 1949, to implement the policy of their leader Mao Zedong (1893-1976) to spread the Maoist ideology to the Arab world. They took initiative to introduce Arabic in some Chinese universities to make some specialists in politics, media, trade, economy, education and military affairs who speak Arabic to represent their country in the Arab world. In addition, in 1956, China elected some of its outstanding students and sent them to the Egyptian universities in order to enhance their achievements in Arabic language and culture. In 1958, China began to establish specialization in Arabic in many of its faculties such as the Faculty of Foreign Affairs, the University of Economics and Foreign Trade, the University of Foreign Studies in Beijing and some other areas.

However, China witnessed a great boom in teaching Arabic and its popularity among Chinese people following the inauguration of their leader Deng Xiaoping (1904-1997) for reforming economic policies and external pragmatic visions beyond ideological slogans. This boom still continues and every day it is taking modern shapes by the expansion policies of China in the Arab world in the domain of trade, construction and investment. Since the eighties of the last century, it has been noted that the Chinese leadership always gave their intense attention to the graduates who have specialization in Arabic language and culture to strengthen its diplomatic, economic, commercial and military activities in the Arab world. The initiatives of China during the past few years have been developed after launching master's and doctorate programs in Arabic language and literature at its higher universities. It has developed more after employing teachers from the Arab world to teach Arabic in Chinese universities and signing memorandums of understanding with a number of Arab universities. Now there are extreme enthusiasm among the young Chinese people for learning Arabic who are seeking excellent salaries, because the proficiency in Arabic ensures that they will get a good job as an interpreter for large Chinese companies who deal

with the Arab world, or an interpreter for Arab businessmen or for international media. A salary between a thousand or two thousand US dollars means several times higher than what Chinese graduates in other specialization earn. In summary, "Teaching Arabic in China has shifted from mosque education to school education and has turned from fulfilling the requirements of Muslims to achieving economic returns." The evidence is that ten years ago, China had seven universities offering Arabic language programs, while it is currently taught at thirty-five universities.[131]

b. India

The Arabic language in India started its journey long time ago and perhaps it was there before the mission of Mohammed bin Qasim, when the ancient Arabs came to this region for transactions and trade, and then elite Arab preachers contributed to the spread of this language who came to India with a mission of preaching Islam. Next it becomes more popular after the Islamic conquests by the hands of Mohammed bin Qasim and Mahmoud Ghaznavi and others. At present, in India this language is taught in many public universities as well as in thousands of religious schools. There are also opportunities to obtain bachelor's, master's and doctorate degrees in Arabic language and literature from Indian universities in addition to diploma courses in translation and functional Arabic. Although learning Arabic language and emphasizing on it began in India as a language of the Islam, and as a strong component of the composition of the Muslim personality, and as a component of Islamic unity, but at present the motivation of learning this language has developed and expanded, which made it a global language of great importance. Even in India it has great significance to the Non-Muslims as some of them are eager to learn Arabic and to master in it. Besides, the political and commercial factors to strengthen relations between

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[131] Retrieved from http://www.alayam.com جريدة الأيام، الأحد ٢١ ديسمبر ٢٠١٤

the Arab world and other countries gave the Arabic language a great expansion and development in this region. It proves that the Arabic language in India is not only the language of Islam, but it combines two types of benefits, the benefit in earthily life and the benefit in eternal life. this is a reality that cannot be overlooked in any case.[132] So now in India there is a growing demand for learning Arabic among Muslims even among Hindus.[133] Moreover, the Indian Ministry of Defense teaches Arabic along with other foreign languages in their specialized school. Many Indian people get enrolled in short courses to learn Arabic, such as chefs, drivers and maids who work in the Gulf States. In addition, some educated people like engineers and others are also learning this language to gain employment in the growing labor market of Arab countries.[134] This is evident that the Indian workers get more salaries than Bengali workers in their work field because of their linguistic skills.

c. The Turks

The Turks and the Arabs have deep historical and cultural ties from the time immemorial. These ties and relations are based on a central axis, which is the common Islamic culture. The Turkish-Islamic culture arose after the Turks converted to Islam during the Karakhanids (932 AD 1212), who adopted the Arabic alphabet in their Turkish language. The official language of the Turkish state in Anatolia was Arabic until the twelfth century. The Arabic language retained this status till the thirteenth century until it was gradually replaced by Persian.[135] Afterward, the teaching of the Arabic language for a long time

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[132] اللغة العربية في الهند، الأوراق العلمية المقدمة في ندوة، (مركز الملك عبد الله بين عبد العزيز الدولي لخدمة اللغة العربية) الطبعة الأولى ٢٠١٤م صـ ٥٤.

[133] Retrieved from http://timesofindia.indiatimes.com/india/Why-Hindus-are-learning-Arabic/articleshow/911753.cms

[134] Retrieved الشرق الأوسط (جريدة العرب الدولية) الاثنين، ٩ سبتمبر ٢٠١٣ العدد ١٢٧٠٤

[135] تعليم اللغة العربية في تركيا: بالأمس واليوم، د. محمد حقي صوتشين، محاضر في كلية التربية-جامعة غازي بأنقرة، نقل عن http://www.onlinearabic.net/forum/forum_posts.asp?TID=6186

remained in the hands of the religious groups, and this was confined to the teaching of the Holy Quran and some rules related to that subject. Now there are some public universities that offer Arabic language programs in several levels. According to a report by Al-Jazeera, there are now some Arabic language centers in Turkey with other Eastern languages, but the demand for Arabic has exceeded the demand for other Eastern languages. The Turks' perception of the Arabic language has changed, and of course the religious aspect remains stronger and more important and then comes the importance of the business relation with Arab countries. The students of Arabic language at these institutes come from various segments of the society for instance, engineers, students of history, journalists and students of international relations.[136] The close proximity of Turkey geographically to the Arab world is likely to play an important role in strengthening the trade relations with Gulf Arab states. Besides, the quality of their ready-made garments is also a significant fact of their success in the Middle East.

Taking into account the above information we can say that our country Bangladesh still could not get out of the traditional thinking about learning Business Arabic, while many countries all over the world are using this language to strengthen their economic backbone by exporting garments and other products to those areas. Bangladesh now needs to diversify its export products gradually to maintain long-term competitiveness. There is an atmosphere of optimism that the new wave of growth opportunities will energize the garment industry and will add new success stories to the history of our country, if the government can administer the readymade garments market in the Middle East, like they administer in the United States and European Union. Particularly, the introduction of Business Arabic in Bangladesh will be an effective way to attract

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[136] Retrieved from http://www.aljazeera.net/news/cultureandart/2009/4/1

the attention of the Arab buyers to the products of our country. In April 2012 McKinsey & Co., one of the leading strategic consulting firms in the world, published a study entitled "Bangladesh's Ready-Made Garments Landscape: The Challenge of Growth". McKinsey predicts that the garment sector of Bangladesh could be expanded to $30 billion by 2015 and $50 billion In 2021. In addition, Bangladesh has an opportunity to expand the export of garments to the Middle East and has the capacity to export garments to this region worth of 20 billion USD.[137]

4.5 Tourism Sector

Tourism is one of the most promising sectors for developing countries around the world for economic development. Many developing countries have developed plans, particularly at the central level, to guide tourism development, recognizing the tourism sector as an important source of foreign exchange and employment. (Towson and Timothy 2001) There is no doubt that Bangladesh has all signs of a better future, but unfortunately although there is almost everything including distinct natural beauty, historical background, unique cultural identity and archaeological resources, Bangladesh is still lagging behind in tourism sector from its neighbors.[138] The picture of this backwardness is illustrated in the following graph:

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[137] Md Harunur Rashid- assistant deputy secretary at BKMEA, Middle East: a future destination for apparel exports (Newage, online newspaper 4/9/2015)

[138] Tosun, C., & Timothy, D. J., Shortcomings in planning approaches to tourism development in developing countries: the case of Turkey, (International Journal of Contemporary Hospitality Management 2001) 352.
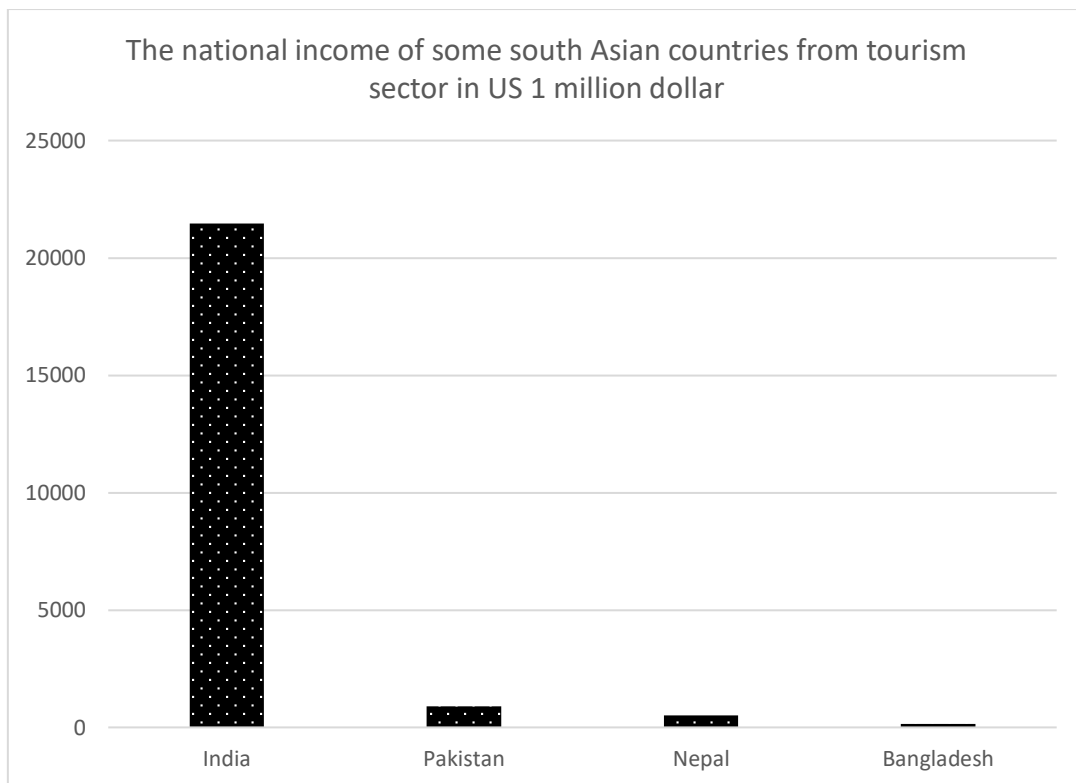
Figure 10: The national income of some south Asian countries from tourism

The graph shows the national income of some South Asian countries in 2015 from the tourism sector. India has gained from this sector 21,472 million dollars, while Pakistan gained 906 million dollars. On the other hand, Nepal received 509 million dollars and finally our country Bangladesh has Just acquired 148 million US dollars. This amount is very tiny for Bangladesh in comparison with its neighboring countries.[139] It is regrettable that the British daily Telegraph published a list to discover the least touristy countries, in which Bangladesh was included in the first place.[140] It is clear that the tourism sector plays an important role in increasing GDP in many countries by providing jobs directly to the community, such as hiring tour guides or housekeeping for hotels. However, indirect employment is generated through other industries such as agriculture, food production and retailing, because expenditures of visitors generate income

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[139] Retrieved from http://data.worldbank.org/indicator/ST.INT.RCPT.CDs

[140] Retrieved from http://www.telegraph.co.uk/travel/news/revealed-the-worlds-least-and-most-touristy-countries/

for the community and this can lead to poverty alleviation in any country. It is evident that, foreign language communication has an economic value in this sector. Therefore, introducing Business Arabic in Bangladesh can greatly contribute to attract the attention of Arab travelers to our country, because they will be able to communicate directly with the Bengali people in their native language through translators. In addition, if we can provide information about our country's tourism on websites in Arabic, Arab tourists will find necessary information about our country's culture, civilization, historical places and natural resources prior to visit the country.

4.6 Outsourcing

The term "outsourcing" is now a common word, especially in the IT sector. In business, outsourcing is "an agreement in which one company contracts-out a part of existing internal activity to another company".[141] It involves the contracting out of a business process to another party.[142] The concept of "outsourcing" came from the American glossary, dating back to at least 1981. Here in this article outsourcing means digital outsourcing not traditional outsourcing. Since the beginning of the digital era, digital outsourcing has gained popularity and with the high-speed Internet access, this system is spreading rapidly. Digital outsourcing has reduced the cost of digital production by many times, for example: The digital workforce in countries such as India and China are paid only a fraction of the minimum wage normally paid in the US. For instance, software engineers charge an average of $4,000 to $23,000 in India instead of $40,000 to $100,000 in countries like the United States and Canada. It is very optimistic that Bangladesh is also doing great job in this sector. Now there are more than five hundred thousand registered people in the outsourcing market

[141] McCarthy, Ian; Anagnostou, Angela, The impact of outsourcing on the transaction costs and boundaries of manufacturing, (International Journal of Production Economics 88) (1): 61–71.

[142] "outsourcing". Oxford English Dictionary (3rd ed.). Oxford University Press. September 2005

from Bangladesh, and worldwide it is now the seventh destination for outsourcing (2015).[143] If we Look at the partner countries of Bangladesh in outsourcing market, we will see, most of them are either from the European Union or from the United States of America. Though there is a big potential market for outsourcing in the companies of oil-rich Gulf states, none thinks to enter into this market in an organized way. If we are able to train Arabic language graduates properly by teaching them business Arabic and information technology, they may play a vital role to bring foreign currency to our country and it will be more vital for our economy than going to foreign countries for work. It is important to mention that, in addition to IT related Jobs, Arabic graduates can work in their own country as virtual assistants for Gulf Arab companies, if they have sufficient communication skills as well as knowledge in Business Arabic.

4.7 Employment of students in Gulf international companies

Globalization has eased the recruitment process of skilled foreign workers throughout the world. A person living in third world countries may face a personal interview of a multinational company located in a remote country of another continent through Internet. At present, it is not difficult for Arabic graduates to do a profitable job in the Gulf countries, if they have sufficient proficiency in Business Arabic language. A qualified employee can earn a salary which is ten times higher than that of the average unskilled workers. Therefore, teaching Business Arabic to students may help Bangladesh to earn more foreign currency. If we look at some rich Arab countries such as the United Arab Emirates, Saudi Arabia, Kuwait and so on, we will see in most of the cases Bangladeshi workers are involved in less profitable work than the workers from neighboring countries such as India and Pakistan. Even in the same working class,

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[143] Retrieved from http://www.thedailystar.net/young-freelancers-show-the-way-58250

Bangladeshi workers earn the lowest amount of salaries. The following graph illustrates this fact:[144]

Wage of domestic workers of different countries in UAE in USD

Country	Wage (USD)
Philipine	400
India	300
Nepal	245
Srilanka	225
Bangladesh	205
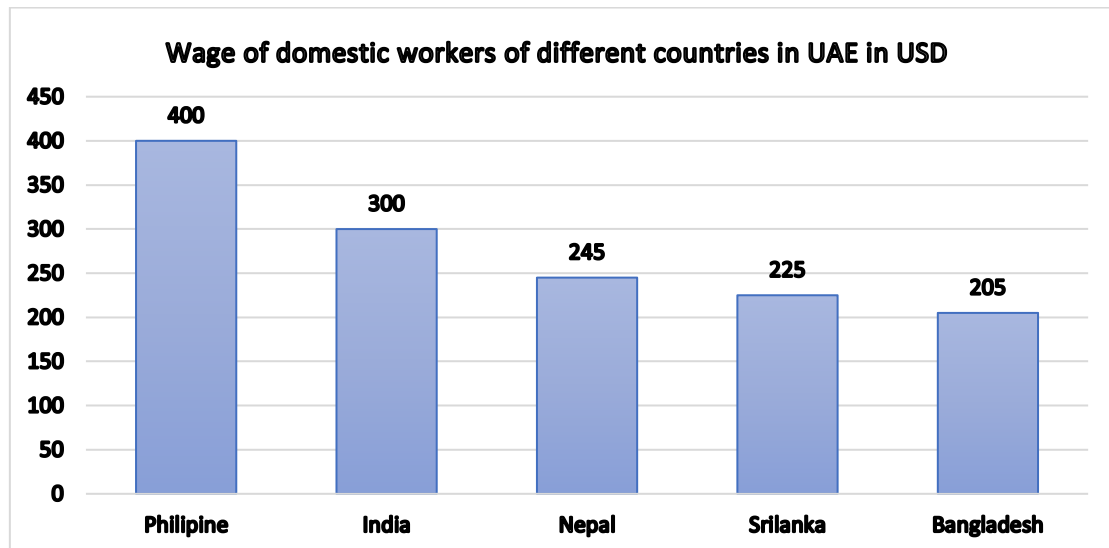
Figure 11: Wage of domestic workers of different countries in UAE

From the above information it has been clear that if Business Arabic is introduced in Bangladesh in the Arabic department of the public universities, the country can be benefited in numerous ways, which is very auspicious for the economy of our country.

4.8 Prospect in the Middle East particularly in GCC

It is evident that the economies of the Arab Gulf states are considered as the most dynamic economy in the world currently. Most of the wealth is being generated in this area at astonishing rates, driven mostly by a boom in petrocurrency. The growth of GDP in the Gulf countries often surpasses the double digits, thanks to the rapidly increasing demographics as half of the population in these states are youth, who habitually lead consumer demand. The education levels, connectivity to the global business market, and business expertise are higher than ever before. The regulatory environments of these states are being altered frequently by Gulf governments, with a closed-economy

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[144] Retrieved from https://en.wikipedia.org/wiki/Migrant_workers_in_the_United_Arab_Emirates

approach quickly yielding to WTO standards and demands for open trade. Competition is increasing in every industry in the Gulf, where multinational corporations are finding themselves in intense competition with progressively savvy local firms. In contrast with some other emerging markets, the Gulf states have an excellent infrastructure and sound banking systems.[145] According to Transparency International, most Gulf countries have about the same level of corruption as Taiwan and South Korea. Even Saudi Arabia, considered the least transparent, is ranked as less corrupt than both China and India.[146] It is worth to mention that, the states of the Gulf Cooperation Council (GCC)—the United Arab Emirates (UAE), Saudi Arabia, Qatar, Bahrain, Kuwait, and Oman—have become exciting and promising places to do business.

A huge number of consumers in the GCC states are not Arab at all. For example, Dubai is home to roughly 2 Million people, but only about 20 percent of them are Emirati. Most of them are from South Asian countries namely India, Bangladesh, Nepal, Myanmar, Pakistan and so on. Therefore, it is also a big consumer market for expatriates where our country can export such products that are suitable for those people. Generally, most of the GCC countries are full of diverse cultures. A simple look at the food, architecture, and artwork of the Arab world reveals much about the rich variation of the region, its people and its cultures.[147]

When we discuss about the segmenting of the Arab consumer markets, at high level, most companies divide the Arab world into three regions: North Africa

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[145] Amir A. Rehman, Dubai & Co. Global Strategies for doing Business in the Gulf States, (The McGraw. Hill companies 2008) p.1

[146] Retrieved from www.transparency.org/policy_research/surveys_indices/cpi/2005, (accessed October 18, 2006).

[147] Vijay Mahajan, The Arab world unbound, tapping into the power of 350 million consumers, (san Francisco: Jossey-Bass 2012) pp. 59-69

(morocco, Tunisia, Algeria, Libya, and Mauritania), the Levant (Palestine, Jordan, Lebanon, and Syria) and the Middle East (Egypt, Sudan, the GCC - Saudi Arabia, Kuwait, the United Arab Emirates, Qatar, Bahrain, Oman and Yemen). These regions have their roots loosely planted in historical divisions. Over the years, geopolitics have tended to link Egypt more closely to the Middle East than North Africa. Outside of Egypt, North Africa shares a Berber Heritage and a European (mostly French) colonial influence.[148]

Figure 12: Segmentation of Arab consumer markets

When someone says about business in the Middle East. The term raises a set of images that few outsiders associate with economic opportunity, and often the person has to deal with a question "Is the Middle East safe?" The stimulus of this inquiry stems from years of seeing war in the region: a series of battles with Israel, war between Iran and Iraq, Saddam Hussein's invasion of Kuwait and the first Gulf War, and other occasions of violence. "Is there really any business there?" is another frequently asked question. Clearly, those who ask this have missed or ignored the series of corporate acquisitions undertaken by Middle Eastern firms, not to mention the images of sleek office towers in Dubai and

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[148] Vijay Mahajan, The Arab world unbound, tapping into the power of 350 million consumers, (san Francisco: Jossey-Bass 2012) p. 71

elsewhere. Another interesting query: "Do they care about corporate strategy?" It is really very baffling to have this assumption that Middle Eastern businesses lack sophistication; as in any emerging market, there is a range of savvy that includes a number of top-notch global firms.[149]

a. The Levant Area [150]

The Levant area is home to one of the world's oldest and richest civilizations. The ancient civilization of Mesopotamia, well-regarded by historians for its establishment of the world's first known written legal system, is frequently considered as the starting point for the study of human cultural and political history. The Levant comprises of the zone known as the Fertile Crescent, where flowing rivers, rich soil, and human technology enabled early farmers to yield crops in excess of their needs. Quickly after the spread of Islam into the Levant in the seventh and eighth centuries, it became the seat of the Islamic caliphate. Damascus (under the Umayyad dynasty) and then Baghdad (under the Abbasid dynasty) had the political, commercial, and educational infrastructures needed to sustain leadership of the Muslim world. Both cities were renowned for their art, scholarship, sophistication, and cultural development. To this day, the Levant has a relatively high level of literacy, averaging almost 80 percent, comparable to the far-richer Gulf's level of 82 percent.[151]

Iraq is the most important—and certainly the most prominent— modern state in the Levant. Iraq's population is close to 27 million and includes Shiite Arab, Sunni Arab, and Kurdish populations. From an economic perspective, however, Iraq is affluent. Its oil reserves are vast, and potential for prosperity is high. Unlike other

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[149] Amir A. Rehman, Dubai & Co. Global Strategies for doing Business in the Gulf States, (The McGraw. Hill companies 2008) p.19

[150] Ibid., pp.22-26

[151] Retrieved from CIA World Factbook, 2007.

oil states—in particular Saudi Arabia, whose population is roughly the same size as that of Iraq—Iraq has an education system that has been well developed for decades. The Iraqi intellectuals—including physicians, lawyers, teachers, and other professionals—has long been an important pool of trained talent in the region, and many expatriate Iraqis have been successful in other Arab (and in GCC) countries. Iraq also enjoys considerable agricultural and industrial successes that were fostered under internal state direction and have not been directed outward for decades. As astute observers have noted, a stable Iraq has all of the qualities of a highly attractive market; namely, natural resources, a rich economy, a large domestic market, and a classy consumer base. Expect to see hot competition for market access in Iraq when it achieves some degree of stability. Currently it is bitter truth that due to the devastating war for a long time, Iraq is suffering from different kinds of problem, but still they are trying to turn around and reconstruct their country.

Syria, with a population close to 20 million, is another large market that would be highly attractive for multinational firms if not, it will be only for its political turmoil and civil war. It has a large domestic market and has achieved a degree of industrialization under a state-controlled economy. Although Syria lacks the massive oil reserves that Iraq has, it does have some oil capacity, as well as a Mediterranean coastline that gives it access to European Union (EU) markets. More important, it could be a reasonably favorable market for business and for international investment pending political reform and a shift in global sentiment.

Lebanon is a unique state in the Levant and plays a pivotal role in the broader of MENA region. With its temperate climate and Mediterranean atmosphere, Lebanon has long been a popular tourist and business destination for the Arab world. Lebanon was a strong banking and financial center as well—especially in the 1960s and 1970s—before the outbreak of a devastating civil war, which

lasted from 1975 to 1991 and was an extremely complex conflict among numerous religious and secular factions. Although it significantly rebuilt its infrastructure during the 1990s, Lebanon still is undergoing reconstruction efforts to return the country to its previous strength. Lebanon is religiously diverse—about 60 percent Muslim (of various sects) and 40 percent Christian—and its constitution has built-in mechanisms to ensure the representation of various religious communities. Lebanon, with its social liberalism, has thriving nightlife and beaches, and it is also a source of much Arab popular culture—especially food, music, and music videos. While its domestic population (about 6 million) is limited, Lebanon has been a trade center for centuries, and Lebanese entrepreneurship is renowned within the MENA region. Many ethnic Lebanese live abroad, and the Lebanese often speak English and French in addition to Arabic. Many of Lebanon's most talented nationals work in the GCC, where openings at burgeoning businesses provide them with greater opportunities to apply their skills. The 2006 war between Hezbollah and Israel caused significant damage to Lebanon's infrastructure (estimated at $3.6 billion) and devastated the tourist season, but in the long term, Lebanon is expected to recover strongly and to continue to be a prime tourist destination, especially in the summer months that make the Gulf's heat almost unbearable.

Jordan, a monarchy has a population of around 6 million. The kingdom has many cultural, familial, and social ties to the Palestinian people. Jordan is an importer of many natural resources, including oil (for which it relies on trade with the Gulf), but it is fast developing its services sector, including Arabic speaking call centers and business process outsourcing (BPO) providers. Jordanians' level of education, neutral Arabic dialect, and lower cost of employment places them in a favorable position to receive much of the work that the MENA region's service sector is outsourcing.

b. North African Zone [152]

Within the North African cluster, Egypt has the distinguished economy. With a population of over 80 million.[153] Egypt's consumer base is more than twice the size of the entire GCC. Egyptians refer to Cairo as Umm al-Dunya, or "Mother of the World," a reference to the status they place on Egypt's contributions to global civilization. Besides, it has an ancient civilization, which flourished due to the plentiful resources of the Nile delta and Egyptians' sophisticated society. Egypt has about 90 percent Muslim and 10 percent Christian, making it more religiously diverse than the indigenous populations of the GCC countries.[154] Egypt is renowned as the center of Arabic culture, producing not only the region's most popular films and entertainment media but also a rich and deep literary tradition that turned out writers like Nobel laureate Naguib Mahfouz. Egypt at present is enjoying the fruits of the modest economic reforms that have been enacted in recent decades, but true prosperity remains elusive. Egypt in many ways remains a poor agricultural economy.

Algeria enjoys significant natural gas reserves, providing about a quarter of the EU's gas imports,[155] and Morocco's tourism industry is the strongest in the group, boasting the popular vacation destinations of Tangiers, Casablanca, and Marrakesh.

Libya's high GDP per capita is boosted by its sizable oil exports. Like other countries in the cluster, Libya's income distribution (especially of oil wealth) is highly uneven. Libya's socialist economic orientation and closed political system

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[152] Amir A. Rehman, Dubai & Co. Global Strategies for doing Business in the Gulf States, (The McGraw. Hill companies 2008) pp.26-27

[153] Retrieved from CIA World Factbook, 2007.

[154] Retrieved from CIA World Factbook, 2007.

[155] Retrieved from "Country Report: Algeria," Economist Intelligence Unit, December 2006.

have limited the capacity for broad-based economic development. It is also noteworthy that the countries with the largest populations—Egypt and Sudan—have the lowest GDP per capita. But as they have huge population, so exporting readymade garment to that area would be a great opportunity for Bangladesh.

c. The GCC countries[156]

The economies of the GCC countries represent the most attractive cluster of markets in the Middle East. These markets are characterized by oil wealth, small native populations, moderately stable monarchies, desert climates, and modest origins. The GCC represents a set of dynamic, opportunity-rich economies with much to offer multinational companies. A combination of sustained prosperity, attractive demographic shifts, and regulatory reform make the GCC an increasingly appealing place to do business. As a collective whole, the economies of the GCC form an impressive collective entity has the following characters:

- Altogether, the GCC economies would be the seventh largest in the developing world: twice the size of the economies of Turkey, South Africa, or Argentina.[157]
- In the five-year period ending in 2006, the GCC's GDP per capita rose 80 percent.[158]
- The region's combined central government surplus, driven by gushing oil revenues, stands at over 20 percent of GDP.[159]

In addition to their economic similarities, the GCC states share common political environments. All are monarchies, and although some do have consultative or elective bodies, ultimate power in each one rests firmly with the sovereign. All

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[156] Amir A. Rehman, Dubai & Co. Global Strategies for doing Business in the Gulf States, (The McGraw. Hill companies 2008) p.30

[157] Retrieved from IMF World Economic Outlook Database, September 2006.

[158] Retrieved from HSBC Gulf Economic Outlook, December 2006.

[159] Retrieved from HSBC Gulf Economic Outlook, December 2006.

have their roots to simple desert tribes and retain some elements of traditional tribal culture. In fact, the ruling families of multiple GCC states trace their origins to the same part of the Arabian Peninsula. Most of the GCC states signed treaties with the UK during the colonial era that included the provision that the states and their rulers would be protected in exchange for exclusive ties with Britain. All of the Gulf countries are members of WTO. Now in the following the short descriptions of every GCC countries will be presented:

c.1 The United Arab Emirates[160]

Over the past decade, the United Arab Emirates (UAE) arose as the GCC's trailblazer and center of innovation. The UAE—most notably Dubai—is the country that captures the most international attention because of its open business-environment, fast-paced development, media savvy, and assertive global ambitions. Dubai has quickly become the region's economic hub, but it is not stopping there—it is also rapidly becoming a leading business player on the global stage. This is certainly an impressive achievement for the UAE, a nation whose total population is a little more than 4 million—just half that of New York City.

The UAE consists of seven emirates, or states, federally united to form a sovereign entity, with each emirate remaining somewhat autonomous when it comes to local decisions. Abu Dhabi, the wealthiest and largest emirate, and the location of most of the country's oil, is the UAE's capital. Dubai, the next most powerful emirate, is a commercial center with global prominence. The remaining emirates are Sharjah, Ras al-Khaimah, Ajman, Fujairah, and Umm al-Qaiwain.

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[160] Amir A. Rehman, Dubai & Co. Global Strategies for doing Business in the Gulf States, (The McGraw. Hill companies 2008) pp.100 - 101

The UAE economy has changed radically, of course, since it began exporting oil in 1962. The country possesses over 8 percent of the world's proven oil reserves.[161] almost all of which are controlled by Abu Dhabi. In 2005, Dubai and Sharjah collectively exported only 6 percent of the UAE's oil. Total UAE oil exports were close to $50 billion in 2005. Oil and natural gas income has affected the emirates differently. Abu Dhabi, which controls nearly all the oil, became more firmly established as the dominant emirate in the federation. Dubai's prosperity, however, is linked less directly to oil. In fact, oil revenues contribute less than 10 percent of the emirate's GDP—and that figure is declining, due to both the emirate's active diversification strategy and a relative scarcity of oil resources. Insiders report that Sheikh Rashid bin Saeed, the ruler of Dubai from 1958 to 1990 and father of Dubai's current ruler, when congratulated by geologists who had discovered that Dubai's oil reserves were larger than originally thought, urged his advisors to plan as if oil were to run out sooner. This was consistent with Dubai's longstanding attitude of caution and skepticism toward its oil reserves. Thus, for decades, in addition to nurturing its oil business, Dubai has also focused on developing itself as a center of trade and commerce. As early as the time of Sheikh Maktoum bin Hasher, who ruled Dubai from 1894 to 1906, Dubai abolished commercial taxes so as to attract traders and develop its regional profile.[162]

Dubai is renowned worldwide for its live-and-let-live attitude toward personal lifestyles. Unlike its stricter neighbors, Dubai has environment, which are active with tourists and expatriates. The emirate's policies were designed to make the place hospitable to all—including the European business traveler. Dubai's

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[161] Retrieved from BP, Statistical Review of World Energy 2006

[162] Retrieved from www.sheikhmohammed.co.ae/english/dubai/dubai_almaktoum.asp (last accessed May 16, 2007).

permissive environment, however, is in stark contrast with that of some of its neighbors, and this has made the emirate more visitor friendly for many.

Currently, the economy of the United Arab Emirates is the second largest economy in the whole Arab world after Saudi Arabia. Thanks to its diversified economy at present its Gross domestic product (GDP) has reached to $386.4 billion (2017).[163] The current GDP per capita of UAE is $40,162.[164]

c.2 Saudi Arabia [165]

To many outsiders, the Kingdom of Saudi Arabia raises more questions than answers. Saudi Arabia is a complex place with a long history, plays an important role in world affairs, and has deep social issues that need to be addressed. Many outsiders see the KSA as mysterious, opaque, and even scary. Commercially, however, one fact is clear: Saudi Arabia is the core market of the GCC. The economy of Saudi Arabia largely depends on oil and it has the world's second largest proven petroleum reserves and is the largest exporter of petroleum in the world. At present, Saudi economy is the largest economy in the Arab world.[166] Current gross domestic product (GDP) of Saudi Arabia is $646 billion (2017). And GDP per capita is $21847.[167]

The role of the private business sector in Saudi Arabia has been increasing steadily. This trend is natural when one considers the underlying forces shaping the economy. As everywhere, Saudi Arabia turns toward the private sector to

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[163] Retrieved from http://gulfnews.com/business/economy/diversification-raises-non-oil-share-of-uae-s-gdp-to-71-1.795268

[164] Retrieved from "United Arab Emirates". International Monetary Fund.

[165] Amir A. Rehman, Dubai & Co. Global Strategies for doing Business in the Gulf States, (The McGraw. Hill companies 2008) pp.111 - 117

[166] Retrieved from http://www.opec.org/opec_web/en/about_us/169.htm

[167] https://en.wikipedia.org/wiki/Economy_of_Saudi_Arabia#cite_note-autogenerated1995-14

create jobs. In return, the private sector calls for greater privatization and economic reform. A second force propelling the private sector is the transfer of control of major business corporations from their founders to cadres of professional managers working alongside the children of founders. This second generation of private-sector leadership tends to be highly educated (often in America), well trained in global business practices, and eager to drive their businesses and the broader economy forward. This trend is not specific to Saudi Arabia but is apparent throughout the GCC countries. The private sector is driving reform to spur economic growth and make the Kingdom more business friendly. More fundamental is the role that private business leaders are playing in reshaping the country's business regulations to conform with global standards: Saudi Arabia's WTO accession in 2005 would not have been possible without the involvement of private-sector leaders in framing the reforms. As the Kingdom shifts toward a more open posture, private business leaders are at the forefront.

c.3 Qatar [168]

Qatar is a tiny state with huge ambitions. The upstart of the GCC, Qatar is pursuing a development strategy that draws on lessons learned from its neighbors and actively seeks to avoid pitfalls that have caught other GCC economies. Although the number of Qatari citizens is very little, the state has become a serious actor in the global economy due to its abundant natural gas reserves.

Like other GCC states, Qatar entered into an agreement with the UK in the early twentieth century according to which it would not enter any other foreign partnerships and would not dispose of territories except to the UK. Sheikh Abdullah bin Jassim Al Thani, recognized as the ruler, was from a family that had

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[168] Amir A. Rehman, Dubai & Co. Global Strategies for doing Business in the Gulf States, (The McGraw. Hill companies 2008) pp.117 - 120

been in Qatar for centuries and that traced its ancestry to the Najd area of the Arabian Peninsula. Through a series of agreements, Qatar deepened its military and political ties to the UK. Oil was discovered in Qatar in 1940, but due to World War II Qatar did not begin exporting it until 1949. Qatar was, for a brief period, one of the nine Trucial States negotiating to become a new political entity after the end of the era of British protection in 1971.

Today, Qatar's GDP per capita is the highest ($108,786) in the world and its gross domestic products (GDP) is $171 billion (2017).[169] The reason is simple: Qatar has the world's third largest proven natural gas reserve and is the second-largest exporter of natural gas (LNG) in the world. According to some forecasts, Qatar could supply one-third of the planet's LNG needs.[170]

Qatar has a population of 2.6 million, as a result, some have speculated that Qatar's GDP per capita became the highest in the entire world. Intense public-sector investment is a theme of the Qatari economy that is likely to continue for the foreseeable future. According to press reports, the Qatari government has committed to a $100 billion investment program that includes $75 billion for oil and gas, $15 billion for infrastructure, and $10 billion for tourism and cultural projects.[171] Multinational companies were hotly pursuing the lucrative contracts associated with these massive projects and are eager to demonstrate their commitment to Qatar. Qatar's balanced investment in both hard (e.g., gas pipelines and water plants) and soft (education and health care) infrastructure promises well for the country's future. Qatar's leaders are keen to apply significant capital from their current prosperity to making the state even more competitive in the longer term. Qatar is thus an upstart whose vision is to ensure that its success is truly lasting.

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169 International Monetary Fund. Retrieved 20 May 2017.

170 "Questions About the World's Largest Gas Field," The Oil Drum Online, June 9, 2006.

171 AME Info, 2006

c.4 Bahrain [172]

Bahrain, a small island-state off the coast of Saudi Arabia, has played a central role as the Wall Street of the Gulf. Bahrain's economic history is one of transition—from being mainly a supplier of energy to being involved in a range of other sectors, the most important of which is financial services. Bahrain has been the GCC's banking hub since the 1970s and is aggressively striving to maintain that role as financial centers in Dubai, Doha, and elsewhere threaten its leadership in the sector. Also, like Qatar, Bahrain also has very small population which is only 1.4 million people. While the ruling family—like all rulers of the GCC states—is Sunni, the majority of Bahrain's population is Shiite. This phenomenon has created a unique dynamic in Bahrain and has made the increased democratization of the country particularly consequential. Sheikh Hamad bin Isa, who succeeded his father as ruler in 1999, came to office with an agenda of widespread political reform. His vision was to make Bahrain a constitutional monarchy, with a balance of power between the ruler and a parliament. The king appoints the upper chamber of parliament, and the people elect the lower chamber. Bahrain's current GDP and GDP per capita is $34.31 billion and $51,956 (2016) respectively.[173]

c.5 Kuwait [174]

Kuwait, the small and oil-rich state, has enjoyed remarkable prosperity for decades. This prosperity has made the country a perennial exporter of capital to global and regional markets. Kuwait's prosperity has also made it a target of aggression by Iraq, whose 1990–91 invasion and occupation of the country was a defining event in the Kuwait's recent history. Kuwait awarded its first oil

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[172] Amir A. Rehman, Dubai & Co. Global Strategies for doing Business in the Gulf States, (The McGraw. Hill companies 2008) pp.120 - 122

[173] Retrieved from https://en.wikipedia.org/wiki/Economy_of_Bahrain

[174] Amir A. Rehman, Dubai & Co. Global Strategies for doing Business in the Gulf States, (The McGraw. Hill companies 2008) pp.122 - 124

concession in 1934, to a joint British-American venture. By 1976, however, Kuwait had nationalized its oil company in order to control its resources more directly. Kuwait has the world's sixth-largest oil reserves, controlling more than 8 percent of the world's oil. Like other oil producers, the country experienced an upturn in prosperity during the oil boom of the 1970s. As Kuwait's population has always been small relative to its oil resources, the state has been able to channel wealth into domestic services and international investments at a remarkable level. The currency of Kuwait Dinar is the highest-valued currency in the world. [175] According to GDP Per capita Kuwait is the fourth richest country in the world which is $70,700. Kuwait also has a very significant amount to Gross domestic products (GDP) which is $282.06 billion (2014).[176]

c.6 Oman [177]

A nation of 4.4 million, Oman feels much more like a "real" economy than do the other GCC states, and the reasons for this will be clear when one explores the country's background more deeply. The Sultanate of Oman has been independent throughout its history. Rather than succumb to colonial influence, Oman built an empire itself, taking control of areas in East Africa and along the Makran coast. Oman has been an oil-producing state since 1967, its operations in this enterprise are conducted through the government-controlled Oman Petroleum Development company, which operates as a joint venture with Royal Dutch Shell. Oman is not, however, a member of OPEC like most of its GCC neighbors. One consequence of having modest oil production capabilities is that Oman's economy is significantly more diversified than that of the economies of

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[175] Retrieved from https://www.siliconindia.com/finance/news/10-Most-Valuable-Currencies-in-the-World-nid-109953.html

[176] International Monetary Fund. Retrieved 21 April 2010.

[177] Amir A. Rehman, Dubai & Co. Global Strategies for doing Business in the Gulf States, (The McGraw. Hill companies 2008) pp.124 - 125

other GCC states. The current GDP of Oman is 66.29 billion (2016) and GDP per capita is $14,982.36 (2016).

In the following the GDP and GDP per capita of all GCC countries has been demonstrated in chart:
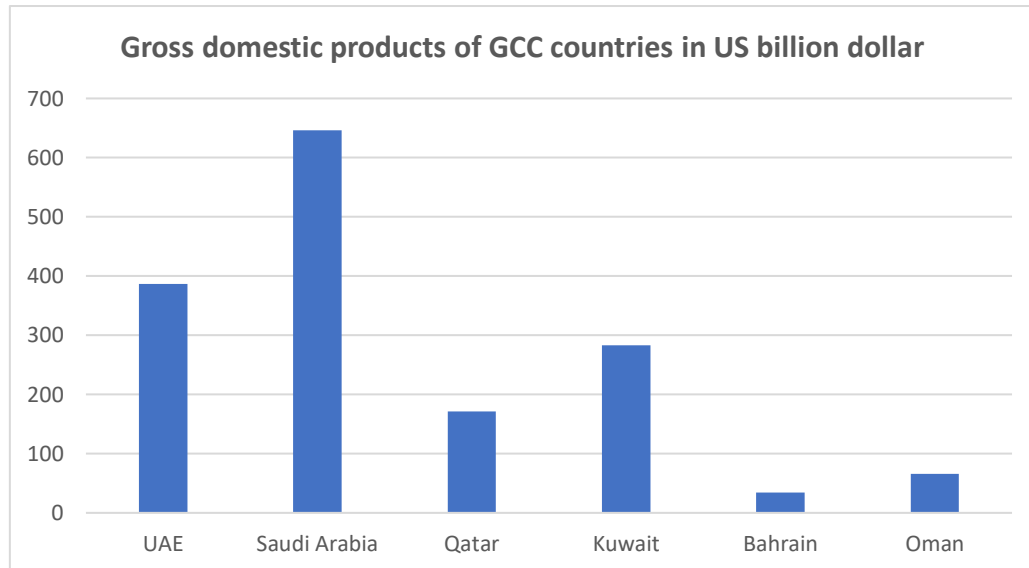
Figure 13: Gross domestic products of GCC countries
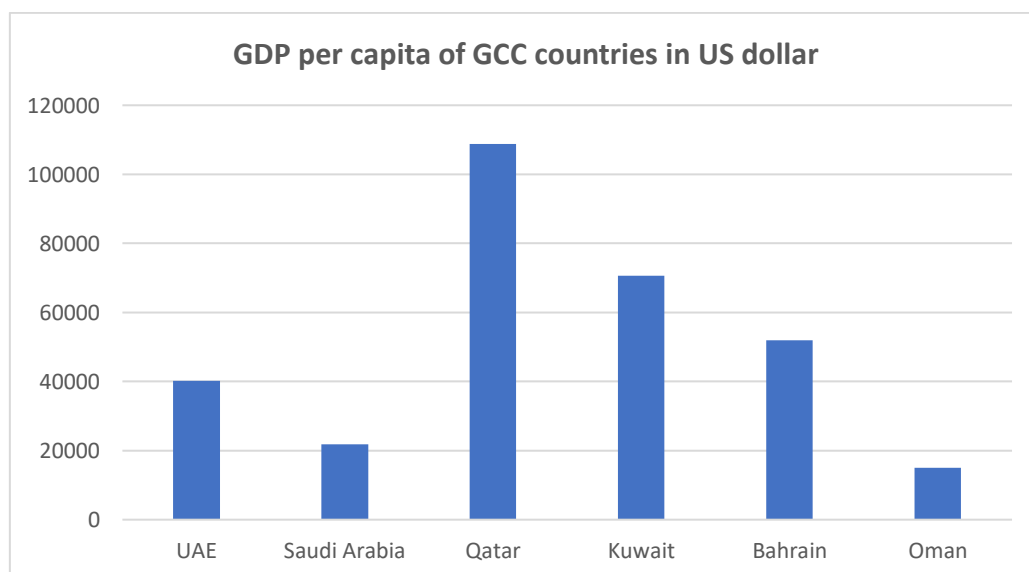
Figure 14: GDP per capita of GCC countries

From the above statements and information, it has been clear that there is a great opportunity and prospect for us in the Arab countries, if we can introduce business Arabic in our country. It will not only generate employment, but also help the country to earn more foreign currency.

CHAPTER-5

CROSS CULTURAL COMMUNICATION IN THE BUSINESS WORLD

(الاتصالات عبر الثقافات في عالم الأعمال)

Cross cultural communication in the business world

Culture is considered as the fifth skill of language. No language cannot be understood without proper knowledge of the culture belongs to it. So, prior to discuss about Arab business culture it is necessary to look deep into the traits and dimensions of common cross-cultural business communication. Before talking about the cross-cultural communication, it is essential to understand some elementary descriptions. Culture can be defined as a system of thinking and acting that is taught by, and reinforced by, a group of people. Cultural groups educate their members certain sets of values, associated with behaviors and communication preferences. Haslett argues that we learn culture and communication concurrently, very early in life. This tacit "cultural understanding" of the world then effects our personal preference in communication style and continues to influence our observation of others throughout our life.[178]

Defining culture as an organized way of thinking and behaving within a group involves that we think of culture beyond any simple groupings of nationality, ethnicity, or gender. Organizations are known to have their own "culture" that influences the way "we do business." Orienting new employees to an organization's culture so they know how to "behave properly" and participate effectively in the organization can be a key factor in that employee's success.[179]

5.1 Cross-Cultural Communication

Now it is clear that Cross-cultural communication is that type communication which occurs between people who may have diverse cultural perspectives. This can encompass the whole range of differences from nationality to age to

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[178] Haslett, B., Communication and language acquisition within a cultural context. In S. Ting-Toomey and F. Korzenny, (Eds.), Language, Communication, and Culture. (Newbury Park, CA: Sage Publications 1989)

[179] Schein, E. H., Organizational culture and leadership. (San Francisco: Jossey-Bass 1985)

different departments within the same organization. Two main issues are very crucial to mention about cross cultural communication and they are as below:

1. Generalizations vs. Stereotypes: We know that communication styles are forms that people absorb from the range of cultures in which they have association. A "generalization" or "cultural norm" is the form of communication used by the majority of people in any cultural group. It is similarly true to say that every culture has a "communication style norm" that is used by a majority of people in that culture and a cultural norm is not likely to apply to every individual within the culture. In other words, cultural norms can be applied to most people in a group but cannot be applied to every individual in the group. When a cultural norm is applied to everyone in a group in an inflexible way, we have shifted from generalizations to stereotypes.[180] Being Cautious about this will likely lessen the unconscious propensity to stereotype.

2. Perception is also highly susceptible to both personal and cultural experiences. Therefore, doing a very brief exercise to demonstrate perception differences can be a "fun" way to help people understand how extremely different communication styles can lead to negative perceptions about another person.[181]

3.

5.2 Cross-Cultural Miscommunication

5.3 LaRay Barna (1997) has recognized 6-primary sources of cross-cultural miscommunication:[182]

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[180] Bennett, J. M. (1998). Transition shock: Putting culture shock in perspective. In M. J. Bennett (Ed.), Basic concepts of intercultural communication: Selected readings, (Yarmouth, ME: Intercultural Press 1998) pp. 215–223

[181] Donna M. Stringer and Patricia A. Cassiday, 52 activities for Improving cross-cultural communication, (Boston: Nicholas Brealey Publishing, 2009) p. xi

[182] Barna, LaRay, Stumbling blocks in intercultural communication, In L. A. Samovar and R. E. Porter (Eds.), Intercultural communication: A reader, (Belmont: CA: Wadsworth) 8th edition

1. **Assumption of similarities**

   The "imperceptible" aspects of our culture lead us to assume our communication style and way of behaving is how "everyone" communicates and behaves. When they act "like us" we think they are correct or we do not give it much thought. When someone acts differently, we may judge them n negatively.

2. **Language differences**

   Speaking a non-native language can easily lead to miscommunication. Even people speaking the identical language can experience miscommunication because the same word can mean something very different. For instance, "pop" on the west coast of the United States typically means a soda drink, while on the east coast it often refers to drug use or shooting someone. Being "stuffed" in the United States usually means a person has had too much to eat, while in Australia it often means someone who is pregnant. These are differences that can have serious miscommunication impacts.

3. **Nonverbal misinterpretations**

   We send and receive wordless messages through body language, facial expression, and eye contact. Even clothing and furniture style can communicate an intended or unintended message.

4. **Preconceptions and stereotypes**

   Culture influences the way we see the world. Predetermined notions and stereotyping occur when "oversimplified" characteristics are used to judge a group of people or an individual associated with a group.

5. **Tendency to evaluate**

   When we hear communication or observe behavior, we tend to interpret the message or the action through our cultural lens. We may evaluate the message or behavior as "good" or "bad" without really understanding the intent.

6. High anxiety

Not understanding what is appropriate or expected can raise our anxiety level. Miscommunication can be a direct consequence of being in an anxious state.

5.3 Identifying the intricacy of culture

Culture is a very intricate topic, none will disagree on the complexity, unpredictability and sensitive nature of culture. Culture is about ethics and beliefs, cuisines and arts, clothing and customs. It may be perceptible and imperceptible; it passes from generation to generation and changes time to time. The wide-ranging nature of culture makes many intricate inquiries about its meanings, consequences and applications. How culture demonstrates itself in negotiating may be different in its consequences. Moreover, cultural consequences may happen at 3 levels. The first one is the tactical level: which includes etiquette, customs, regulations, hopes and observations. In terms of relation, they are directly involved to culture and in everyday use they do not need very high skill. But the person may have to adopt it by flexing his personal behavior to achieve the optimal result. In other word, he has to compromise frequently to be free from contradictions and intricate problems.

The second level is the functional or applied level. How to lead a business, how to manage an organization perfectly, what are the rules related to leadership, organization or contracts. At this level, the organization has to find new method of applying strategies and procedures to make the organization compatible with the culture. To originate new procedures that the organization can implement both externally and internally, the cultural knowledge must be applied in an inventive way.

The last one is the strategic level, and it is related to policy and change. How different sectors are affected by culture from retailing to wholesale and from service to manufacturing. What are the fundamental prospects or integral hazards in this culture. How to face these changes, and how to take strategic plan.[183]
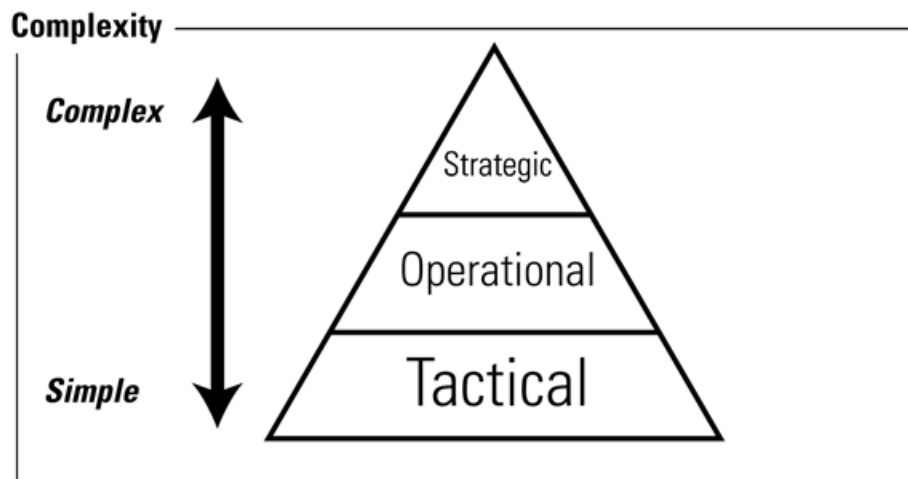
Figure 15: Intricacy of culture

5.4 The Arab culture in a general context

a. The Four Cultural Factors

After discussing the crucial issues on common cross culture. Now we should focus on Arab culture precisely to comprehend their specialty from others. There are four factors that support the Arab culture, and these factors are also found elsewhere whether in Latin America, Africa or China.

The first and the most important one, the Arabs like to be collectivists contrary to being individualist. This mindset encourages them to place their family, community and country ahead of themselves, and in Arab culture some norms such as dignity, face and hospitality are observed in a critical custom. Actually, it would not be exaggeration to say that 60% of Arab ethics, manners, and behavioral patterns are originated from profoundly held collectivist values and beliefs.

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[183] Dr. Jehad Al-Omari, Understanding the Arab culture, A practical cross-cultural guide to working in the Arab world, (Oxford: How to book ltd) pp.16 - 17

Next, all the chief structures of high-power distance cultures are validated by Arab culture where bureaucracies are overwhelmed with many layers and power agents and where the people at the top always get special privileges.

Thirdly, the Arabs certainly have high context cultures where collectivism and saving face is facilitated by complex communication systems which are imperceptible.

Finally, polychronic pattern is a feature of the Arab culture, which is identified by the intricate organization of time where several responsibilities are accomplished concurrently and where timing and diplomacy can exceed the need for urgency.[184]
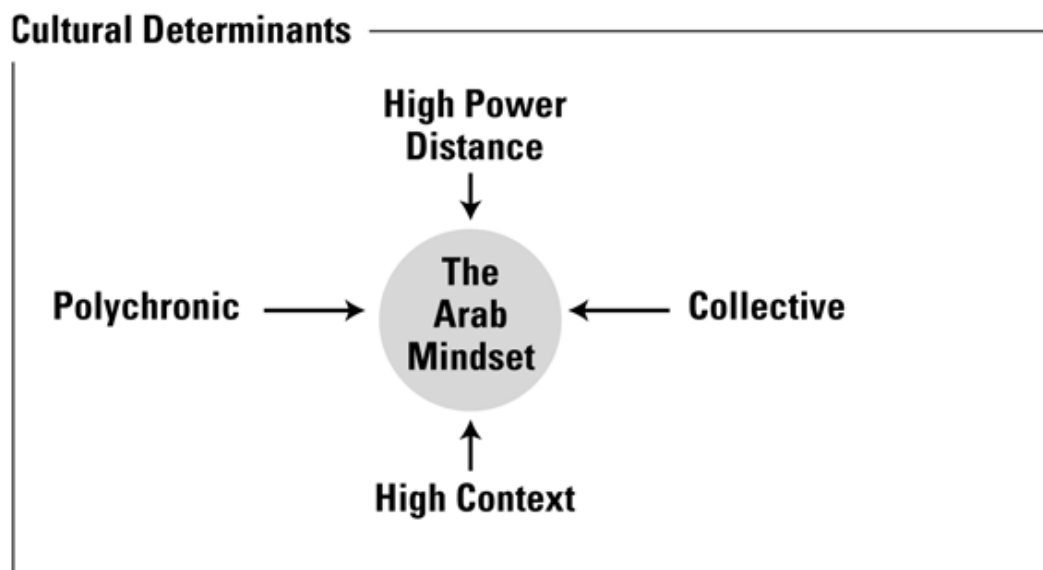
Figure 16: Four cultural factors in the Arab mindset

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[184] Dr. Jehad Al-Omari, Understanding the Arab culture, A practical cross-cultural guide to working in the Arab world, (Oxford: How to book ltd) pp.32 – 33

5.5 Business practices in collective cultures [185]

a. Small talk:

In Arab culture it is not waste of time to talk about trivial matter which may be unrelated and sometimes appears to be a kind of intrusion on privacy. Most communal cultures emphasize the establishment of trust and warmth prior to create a business relation. Being considered as a ritual it is frankly appreciated before every meeting, and conversations. This kind of small trivial talk can also play a role to divert the mind, especially when a dispute is eminent. Thus, it offers a chance to review the situations prior to discussions resume. If someone is from an individualistic culture, he may think that some of the questions are too personal from his perception. Here to avoid embarrassing situation the person should be tricky and diplomatic.

b. Personal:

When dealing with buyers, a person has to be aware of that they are dealing with him as a person not the abstract entity (for example the company you are working for) as he is an integral part of the process. It is his word that they will belief, and it is him who has to take the responsibility, if things do not work properly. So, it is important to take time to build a personal relationship. In complicated circumstances, sometimes making personal requests and the use of emotional arguments are very effective. Actually, it is not considered as emotional blackmail. In some individualistic cultures, de-personalization of business is a norm to make it easier, particularly in problematic or complicated situations. In collective cultures it is recommended to turn the company problems into own problems for winning help and sympathy.

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[185] Dr. Jehad Al-Omari, Understanding the Arab culture, A practical cross-cultural guide to working in the Arab world, (Oxford: How to book ltd) pp.35 - 39

c. Disclosure

In most collective cultures people do not mind to disclose personal matters. This frankness denotes a close bonding norm that may be contradictory to some reserved cultures. This sort of personal disclosure takes many forms, for instance, personal questions concerning financial status, family, background and the exchange of personal stories. It is easy to understand that generally people expose private information expecting the same from others.

d. Face

Collective cultures are very aware of their face and sensitive about losing it. Communications are non-explicit, mediators are used and negotiations are lengthy. The representative should be aware of other's face. Here the last line is 'hard on issues, soft on people'. In most collective cultures it is rude to say 'No' directly, rather they use phrases for example 'it is difficult' or 'leave it with me' or just 'maybe'. To get a straight answer, one should request it repetitively but respectfully.

e. Decisions

Sometimes they may take long time to take final decision, even it can reach to the end of the negotiation process. So, to get a mature result one should allow for this giving the counterpart enough time to refer the matters to decisionmakers. The negotiator should be patient and should not give many concessions prematurely and keep for himself a room to maneuver when discussing the decisionmaker. In most of the cases it may take long periods. The main authority can be hidden and there may be many power brokers in any organization. The negotiator may have to homework to find out the real decisionmaker.

f. Intermediaries

When everything runs smoothly, appointing intermediaries is really worthless, because they are expensive. But in critical condition taking help from them is more than essential. Taking their help is often the best way to get rid of conflicts and to put pressure on the counterpart. From representatives to commercial agents to colleagues, anyone can play a role of intermediaries. But it is important to be aware of the false friends. These types of people promise to deliver the earth but cannot provide the exact thing. So, prior to trust anyone check his capabilities and do not depend on his word.

g. Networks

Collectivists people frequently use networks to ensure credibility or to resolve conflict. By appointing potential intermediaries, who can put pressure on the counterpart, the conflicts may be resolved early enough rather than allow them to fester. In some cases, requesting a friend to intermediate is the single way to resume the dialogue. The chances of success can be increased through personal referrals rather than making cold calls.

h. Conflicts

They try to escape from open conflict to ensure surface harmony and to save face. Surface harmony denotes that the communication is always done thorough a diplomatic way and messages are delivered in an implicit manner. If something is shockingly absurd, expressing the message openly may be essential. Sometime they may create false disordered situation to put pressure on the representative to get more concession, so he should be aware of this type of conflict.

i. Contracts

Written agreements are crucial in business which are known as contracts. But contracts cannot be implemented without people. Mutual understanding,

honesty and trust are worthier than what is written down. An agreement can be altered if circumstances that require. We know that for our friends we do not need to apply the law, rather its interpretation is enough for them. In a collective culture, the word of both parties plays the key role in making a decision rather than the written contracts. When any party starts to refer to the contract, it is a vivid symbol that the rapport has to be reestablished by face to face dialogue.

j. Continuity

The chief negotiator or personal should not be changed frequently. To maintain a good relation with other party continuity is more essential than contracts and agreements. Efficient people always should be kept on the fourth front and inefficient ones ought to be pulled out. We should keep in our mind that in collective cultures business is considered personal.

k. Consensus

Although in collective culture decision making generally relies upon the chief of the organization, but the importance of consensus is not ignored. This indicates that the process of reaching consensus is time consuming and intricate matter compared to democratic process. It also denotes that it may take very long period to reach the final decision particularly, if they are contentious or associated with the interests of several groups.

l. Evolution

In collective culture implementing a change is a matter of time as it happens by evolution not by revolution. All the processes like consensus building, surface harmony and the interference of hidden power bases have a great influence to delay the change to happen. Because of the respect for tradition and orthodox values, collective cultures cannot take sudden change, particularly if the changed is imposed.

5.6 Communicating across cultures [186]

When we talk about cross-cultural terms it is frequently heard that: 'How can a person knows what he has said until he knows what he has heard'. In other words, when people communicate across cultural some linguistic barriers may interfere, consequently certain meanings can get lost or misinterpreted and subtle hints can be easily missed out. Hence, there are a few vital communication advices that one should follow for a successful communication. These advices are applicable irrespective of the culture he is dealing with:

1. Concentrating what is being understood by the other party, because it is more significant than what is being said. Asking supplementary questions to provoke what has been realized and it is not a matter of shyness to return to the same point more than one time. Addressing a single issue from different angles can ensure the degree of understanding of the other side.

2. Repeating and reviewing the same point several times. If still the meaning is unclear using different words or phrases may be supportive. Misunderstanding can create more hindrance than conflicting with somebody. Here showing diagrams or drawings, photos or any other media can play a good role. Summarizing the idea with few examples can be very helpful.

3. Describing in short sentences is better than extended complex structures. Being direct in delivering information as far as the concerned culture allows. The clearer and more direct the message, the less likely the person

[186] Dr. Jehad Al-Omari, Understanding the Arab culture, A practical cross-cultural guide to working in the Arab world, (Oxford: How to book ltd) pp.46 - 49

will be misunderstood. Nevertheless, it should be kept in mind that being direct does not denote to be blunt.

4. Using those simple words of the concerned language which are universally understood and avoiding ultra-sophisticated version of the language. Similarly using technical jargon, abbreviations or informal word can lead to misunderstanding of the counterpart.

5. Giving instances and associating with memorable incidents rather than using mere generalizations. On the other hand, telling stories as well as listening to them is lot more memorable than a long argument. To be a good listener a person should utilize his heart, eyes and ears simultaneously.

6. Arranging several short meetings is more effective than arranging one long meeting. This method can control the exchange of information to the best level, and it will help to determine the degree of understanding in the previous meeting.

7. It is always a good idea to arrange two meetings, the first one is for discussing general matters and the second one is for the purposes of business in detail. This technique can ensure that the counterpart has an opportunity to discuss the matters with his other colleagues, if he needs it for further consultation.

8. In many cultures people are unwilling to admit that they did not realize what have been said. It may involve loss of face in their culture, so perceiving body language can be effective to get the tricking signals.

Asking directly if they understood can be very embarrassing for them. Whether they understood or not it has to be determined by their attitude.

9. Skipping the use of idioms or euphemisms, if the time does not allow to explain them in a pleasant way.

10. Using different types of communication tools namely diagrams, charts, photos, fact sheets, reports, models and anecdotes to increase the degree of understanding. But it is evident that verbal communication is the most respect form of communication. So prior to communicate in a written form one should try to contract with his counterpart verbally.

11. One should be aware of some words that can have different things in other languages. Certain words have different denotations in different cultures. For instance, the word problem represents very undesirable meanings in Japanese, so it is better off using the word challenge. Likewise, the word maybe can denote yes in some cultures and can also means negation in other.
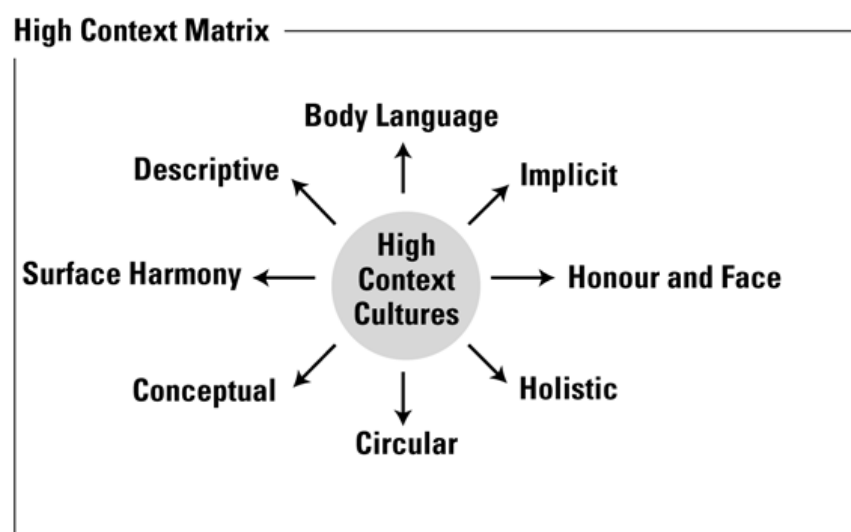
Figure 17: Features of high context cultures

Now it is evident that If a business person strictly follows the above advices about cross cultural communications, when communicate with Arabs, he will be able to create a warm relation with his Arab business counterpart and consequently he will reach his business goal. But above all, having deep knowledge in Business Arabic obviously will play more vital role than the others factors, because only this knowledge can help him to know more about their native culture and etiquette.

CHAPTER-6

BUSINESS ARABIC PEDAGOGY
(بيداغوجيا للغة العربية التجارية)

Business Arabic pedagogy

As it is discussed earlier in the literature review section that the task-based language teaching (TBLT) approach is more suitable for teaching business language like Arabic or any other one. In case of teaching business Arabic materials, here the researcher will follow various approaches to teach various kinds of materials. For example, for teaching correspondence, task-based approach is more perfect, while educating business dialogue always requires situational teaching approach (STA). Besides, for sorting out Business Arabic vocabulary taking assistance from Arabic business corpora is more appropriate that was elaborately discussed earlier in the chapter of literature review. However, in the following section there will be a short description on TBLT and STA which will be followed in this Business Arabic pedagogy.

6.1 Task-based language teaching (TBLT)

In the domain of second language acquisition Task-based language teaching (TBLT) has turned into a substantial matter in terms of developing LSP-focused syllabi and planning communicative tasks so that the learners can learn the real language through the communicative language teaching approach. The placement of tasks is essential not only as a way of collecting data from participants but also as an object of study. The books published on this topic since the 2000 were mainly focused on the increasing importance of tasks in research. But current studies show three key features of task-based language teaching pertinent to classroom practice: TBLT is compatible with a student-centered educational philosophy, it contains specific elements namely, goal, technique,

precise result and it relies upon content-oriented activities rather than linguistic forms.[187]

6.2 Characteristics of task-based language teaching

Although there is a disagreement of views among the supporters of task-based language teaching regarding the main philosophies of TBLT, Swan highlights that there is a general consensus on the key features described below:[188]

- The language of instruction should be natural, and the actions should be associated with meaning rather than language.

- Instruction should be learner-oriented rather than teacher-oriented.

- Since completely naturalistic education does not normally provide the targeted accuracy, engagement is vital to support the internalization of proper linguistic essentials while keeping the apparent benefits of the natural method.

- It is easy to understand that focusing on the form of the sentences can attract students' attention to linguistic components as they arise frequently in lessons, though the main focus is on meaning or communication.

- Offering communicative tasks are generally suitable for this kind of approach.

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[187] Murat Hismanoglu, Sibel Hismanoglu, Task-based language teaching: what every EFL teacher should do, (Procedia Social and Behavioral Sciences 15 (2011), European University of Lefke, Gemikonagi, Lefke, Mersin 10 90250, Turkish Republic of North Cyprus)

[188] Swan, M., Legislation by Hypothesis: The Case of Task-Based Instruction, (Applied Linguistics 2005). 26 (3), 376–401.

- introducing pre- or post-task language study may be helpful. This may influence the internalization by expanding knowledge of formal characteristics during communication.

- Outdated methods are unproductive and inappropriate, specifically where they need passive formal instruction and exercise isolated from communicative work.

6.3 The role of teachers and learners in task-based language teaching

The teacher who will implement the task-based language teaching in the foreign language classroom has to perform 3 key roles:

(1) He will choose and order the tasks

(2) He will prepare learners for tasks

(3) Raising consciousness

In terms of the first role, the teacher has to take a dynamic part in selecting and planning tasks and then making these tasks in accordance with the learner's requirements, for instance, expectations, interests and their levels of language skill. Regarding the second role, it is obvious that some exercise for pre-task is common for language learners. These drill-actions may contain subject introduction, selecting task instructions, supporting students to recall useful words and expressions to ease the task achievement, and presenting limited demonstration of task procedure. For the third role, the teacher will organize an incorporation of form-focusing techniques, for example, creating attention to pre-task activities, observing the given text, guided exposure to comparable tasks, and utilizing the highlighted material.[189]

Now we should discuss about the role of learners who will implement the task-based language teaching. In fact, they should perform three chief roles:

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[189] Richards, J ack C., Theodore S. Rodgers., Approaches and Methods in Language Teaching. (Cambridge University Press 2001)

(1) group participant

(2) monitor

(3) risk-taker and innovator.

For the first role, the learners accomplish a number of tasks either in pairs or small groups. While making Pair or group involving some learners who are familiar with this type of task is more useful. For the second role, the tasks are utilized as a means for easing the learning process. Classroom activities should be well planned so that learners can perceive how language is utilized in real life communication. For the third role, it may happen that many tasks can push learners to illustrate such messages for which they do not have full linguistic skills. Here the learners should show the skills of making guesses from linguistic and contextual clues, asking for explanation, and consulting with other learners to enhance the comprehension.

6.4 Situational Teaching Approach

In Situational Teaching Approach the teacher applies their skills and creativity to highlight an image out of the text book during the teaching process. This involves generating tangible scenes that may stimulate students' emotion and attitudes that enhance students' learning experiences. The method originated from the Palmer's oral teaching method and it became popular when a British scholar, Hornby, recommended the practice (Zhang, 2011).[190] This practice was embraced by Britain and introduced in its system of education between 1930s and 1960s.

6.5 Characteristics of Situational Teaching Method

Situational teaching is to arrange the classroom set up in such a way that simulate the real communication environment, so that the students can absorb the new

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[190] Zhang, Q., Language/Dialect Recognition Based on Unsupervised Deep Learning. IEEE/ACM Transactions on Audio, Speech and Language Processing (TASLP), 26(5), 873-882.

vocabulary, reproduce text in a new plot and accelerate the learning process. Here the role of students is to play an individual character to demonstrate the image of the text. Through this way of teaching, the students can get a real emotional experience. By this approach the students can apply their own creativity and find their strength and weakness that ultimately helps them to overcome real life problems in their professional life.[191]

Situational Teaching Approach is very effective for teaching dialogue-based teaching materials. Teacher should divide the students in small groups combining different categories of students so that they can help each other while play an individual role. For example, a student will play a role of hotel receptionist while the other one will act as a client. During their performance, teacher should move among the groups to monitor their activity. Thus, the whole learning process will be through mutual interaction unlike traditional passive teaching.

6.6 Real-world Business Arabic pedagogy

As it is discussed in the literature review section that currently the most frequently used business communication is Email. After the invention of PC and internet technology email has become the most popular way of correspondence in the corporate world. Though email is the most common form of correspondence in the corporate world, but still traditional letter is found in highly formal situation. Sometimes, formal letters are sent through email on company letterhead to express the significance and authenticity. So, here first of all the researcher will show how to teach students writing formal letter relying on task-based language teaching approach. Though here the materials will be in Arabic but the instructions and description will be in English.

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[191] Qi CAO, Yang YANG, 3rd International Conference on Education and Social Development (ICESD 2017)

6.7 Writing business letter in Arabic

Along with the traditional mailing system, formal letter can be sent to any part of the world attaching it to a short email forwarding. Basically, a formal letter has some common parts, whether it is in Arabic or English. But the Arabic letter has some distinct features that may not be found in English. However, in the following section the approach of teaching formal Business Arabic letter has been demonstrated:

First of all, the teacher will deliver a short lecture about the types of formal business letter in Arabic and the key parts of it. This can be considered as pre-task activities.

Generally, there are 3 types of formal letter:

1. Seeking Job and its reply (طلبات العمل والرد عليها)

2. Letters exchanged between institutions and official government departments (الرسائل المتبادلة بين المؤسسات والدوائر الحكومية الرسمية)

3. Letters exchanged between merchants and customers and it is called business correspondence. (الرسائل المتبادلة بين التجار والزبائن)

Formal letter has nine parts: Heading, Date, name and recipient address, the salutation, the body, complimentary close, signature, enclosures or attachments and distribution list.

(a) Heading (البداية):

Formal Arabic letter generally starts with the name of sender and his full address in the middle or on the right or on the left side with mentioning the phone or fax number. If it is sent to an organization or company or to a government department, the issue number is also mentioned and after that the date is mentioned. In the normal formal letter that is sent by individual, for example, letter for job, the date will come directly after the name of sender and his address.

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The Arab use both the Christian date and Hijri date, it actually depends on the country. In some Arab countries, people use only Christian date for example, Iraq, Lebanon, Syria, Jordan, Egypt, and Tunisia. And in some other Arab countries people use both together, for instance, Saudi Arabia, Kuwait, Qatar and United Arab Emirate. There are two ways to write date in Arabic formal letter:

A) first the day, then the month and then the year and between them hyphen or slash for example, (٢٠ – ١٠- ٢٠١٨) (٢٠١٨/١٠/٢٠)

B) The day after the name of month in word and then the year, for example, (٢٠ تشرين الأول (أكتوبر) ٢٠١٨)

Sometime the location from where the letter has been sent is also mentioned such as, (بيروت في ٢٠١٨/١٠/٢٠)

It is worth mentioning that like the western people the Arab do not start with the name of month.[192]

(b) Name and the address of the recipient: (اسم وعنوان المرسل إليه)

It is generally written on the right side of the letter and there will be a suitable title before the name of the recipient. There are some common titles written below:

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[192] راجي م. رموني، اللغة العربية للشؤون التجارية، المرحلة المتقدمة (مطبوعة جامعة ميشيغان ٢٠٠٠) ص١٣٧-١٤١

English equivalent	Arabic Title
Mr.(Mrs/Miss)	السيد/السيدة/آنسة
Professor	الأستاذ
Dr.	الدكتور
Honorable	سعادة
Honorific title of the Muslim scholar	فضيلة
Excellency	معالي
Excellency	فخامة
Excellency	سيادة
Majesty	جلالة
Highness	سمو

The word "حضرة" often precedes all the titles mentioned above, and the word "المحترم " or "المكرم والأكرم" comes after the titles: السيد، الأستاذ، الدكتور، سعادة، معالي while the word "المعظم" comes after other titles: فخامة، سيادة، جلالة، سمو

It is important to mention that all of these titles are used in formal letter to express appreciation and respect.

(c) The salutation (تحية الافتتاح)

The salutation phrases are very common in formal Arabic letter. In the following there are some very common salutation expressions have been shown:

English	Arabic
Now then	أما بعد
Greetings	تحية وبعد
Greeting and best regards	تحية واحتراما
Peace be upon you and mercy of Allah	السلام عليكم ورحمة الله

(d) The body (الموضوع)

This section contains information whether the sender inquiries about goods and their prices or requests for merchandise and their shipping or anything else.

(e) Complimentary close (تحية الخاتمة)

Arabic official letters usually end with some expressions of courtesy and respect, some of the are as follows:

Please accept my respect	واقبلوا الاحترام
Please accept my dearest respect	وتفضلوا بقبول فائق الاحترام
With my respect and appreciation	مع الاحترام والتقدير
With my deepest respect	مع فائق الاحترام
With my sincerest thanks	ولكم خالص الشكر
Peace be upon you and mercy of Allah	والسلام عليكم ورحمة الله
And that is all, good bye	والسلام
But still some Arab use the following old-fashioned expressions:	
Hopping you will consider my application with favor and compassion	راجيا النظر في طلبي بعين العطف والحنان
Hoping for the favor of reply at your earliest convenience	راجيا التكرم بالإجابة في أقرب فرصة ممكنة

(f) signature (التوقيع)

Generally, the writer signs his signature at the end of the letter. If one of the staffs signs on behalf of an official in the office, it is mandatory to mention " عن فلان" directly under the signature.

(g) Enclosure (المرفقات):

When some other documents are sent with the letter, the world "المرفقات" is written on the right side of the letter and under this, the types of documents and their numbers are mentioned.

(h) Distribution list (تعدد النسخ)

This section lists the names of the multiple entities to whom the copies of the message were sent.

Everything what have been discussed will be clear in the following demonstration:

١. البداية: الوكالة العامة للملابس الجاهزة

شارع المطار

ص. ب ٨٥ – بنغلاديش ١٢٣٠

ت: ٨٨٠٢٤٨٩٥٨٦٣٥ فاكس: ٨٨٠٢٨٩٥٨٥٥

التاريخ:

الرقم:

٢. اسم وعنوان المرسل إليه

٣. تحية الافتتاح

٤. الموضوع

٦. تحية الخاتمة

٧. المرفقات

٨. تعدد النسخ

After completing the pre-task activity, the teacher will show some examples of letters to his students and tell them to read it out and to comprehend the meaning. It is obvious that the students will not be able to understand the meaning of the letter entirely. But after discussing the intricate vocabulary and sentence structure they will get an idea. Here are some examples of formal letters which are generally exchanged by institutions and offices:

6.8 Sample Arabic business letters

شركة ألوان للأزياء المحدودة

شارع المطار

ص. ب ٨٥ – بنغلاديش ١٢٣٠

ت: ٨٨٠٢٤٨٩٥٨٦٣٥ فاكس: ٨٨٠٢٨٩٥٨٥٥

الرقم: ٨٠٢١/ م

التاريخ: ٢٠١٨/٠٣/٢٧

السيد مدير وكالة بن هلال للملابس الجاهزة

ص . ب. ٩٤

جزائر العاصمة، الجزائر.

تحية وبعد،

أود أن أغتنم هذه الفرصة وأعرض شركتنا "شركة ألوان للأزياء المحدودة" التي ترتبط بصناعة الملابس الجاهزة منذ السنوات الست الماضية. لدينا خبرة في إنتاج الملابس وتصديرها إلى قارات مختلفة بما في ذلك أستراليا وبريطانيا وفرنسا والولايات المتحدة الأمريكية. الآن، نحاول توسيع سوقنا في الشرق الأوسط. وقد قوبل جميع صادراتنا بارتياح كبير بين زبائننا. وردود الفعل الإيجابية من قبلهم شيء يمكننا أن نفخر به.

نحن نقدم خدمات عالية الجودة بسعر مناسب جدا. فنود أن نقدم خدمات شركتنا لعلامتك التجارية. سيتصل بك قريبًا مدير التسويق التابع لنا ليصف الخدمات التي نقدمها بالتفصيل. أرجوك، لا تتردد في طرح أسئلة تتعلق بعرضنا قد تكون غير واضحة.

هذا وأتقدم إليكم سلفا بالشكر الجزيل وأتمنى لشركتكم مزيدا من التقدم والازدهار.

وتفضلوا بقبول فائق الاحترام.

محمد عثمان غني

مدير المبيعات ١٩٣

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193 Written by the researcher.

Next, the teacher will discuss the intricate parts of the letter and provide the students complex phrases and vocabularies. Then, to go deep into the subject matter, the teacher will deliver some trivial questions and other classroom activities to the students. First of all, they will make pairs or small groups and try to answer them orally and then write on their exercise books. After they try by themselves, the teacher will provide the exact answers and then students will evaluate their answers by themselves. The same method of teaching will be followed in the all following examples:

الأسئلة القصيرة

١. ما اسما الشركتين التين تتبادلان الرسالة بينهما؟

٢. أين تقع الشركة التي أرسلت إليها الرسالة؟

٣. إلى أين كانت تصدر شركة ألوان منتجاتها؟

٤. أين تريد شركة ألوان توسيع سوقها؟

٥. كيف كانت ردود الفعل لزبائن شركة ألوان؟

٦. من يقوم بوصف الخدمات بالتفصيل؟

الإجابة

١. اسما الشركتين التين تتبادلان الرسالة هما شركة ألوان للأزياء المحدودة و وكالة بن هلال للملابس الجاهزة.

٢. تقع الشركة التي أرسلت إليها الرسالة في جزائر العاصمة، الجزائر.

٣. كانت تصدر شركة ألوان منتجاتها إلى قارات مختلفة بما في ذلك أستراليا وبريطانيا وفرنسا والولايات المتحدة الأمريكية.

٤. تريد شركة ألوان توسيع سوقها إلى الشرق الأوسط.

٥. كانت ردود الفعل لزبائن شركة ألوان إيجابيا وهي تفتخر بها.

٦. مدير التسويق التابع لشركة ألوان يقوم بوصف الخدمات بالتفصيل.

شركة مصر الوطنية للاستيراد والتصدير
ص. ب ٢٠٥ – بورسعيد، جمهورية مصر العربية
ت: ٨٨٠٢٤٨٩٥٨٦٣٥ فاكس: ٨٨٠٢٨٩٥٨٥٥

التاريخ: ٢٠١٨/٠٣/٢٧   الرقم: ٨٠٢١/ م

حضرة المدير العام المحترم
الشركة التجارية لبيع ملابس ستوكات بالجملة
ص . ب. ٢٣٠
داكا – بنغلاديش

بعد التحية،

نود أن نشكركم على ردكم العاجل المتضمن قائمة بأسعار ملابس ستوكات المتوفرة لديكم. وبعد الاطلاع على الردود وقوائم الأسعار التي وصلتنا من بعض الشركات الأخرى التي نتعامل معها في الهند والصين وتايلاند وجدنا أن أسعاركم معقولة جدا وجودة منتجاتكم عالية. ولذا نرجو التكرم بتزويدنا في أقرب فرصة ممكنة بما يلي:

عدد القطعة	أسماء البضائع	الرقم
2300	تي شيرت مطبوعة للرجال	١
3500	فانيلة للرجال	٣
3900	تي شيرت للأولاد	٤
3000	بنطلون الجينز	٥
3500	تي شيرت أساسي للرجال	٦
800	جاكيت للنساء	٧
1200	جاكيت للرجال	٨
18,200	**اجمالي عدد البضائع**	

يرجى شحن الكميات المطلوبة في بواخر مع تأمينها، علما بأننا نرغب دفع نصف ثمن البضاعة المطلوبة نقدا عن طريق فرع "البنك العربي" في القاهرة وتسديد النصف الآخر على أقساط شهرية لستة شهور بعد استلام البضاعة.

وتفضلوا بقبول فائق الاحترام

جواد أحمد

(التوقيع)

مدير شركة مصر الوطنية للاستيراد والتصدير[١٩٤]

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[١٩٤] Written by the researcher.

الأسئلة القصيرة

١. ماذا فهمت من هذه الرسالة عن حجم شركة مصر الوطنية للاستيراد والتصدير؟

٢. هل يمكن للشخص العادي أن يشتري واحدا أو اثنين من الملابس الجاهزة من الشركة التجارية...؟ إن لا يمكن، لماذا؟

٣. ما رأي مدير "شركة مصر الوطنية للاستيراد والتصدير" في أسعار "الشركة التجارية لبيع ملابس استوكات بالجملة"؟

٤. هل يكمن وصف الشركتين كلتيهما بأنهما من شركات الاستيراد والتصدير؟ إن لا يمكن، لماذا؟

٥. ما اجمالي كمية البضائع التي تتطلبها شركة مصر الوطنية للاستيراد والتصدير؟

٦. ما هي البضاعة التي يطلب منها أقل كمية وأكبر كمية؟

٧. ما هي الشروط الأساسية التي تشترطها شركة مصر الوطنية في شحن طلبها؟

الإجابة

١. فهمت من هذه الرسالة أن شركة مصر الوطنية شركة ضخمة لأنها تستورد البضائع بالجملة.

٢. لا يمكن للشخص العادي أن يشتري الملابس بالمفرق من الشركة التجارية لأنها تبيع بالجملة.

٣. يرى مدير "شركة مصر الوطنية ..." أن أسعار "الشركة التجارية ... معقولة جدا بالمقارنة مع غيرها.

٤. يمكن وصف "شركة مصر الوطنية ..بأنها من شركات الاستيراد والتصدير لكن لا يمكن وصف "الشركة التجارية ... بها لأنها شركة لبيع الملابس.

٥. اجمالي كمية البضائع التي تتطلبها شركة مصر الوطنية ١٨,٢٠٠ قطعة.

٦. أقل الكمية من البضائع التي يطلب منها هي جاكيت للنساء وأكبر الكمية هي تي شيرت للأولاد.

٧. الشروط الأساسية التي تشترطها شركة مصر الوطنية هي دفع نصف ثمن البضاعة نقدا عن طريق البنك وتسديد النصف الباقي على أقساط شهرية لستة أشهر بعد استلام البضاعة.

الاختيار من متعدد

أ)   كانت شركة مصر الوطنية قد كتبت قبل ذلك

١.   تطلب قائمة بالأسعار

٢.   تطلب كميات صغيرة من الملابس

٣.   تشكر الشركة التجارية على ردها العاجل

ب) تبيع الشركة التجارية الملابس الجاهزة

١.   بالجملة فقط

٢.   بالمفرق فقط

٣.   بالجملة والمرفق كليهما

ت) وجدت الشركة المشترية أسعار الشركة التجارية معقولة جدا

١.   بالمقارنة بالشركات اللبنانية والعربية

٢.   بالمقارنة بغيرها من الشركات اللبنانية فقط

٣.   ـــ

ث) تعتبر الفانيلة من

١.   الملابس الخارجية

٢.   الملابس الداخلية

٣.   الملابس الشتوية

ج)   عدد الملابس الشتوية في الطلب هو

١.   اثنتان

٢.   أربعة

٣.   خمسة

ح)   الجزء الذي ترغب الشركة المستوردة في تسديده نقدا هو

١.   إجمالي فاتورة الثمن والشحن

٢.   ربع الثمن فقط

٣.   نصف الثمن فقط

شركة الصياد لأزياء النساء والأطفال

ص. ب ١٠٥ –عمان، المملكة الأردنية الهاشمية

ت: ٨٨٠٢٤٨٩٥٨٦٣٥ فاكس: ٨٨٠٢٨٩٥٨٥٥

التاريخ: ٢٠١٨/٠٣/٢٧   الرقم: ٨٠٢١/ م

سعادة المدير العام المحترم

شركة ألوان للأزياء المحدودة

ص . ب. ٢٣٠

داكا – بنغلاديش

تحية واحتراما،

بعد الاطلاع على "الكتالوج" الذي تكرمتم بإرساله إلينا على طلبنا، نفيدكم بأننا أعجبنا كثيرا ببعض الموديلات الحديثة المختلفة الأحجام والأنواع والألوان. ونظرا لحاجتنا في الوقت الحاضر لبيع وتسويق بعض الموديلات للأزياء الواردة في "الكتالوج"، نرجوكم أن تقوموا بإنتاج الأنواع التالية وإن شاء الله سنرسل لكم الملف التقني في أسرع وقت ممكن:

عدد القطعة	رقم الموديلات	أسماء البضائع	الرقم
٥٠٠٠	GW-105	فستان النساء	١
٣٠٠٠	AB-205	عباية للنساء	٣
٢٠٠٠٠	BR-101	حمالة الصدر	٤
١٠٠٠٠	TR-302	بيجامة للنساء	٥
٤٠٠٠٠	KD-104	ملابس الأطفال (البيبي)	٦
٢٠٠٠٠	TS-115	تي شيرت للأولاد	٧
١٢٠٠٠	PT-204	بنطلون للأولاد	٨
١١٠,٠٠٠	اجمالي عدد البضائع		

يرجى شحن الكميات المطلوبة في حاوية ٤٠ قدما (FCL) مع تأمينها، علما بأننا نرغب فتح الاعتماد البنكي في فرع "البنك HSBC" في عمان لاستيراد البضائع المذكورة.
وتفضلوا بقبول فائق الاحترام

محمد عبد المالك

(التوقيع)

مدير شركة الصياد لأزياء النساء والأطفال[195]

الأسئلة القصيرة

١. كيف عرف مرسل الرسالة عن الملابس التي تبيعها شركة ألوان ؟

٢. ما الذي أعجبه في الكتالوج ؟

٣. كيف سيقوم المشتري بتسديد قيمة الفاتورة؟

٤. سم بعض الملابس الشعبية في بلادكم.

٥. من أين تشتري ملابسك عادة؟

٦. ماذا تعرف عن الاعتماد البنكي؟

الإجابة

١. عرف مرسل الرسالة عن الملابس من الكتالوج لشركة ألوان للأزياء المحدودة.

٢. أعجبته في الكتالوج الموديلات الحديثة المختلفة الأحجام والأنواع والألوان.

٣. سيقوم المشتري بتسديد قيمة الفاتورة عن طريق الاعتماد البنكي.

٤. بعض الملابس الشعبية في بلادنا هي تي شيرت وقميص وساري ولونغي.

٥. أشتري ملابسي عادة من محلات الملابس أو مول.

٦. الاعتماد البنكي هو اتفاقية تجارية بين البائع والمشتري لدفع الثمن من خلال البنك.

شكوى عن تأخير إرسال البضائع

شركة الصياد لأزياء النساء والأطفال

ص. ب ١٠٥ – عمان، المملكة الأردنية الهاشمية

ت: ٨٨٠٢٤٨٩٥٨٦٣٥ فاكس: ٨٨٠٢٨٩٥٨٥٥

التاريخ: ٢٠١٨/٠٥/٣٠   الرقم: ٨٠٢١/ م

سعادة المدير العام المحترم

شركة ألوان للأزياء المحدودة

ص . ب. ٢٤

داكا – بنغلاديش

تحية واحتراما وبعد،

نشير إلى طلبنا بتاريخ: ٢٠١٨/٠٣/٢٧ بخصوص إرسال ملابس النساء والأطفال من أنواع مختلفة، ونظرا لأن الطلبية لم تصلنا حتى الآن وتجاوز موعد الوصول إلينا قبل ثلاثة أيام، فإننا نرجوكم الإسراع في شحنها خلال أسبوع. وفي حالة عدم تمكنكم من ذلك نرجوكم إلغاء الطلب والاعتماد البنكي الذي فتحناه في مقابل هذه البضائع.

مع الاحترام والتقدير

الملخص

(التوقيع)

مدير المبيعات[196]

الأسئلة القصيرة

١. من أرسل الشكوى؟ وما وظيفته في الشركة؟

٢. ما المشكلة التي وجدتها بعد قراءة هذه الرسالة؟

٣. صف الملابس المطلوبة؟

٤. ماذا طلب صاحب الشكوى في نهاية الرسالة؟

٥. ماذا سيكون الرد على الشكوى في رأيك؟

الإجابة

١. أرسل الشكوى مدير المبيعات و وظيفته هي القيام ببيع المنتجات.

٢. المشكلة التي وجدتها بعد قراءة هذه الرسالة هي التأخر في شحن المنتجات في موعد.

٣. الملابس المطلوبة هي ملابس الأطفال والنساء.

٤. طلب صاحب الشكوى أنه سيلغي الطلب والاعتماد البنكي إن لا تصل البضائع خلال أسبوع.

٥. إني أرى أن المرسل إليه سيعتذر للتأخير ويصف السبب الحقيقي لهذا التأخير.

الرد على الشكوى

شركة ألوان للأزياء المحدودة

ص. ب ١٠٧ – داكا، بنغلاديش

ت: ٨٨٠٢٤٨٩٥٨٦٣٥ فاكس: ٨٨٠٢٨٩٥٨٥٥

التاريخ: ٢٠١٨/٠٦/٠١ م   الرقم: ٨٠٢١/

سعادة مدير المبيعات

شركة الصياد لأزياء النساء والأطفال

ص. ب. ٢٣٣

عمان، الأردن

تحية وبعد،

استلمنا رسالتكم المؤرخ في ٢٠١٨/٠٥/٣٠ المتعلق بإرسال ملابس النساء والأطفال. أولا نعتذر على التأخير وثانيا يؤسفنا أن نعلمكم بأن بضائعكم تم إنتاجها في المصنع قبل أسبوع لكن منذ أسبوع شركة الشحن التي نتعامل معها لم تستطيع أن تجد الفرصة لتشحن منتجاتكم لظروف صعبة تمر بها. إن الشركة اتصلت بنا واعتذرت للتأخير، فإن شاء الله بعد الغد سيتم إرسال بضائعكم إلى ميناء شيتاغونغ لشحنها إلى الأردن.

نرجوكم قبول اعتذارنا ونسأل الله أن نكون عند حسن ظنكم في المستقبل.

وتفضلوا بقبول فائق الاحترام

محمد عبد المالك

(التوقيع)

المدير العام[197]

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[197] Written by the researcher.

الأسئلة القصيرة

١. هل كان الرد بالإيجاب أم النفي ؟

٢. هل توقعت أن يكون الرد بهذا الشكل؟

٣. ما مشكلة شركة ألوان للأزياء المحدودة؟

٤. ماذا طلب مدير شركة ألوان من مدير المبيعات في شركة الصياد لأزياء النساء والأطفال في

آخر رسالته؟

٥. ما رأيك في الرد على الشكوى؟

الإجابة

١. -كان الرد بالإيجاب.

٢. نعم، أنا توقعت أن يكون الرد بهذا الشكل.

٣. إن شركة الشحن التي تتعامل معها شركة ألوان تأخرت في شحن المنتجات ولو أن المنتجات

تم انتاجها في المصنع.

٤. اعتذر مدير شركة ألوان من مدير المبيعات للتأخير وأكده أن البضائع سترسل إلى ميناء

شيتاغونغ بعد يوم لشحنها إلى الأردن.

٥. أنا أرى أن الرد على الشكوى كان معقولا لأن الوضع لم يكن على يد شركة ألوان.

الطلب للوظيفة

شركة الإيمان للسياحة والسفر

ص. ب ٢٥٠ مصر

تاريخ: ٢٠١٩/٩/٢٥م

سعادة مدير البنك العربي المحترم
القاهرة، مصر / فرع شارع المطار

تحية وبعد،

اطلعت على إعلانكم المنشور في جريدة الأهرام الصادرة في ٢٠١٩/٩/٢٠م بخصوص الوظائف الشاغرة في قسم المحاسبات.

إنني مصري الجنسية، في السادسة والعشرين من العمر، أكملت دراستي الجامعية في كلية إدارة الأعمال بجامعة القاهرة، وحصلت على شهادة البكالوريوس في علم الإدارة. وأثناء دراستي الجامعية تلقيت دروسا في برنامج المحاسبة والطباعة على الحاسوب. هذا بالإضافة إلى إجادة اللغتين الإنجليزية والفرنسية قراءة وكتابة إلى جانب العربية. وبعد تخرجي حتى الآن عملت لمدة عامين في شركة سياحة وسفر، مما وفر لي الفرصة للسفر إلى كثير من بلدان الشرق الأوسط وأوروبا.

تجدون طيّه صورا طبق الأصل عن شهادتي العلمية وخبرتي في العمل، كما وأنني على استعداد لتزويدكم بأية تفصيلات أو معلومات إضافية ترغبون في الحصول عليها.

وتفضلوا بقبول فائق الاحترام

الملخص

(التوقيع)

صدام حسين ١٩٨

اللغة العربية للشئون التجارية (المرحلة المتقدمة)، الصفحة ١٤٨، نشر جامعة ميشيغان ٢٠٠٠ ص١٤٨[198]

أسئلة عامة:

١. متى نشر الإعلان في جريدة الأهرام؟

٢. ما موضوع الإعلان المنشور في جريدة الأهرام؟

٣. ما مؤهلات السيد صدام حسين العلمية؟

٤. كم لغة يجيد إجادة تامة؟

٥. ماذا تعرف عن خبرته العملية؟

٦. ماذا أرفق مع طلبه؟

الأجوبة:

١. نشر الإعلان في جريدة الأهرام ٢٠١٩/٩/٢٠م

٢. موضوع الإعلان المنشور هو الوظائف الشاغرة في قسم المحاسبات

٣. إنه حصل على شهادة البكالوريوس في علم الإدارة وأيضا تلقى دروسا في برنامج المحاسبة والطباعة على الحاسوب.

٤. هو يجيد إجادة تامة اللغتين الإنجليزية والفرنسية قراءة وكتابة إلى جانب العربية

٥. هو عمل لمدة عامين في شركة سياحة وسفر

٦. هو أرفق صورا طبق الأصل عن شهادتيه العلمية وخبرته في العمل

الرد على طلب الوظيفة

التاريخ ٢٠١٩/١٠/٢٠م

الرقم: ٢٥/م

حضرة السيد صدام حسين المحترم

شركة الإيمان للسياحة والسفر

ص. ب ٢٥٠

القاهرة، مصر

بعد التحية،

بالإشارة إلى طلبكم المؤرخ في ٢٠١٩/٩/٢٠م يسرني أن أعلمكم إن أدارة البنك العربي بالقاهرة قد وافقت على تعيينكم محاسبا براتب شهري مقداره ٢٥٠ دينارا. يرجى الحضور إلى الفرع الرئيسي للبنك العربي في شارع المطار لتعبئة نماذج التعيين والاطلاع على بعض شروط العمل والتعليمات الخاصة بموظفي البنك.

إننا بانتظار حضوركم أو ردكم العاجل في حالة عدم قبولكم هذا العرض.

وأقبلوا الاحترام

(التوقيع)

مدير البنك العربي[١٩٩]

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[١٩٩] اللغة العربية للشئون التجارية (المرحلة المتقدمة)، الصفحة ١٤٨، نشر جامعة ميشيغان ٢٠٠٠ ص ١٥١

التدريبات:

الاختيار من متعدد:

(أ) توجد الوظيفة الشاغرة

١) في قسم المحاسبات

٢) في كلية إدارة الأعمال

٣) في جريدة الأهرام

(ب) المتقدم للوظيفة

١) مصري يريد العمل في مصر

٢) جنسيته غير عربية

٣) هو حصل على شهادة الماجستير في إدارة الأعمال

(ج) حصل السيد صدام حسين على خبرته العملية من

١) الدراسة في كلية إدارة الأعمال

٢) إجادته الإنجليزية والفرنسية

٣) عمله في شركة سياحة وسفر

(د) أرفق كاتب الطلب بخطابه

١) صورا عن شهادته وخبرته في العمل

٢) الشهادة الأصلية من جامعة القاهرة

٣) ————————————

ه) السيد صدام حسين حاليا

١) في وظيفة بقسم المحاسبات في بنك لبناني

٢) في شركة الإيمان للسياحة والسفر

٣) في كلية إدارة الأعمال بالمغرب

(و) كان الرد البنك على السيد صدام حسين

١) بالموافقة على تعيينه

٢) بالرفض لأنه تأخر في تقديم طلبه

٣) ─────────────────

(ز) طلب البنك من السيد صدام حسين الحضور

١) لملء بعض النماذج

٢) لمقابلة موظفي البنك

٣) لقبول العرض

أسئلة عامة:

١) ما نوع الرد الذي تسلمه السيد صدام حسين؟

٢) ما نوع الوظيفة التي عرضها البنك عليه؟

٣) لماذا طلب مدير البنك العربي من السيد صدام حسين الحضور إلى الفرع الرئيسي للبنك؟

الأجوبة:

١) إنه تسلم الرد الإيجابي من البنك العربي

٢) عرض البنك عليه وظيفة المحاسب

٣) لتعبئة نماذج التعيين والاطلاع على بعض شروط العمل والتعليمات الخاصة بموظفي البنك

إعلام بتوقيع المستندات المالية

شركة أمل للمواد البنائية

ص. ب. ٢٣٠

داكا، بنغلاديش

التاريخ: ٢٠١٩/٩/٢٨

الرقم: ٥٢/م

سعادة مدير بنك البحرين الإسلامي

شارع أحمد، المنامة

بعد التحية الطيبة،

نود أن نحيطكم علما بأننا نفوض السيدين محمد عثمان غني و أبي طاهر من موظفي "شركة أمل للمواد البنائية" للقيام بالتوقيع عن الشركة في كل ما يلزمها من معاملات مصرفية وتجارية، علما بأن شركتنا مسجلة في غرفة داكا للتجارة والصناعة تحت رقم ١٥٨٠٠/م. ولذا نرجو عدم قبول أية شيكات أو مستندات مالية لا تحمل اسم وتوقيع أحد الشخصين المذكورين المثبت توقيعهما بذيله. وحرصا منا على عدم الوقوع في التباس أو فوضى في المستقبل نرسل الموظفين المكلفين من طرفنا بالتوقيع نيابة عنا إليكم ليقوما بالتوقيع أمامكم زيادة في الاطمئنان ولنيل ثقتكم الغالية.

مع قبول فائق الاحترام [200]

(توقيع)

مدير الشركة

١. توقيع السيد محمد عثمان غني ـــــــ
٢. توقيع السيد محمد أبو طاهر ـــــــ

التدريبات:

أسئلة عامة:

١.   ما الغرض من كتابة هذه الرسالة؟

٢.   ما نوع التفويض المعطى للسيدين عثمان غني و أبي طاهر؟

٣.   ماذا تطلب الشركة من بنك البحرين الإسلامي؟

٤.   ما أهمية توقيع الموظفين أمام مسؤول البنك؟

٥.   ما هو دور البنك الذي لديه الاعتماد في عملية الاستيراد؟

٦.   هل يحتاج الشخص العادي إلى إثبات توقيعه كما تفعل الشركة في هذه الرسالة ؟ وفي أي المواقف؟

ملائمة

(أ) سيقوم الموظفان   ـــــــ شيكات لا تحمل توقيع الشخصين الموكلين

(ب) شركة النهضة التجارية   ـــــــ من جانبنا أو بواسطتنا

(ج) ترجو الشركة عدم قبول   ـــــــ بنك أو شركة ليحيط الزبائن علما بشيء معين

(د) عبارة من طرفنا تعني   ـــــــ مسجلة في غرفة التجارة والصناعة

(هـ) الاشعار هو خطاب يرسله   ـــــــ بالتوقيع نيابة عن الشركة

(The answers are not given intentionally; so that the students try to answer the questions by themselves)

طلب حجز في فندق

شركة ألوان للأزياء المحدودة

ص. ب. ٢٥٠ – داكا -١٢٣٠

جمهورية بنغلاديش الشعبية

الرقم ٢٣١/م   التاريخ: ٢٠١٩/٩/٢٥

السيد مدير الإدارة المحترم

فندق سي دي يحيى

ص. ب. ٥٢١

جزائر العاصمة، الجزائر

السلام عليكم ورحمة الله وبركاته وبعد،

يقوم قسم الإدارة لشركة ألوان للأزياء المحدودة بتنظيم رحلة تجارية إلى جزائر العاصمة و وهران. سنصل الجزائر في ٥ نوفمبر ٢٠١٩م ونبقى فيها خمسة أيام.

نرجو التكرم بحجز ٣ غرف درجة أولى في الفندق لمدة ٥ ليال تبدأ مساء الثلاثاء ٥ نوفمبر وإفادتنا حالا حتى نتمكن من اتخاذ الإجراءات المالية لتأكيد الحجز.

مع الشكر والامتنان

(التوقيع)

المدير العام لشركة ألوان ٢٠١

أسئلة عامة: صحيح الخطأ (صواب/ خطأ)

١. موضوع الرسالة حجز غرف في فندق برج الخليفة بدبي

٢. كاتب هذه الرسالة هو المدير العام لشركة ألوان للأزياء المحدودة

٣. سيبقى المشاركون في الرحلة التجارية ٥ أيام في الجزائر

٤. عدد المشاركين في الرحلة السياسية ٥

٥. سيتم تأكيد الحجز بعد اتخاذ الإجراءات المالية اللازمة

(The answers are not given intentionally; so that the students try to answer the questions by themselves)

اللغة العربية للشئون التجارية (المرحلة المتقدمة)، الصفحة ١٨٩ ، نشر جامعة ميشيغان ٢٠٠٠ ص١٨٨ ٢٠١

الرد على طلب الحجز

فندق سي دي يحيى
ص. ب. ٥٢١
جزائر العاصمة، الجزائر

الرقم /٢٣١م   التاريخ: ٢٠١٩/٩/٢٥

الموضوع: تلبية طلب الحجز

السيد المدير العام لشركة ألوان
ص. ب. ٢٥٠
أوترا، داكا -١٢٣٠ ، بنغلاديش

بالإشارة إلى طلبكم بتاريخ ٢٥ سبتمبر ٢٠١٩م رقم /٢٣١م يسرنا أن نفيدكم بأننا قمنا بحجز ٣ غرف درجة أولى في الفندق ابتداء من ٥ نوفمبر /٢٠١٩ ولغاية ١٠ نوفمبر ٢٠١٩م.

نرجوكم تأكيد الحجز بإرسال شيك أو حوالة مالية بمبلغ ٢٠٠٠ دينار جزائري، وأهلا وسهلا ومرحبا بكم في الجزائر.

أقبلوا الاحترام

(التوقيع)

مدير قسم المبيعات [٢٠٢]

تدريبات:

استخدم المفردات والتعبيرات في الجملة:

١.   تنظيم رحلة تجارية

٢.   اتخاذ الإجراءات المالية

٣.   تأكيد الحجز

٤.   حوالة مالية

٥.   كلية الاقتصاد والتجارة

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[٢٠٢] اللغة العربية للشئون التجارية (المرحلة المتقدمة)، الصفحة ١٩٢، نشر جامعة ميشيغان ٢٠٠٠ صـ ١٩١

6.9 Memorandum of association (مذكرة التأسيس)

To establish a company with collaboration of Arab shareholders writing memorandum of association in Arabic is essential. Because, most of the Arab businessmen do not speak English. In the following there is an example of memorandum between a Bangladeshi and Saudi company. At first the teacher will discuss what is memorandum of association and its importance in corporate world. Next, he can ask students what should be included in a memorandum and write their ideas on white board. Then, he will include his own ideas and provide them an example of memorandum. It is obvious that the students will not understand the memorandum entirely, but after discussing the intricate vocabulary and sentence structure, they must get a clear idea. Next day the teacher can give them a home task to write another memorandum between two different companies.

<div dir="rtl">

عقد تأسيس شركة ذات مسؤولية محدودة

بعون الله وتوفيقه تم الاتفاق في ٢٠١٩/٩/١٧م

الاتفاق بين كل من:

السيد عثمان غني بنغلاديشي الجنسية بموجب السجل المدني رقم ٢٥٠٠٠٥٦ وتاريخ ٢٠١٣/٩/١٧م صادر من مدينة شيتاغونغ ومهنته التجارة وتاريخ الميلاد ١٩٧٦/٩/١ ويقيم في مدينة داكا ----------

طرف أول

السيد أحمد سلمان سعودي الجنسية بموجب السجل المدني رقم٣٥٠٦٤٦٠ وتاريخ ٢٠١٥/١٠/٢٠ صادر من مدينة جدة ومهنته التجارة وتاريخ الميلاد ١٩٧٥/١١/١٥م ويقيم في مدينة الرياض---------

طرف ثاني

شركة ألوان للأزياء المحدودة وهي شركة (الشكل القانوني للشركة) تأسست بموجب أنظمة جمهورية بنغلاديش الشعبية وحاصلة على السجل التجاري رقم ٢٢٨٥٩ وتاريخ ٢٠١٥/١٠/٢٢م ويقع مركزها الرئيسي في مدينة داكا والمثبت عقد تأسيسها لدى كاتب عدل عبد الكريم بالعدد ١٠ رقم ٢٠٦ والجلد ١٥ وتاريخ ٢٠١٩/٩/١٧م

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شركة ألوان للأزياء المحدودة وهي شركة تأسست وفقاً لقوانين جمهورية بنغلاديش الشعبية ومسجلة بالرقم ١٩٦٨٥   ويقع مركزها الرئيسي في داكا عاصمة بنغلاديش وعنوانها: رقم المنزل: ٢٢، رقم الشارع: ٨، رقم القطعة: ٩، اوترا، داكا، بنغلاديش.

تمهيد:

اتفق الطرفان المذكوران أعلاه على تكوين شركة ذات مسئولية محدودة وفقاً لنظام مكتب مسجل الشركات المساهمات (RJSC) ووفقاً للشروط والأحكام التالية:

اسم الشركة : شركة ألوان للأزياء المحدودة

يكون اسم الشركة هو "شركة ألوان للأزياء المحدودة" وهي شركة ذات مسئولية محدودة.

أغراض الشركة:

١. القيام بأعمال إنتاج الملابس وتصديرها

٢. القيام بتصدير ملابس ستوكات والأقمشة

وتمارس الشركة أنشطتها وفق الأنظمة المتبعة وبعد الحصول على التراخيص اللازمة من الجهات المختصة إن وجدت.

المركز الرئيسي للشركة :

يكون المركز الرئيسي للشركة في مدينة داكا وللشركة الحق في افتتاح فروع لها-بعد أخذ موافقة مكتب مسجل الشركات المساهمات (RJSC) - داخل وخارج الدولة متى اقتضت مصلحة الشركة وذلك بموافقة مكتب مسجل الشركات المساهمات (RJSC) ويتعين الاختيار(الشركاء / أو المدير /أو مجلس المديرين).

مدة الشركة :

مدة هذه الشركة ١٥ سنة تبدأ من ٢٠١٩/٩/١٨ وتنتهي في ٢٠٣٤/٩/١٦م قابلة للتجديد لمدد أخرى مماثلة ما لم يتفق الشركاء على عدم تجديدها أو ما لم يخطر أحد الشركاء الباقين بخطاب مسجل قبل مدة انتهائها ثلاثة أشهر على الأقل.

رأس المال:

حدد رأس مال الشركة بـ(٣٠٠,٠٠٠) ثلاثة مليون تاكا (يحدد كتابة ورقماً) مقسم إلى ٣٠,٠٠٠ حصص نقدية متساوية القيمة، قيمة كل حصة ١٠٠ تاكا تم توزيعها على الشركاء حسب الجدول التالي:

النسبة	الإجمالي	عدد الحصص (نقدية)	قيمة الحصة الواحدة	الاسم	الرقم
٥٠%	١٥٠٠,٠٠٠	١٥٠٠٠	١٠٠	عثمان غني	١
٥٠%	١٥٠٠,٠٠٠	١٥٠٠٠	١٠٠	أحمد سلمان	٢
	٣٠٠٠,٠٠٠			المجموع	

ويقر الشركاء بأنه تم توزيع الحصص فيما بينهم وتم الوفاء بقيمتها كاملة وأودعت الحصص النقدية لدى أحد البنوك المحلية المعتمدة لذلك بموجب الشهادة الصادرة من البنك بهذا الخصوص.

زيادة أو تخفيض رأس المال:

يجوز بموافقة جميع الشركاء-وبعد موافقة مكتب مسجل الشركات المساهمات (RJSC) -زيادة رأس مالها عن طريق رفع القيمة الاسمية لحصص الشركاء أو عن طريق إصدار حصص جديدة، مع إلزام جميع الشركاء بدفع قيمة الزيادة في رأس المال بنسبة مشاركة كل منهم.

إدارة الشركة:

اتفق الشركاء على أن يتولى إدارة الشركة:

السيد غثمان غني بنغلاديشي الجنسية، مقيم في داكا، العنوان: ص ب : شيتاغونغ، بنغلاديش.

يكون تعيين المدير/المديرين، لمدة سنة واحدة تبدأ من تاريخ تسجيل الشركة في السجل التجاري. تجدد تلقائيا لمدد مماثلة ما يتفق على خلاف ذلك. ويجوز إعادة تعيين المدير/المديرين الذين انتهت مدة تعيينهم ويكون المديرون خاضعين للعزل طبقا لقانون الشركات التجارية أو بقرار من الجمعية العمومية.

يكون للمدير/للمديرين، كافة الصلاحيات الضرورية لإدارة الشركة والتوقيع نيابة عنها والقيام بجميع الأعمال التي تقتضيها أغراضها ولا يحد من هذه السلطة إلا ما نص عليه القانون او هذا العقد أو قرارات الجمعية العمومية للشركة.

استبدال المدير

من حق الشركاء في أي وقت استبدال المدير بآخر ولو من غيرهم إذا اتفقوا على ذلك أو في حالة وفاة المدير أو فقدة أهليته.

الموازنة والسنة المالية

يكون للشركة دفاتر تجارية منتظمة يرصد فيها رأس المال والموجودات وكذا مصروفات الشركة ومعاملاتها حسب الأصول التجارية. والسنة المالية للشركة تبدأ في شهر يوليو وتنتهي في شهر يونيو وفي آخر كل سنة مالية يعمل جرد لأصول الشركة وخصومها وتحرر ميزانية عمومية يوضح بها حساب الأرباح والخسائر ويعتمد هذا الحساب من الشركاء ويتم إخطارهم به ويعتبر هذا الحساب نهائيا بالتوقيع عليه من الشركاء أو يمضي خمسة عشر يوما من إخطار كل شريك بصورة منه دون اعتراض على أي بند من بنوده.

توزيع الأرباح والخسائر

توزيع الأرباح والخسائر بين الشركاء كل بنسبة حصته في رأس المال.

وإذا وجدت خسارة في ميزانية أحد السنوات ترحل للسنة التالية وهكذا ولا توزع الأرباح إلا بعد تغطية خسارة السنوات السابقة.

الجمعية العمومية:

يكون للشركة جمعية عمومية تتكون من جميع الشركاء وتنعقد الجمعية العمومية بدعوة من المدير أو مجلس المديرين مرة واحدة على الأقل في السنة خلال الأشهر الأربعة التي تلي نهاية السنة المالية، ويكون انعقادها في الزمان والمكان المعينين في خطاب الدعوة للاجتماع. ويجب على المدير أو المخول من المديرين دعوة الجمعية العمومية للانعقاد إذا طلب ذلك شريك أو أكثر يملكون ما لا يقل عن ربع رأس المال.

التصفية والقسمة

عند انتهاء عقد الشركة لأي سبب كان يتفق الشركاء على طريقة التصفية التي تتم بمعرفة مصف يتم اختياره من بينهم أو من غيرهم تكون مهمته توزيع صافي ناتج التصفية على الشركاء كل بنسبة حصته في رأس المال.

المنازعة

المنازعات التي قد تثار بشأن تصفية الشركة أو الخلاف حول أي بند من بنود هذا العقد يكون الفصل فيه من اختصاص محاكم داكا طبقا لقوانينها وإجراءاتها.

النسخ

حرر هذا العقد من (٥) نسخ متطابقة وتم توقيعه من قبل أطرافه، وأعطى كل طرف نسخه منه، وتكون
النسخ الأخرى لأغراض التوثيق والتسجيل وفقا لما يقتضيه قانون الشركات التجارية [203]

الطرف الأول:

التوقيع ....

الطرف الثاني:

التوقيع ....

التدريبات:

قم ببنية الجملة بالمفردات التالية:

١. طرف أول   : أغلب الحصص لهذه الشركة للطرف الأول

٢. عقد شركة   : تم ابرام عقد شركة ذات مسؤولية محدودة بين الطريفين

٣. رأس المال   : مجموع رأس المال لهذه الشركة التجارية أكثر من ٣ مليون دولار.

٤. السنة المالية   : تبدأ السنة المالية في الدوائر الحكومية البريطانية من شهر يوليو.

٥. الأرباح والخسائر : توزع الأرباح والخسائر بين شركاء هذه الشركة حسب الاتفاقية التجارية.

٦. فسخ الشركة   : عادة يتم فسخ الشركة عند موافقة أغلب الشركاء

٧. كاتب عدل   : كاتب عدل هو شخص مرخص من الحكومة ومدرب للقيام بمهام قانونية،

                    خصوصا تصديق توقيع الوثائق.

٨. التراخيص   : بنود هذا العقد ستكون سارية المفعول بعد الحصول على التراخيص

                    اللازمة من الجهات المختصة.

٩. الحصص النقدية: الحصص النقدية لشركة آرامكو ٢ بليون دولار

١٠. القيمة الاسمية : القيمة الاسمية لشركة ألوان عشر مليون دولار

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[203] written by the researcher.

6.10 Sales agreement (الاتفاقية التجارية)

To deal with Arab buyers, it is essential to write sales agreement between the seller and the buyer. There are different kinds of sales agreement but here the researcher only demonstrates a sales agreement that is required in the business of clothing items. As Bangladesh is performing very well in manufacturing clothing items, so the researcher chose this sector. This type of sales agreement has to be submitted to the bank to cash a telegraphic transfer (TT).

<div dir="rtl">

الاتفاقية التجارية

تم إبرام هذا العقد لبيع الملابس الجاهزة اعتبارًا من ٢٠١٩/٨/١٦، بين السيد **محمد بن هلال**، شركة ألوان للأزياء المحدودة (البائع)، رقم السجل التجاري: ....، رقم جواز السفر .... عنوان المكتب التجاري: .... والسيد **الفاتح بن احمد شلوم**، الشركة المتوسطة لمواد البناء بالجملة (المشتري)، رقم السجل التجاري:...............رقم جواز السفر................ عنوان المكتب التجاري.............................

فإن الطرفين يتفقان على ما يلي:

١. **بيع البضائع:** وفقًا لبنود هذه الاتفاقية وشروطها، يوافق البائع على نقل الملكية وتسليم الحيازة إلى المشتري، ويجب على المشتري أن يدفع الثمن ويقبل من البائع "البضائع" المدرجة بهذه الأسعار كما اتفق عليها الطرفان في هذه الاتفاقية.

٢. **وصف البضائع:** يقوم المشتري بشراء البضائع التالية من البائع:

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المبلغ بالدولار الأمريكي	سعر الوحدة بالدولار الأمريكي	عدد القطعة	أسماء البضائع	الرقم
1,380	0.60	2300	تي شيرت للنساء	١
1,320	0.40	3300	البرا (حمالة الصدر)	٢
700	0.20	3500	بانتي (كلوت)	٣
2,145	0.55	3900	تي شيرت للأولاد	٤
8,820	2.94	3000	بنطلون الجينز	٥
2,275	0.65	3500	تي شيرت للرجال	٦
2,480	3.10	800	جاكيت للنساء	٧
5,040	4.20	1200	جاكيت للرجال	٨
1,350	1.50	900	سترات للنساء	٩
2,520	1.80	1400	سترات للرجال	١٠
1,950	0.65	3000	ملابس الأطفال	١١
1,875	1.25	1500	هودي للأولاد	١٢
1,560	1.30	1200	سترات للبنات	١٣
33,415	المبلغ الإجمالي بالدولار	29,500	اجمالي عدد البضائع	
ثلاثة وثلاثون ألف وأربع مائة وخمسة عشر دولار امريكي				

٣. سعر الشراء: يتعين على المشتري مقابلَ بيع البضائع في ٢٠١٩/٨/١٦، أن يدفع للبائع سعر الشراء ٣٣٤١٥ دولار أمريكي.

٤. شروط الدفع: يجب على المشتري أن يدفع ثمن البضائع مقدما قبل شحنها.

٥. تسليم البضائع: يجب على البائع تسليم البضائع وفقًا للشروط المذكورة أدناه:

ألف: تاريخ التسليم: يجب تسليم البضائع إلى المشتري ٢٠١٩/١١/١٥

ب: موقع التسليم: يجب على البائع تسليم البضائع إلى **ميناء رادس، تونس.**

٦. القوة القاهرة: لا يعتبر البائع والمشتري في حالة تقصير فيما يلي مسؤولين عن أي فشل في الأداء أو التأخير في تنفيذ أحكام هذه الاتفاقية بالطريقة المعتادة إلى الحد الذي يحدث فيه الإخفاق أو التأخير بسبب خارج عن الإرادة بما في ذلك أي تصرف من الله تعالى. فيجب على الطرف الذي تمت مقاطعة أدائه بسبب هذه الظروف استخدام كل الوسائل المعقولة لاستئناف الأداء الكامل لهذه الاتفاقية في أسرع وقت ممكن.

٧. الشرط والإنهاء: إذا اختار أحد الطرفين إنهاء الاتفاقية قبل تسليم المنتج، يكون المشتري مسؤولاً عن دفع جميع الأعمال والتكاليف المتكبدة حتى ذلك التاريخ.

يوافق الطرفان على ما تقدم كما يتضح من توقيعيهما أدناه [204].

الفاتح بن احمد شلوم (المشتري)   محمد بن هلال (البائع)

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[204] Written by the researcher.

6.11 Letter of credit (الاعتماد المستندي/البنكي)

In the domain of international business LC or letter of credit is the most secured way to get commodities from the seller. In the Arab world specially the Arab countries who were invaded by French cannot speak English at all. They use French as their second language, so to communicate with those Arab people, Arabic is the only one option, as French is not commonly used in Bangladesh. However, to export products to those countries, the seller has to understand Arabic terminologies used in Arabic letter of credit. In the following there is an example of LC in Arabic. The teacher should explain the basics of LC to the students and then teach an example of LC by following task-based teaching approach that has been discussed earlier:

الاعتماد المستندي رقم

تاريخ: اسم البنك المراسل...

عنوانه...

إلى البنك الأهلي الأردني (شركة مساهمة محدودة)

أنا/نحن ....

نطلب منكم فتح اعتماد مستندي غير قابل للنقض برقيا/بالبريد الجوي مباشرة مع فرعكم البنك المراسل المذكور اسمه أعلاه أو أي مراسل آخر تختارونه مع الطلب إليه إضافة/بدون إضافة تعزيزه وذلك حسب التفصيلات والبيانات التالية:

اسم المستفيد وعنواه: ....

يفتح الاعتماد باسم:...

بمبلغ لا يتجاوز:

هذا الاعتماد صالح لدفع قيمته في ....لغاية............................ مقابل تقديم

سحب المستند على المشتري الصادر ....مرفقا بالوثائق التالية:............................

أ) فاتورة/فواتير تجارية صادرة باسم المفتوح باسمه الاعتماد بمجموعة عددها............................نسخ

موقعة من المستفيد. تتضمن شهادة كما هي مبينة أدناه وعلى أن تكون ....منها على الأقل

مصدقة من الغرفة التجارية ومن القنصلية الأردنية إن وجدت في مدينة المنشأ:

بالطرود البريدية	بالطائرة	ب) بالبحر
حوافظ بريدية، تثبت بأن الطرود أو البضاعة قد شحنت لأمر البنك الأهلي الأردني وتبين بأنها	بوالص شحن بالطائرة تثبت بأن البضاعة أو الطرود قد شحنت لأمر البنك الأهلي الأردني وتبين بأنها	مجموعة كاملة من بوالص الشركة الشاحنة دون أية شروط نبين أن البضاعة محملة (على زهر الباخرة) على ....
لحساب........................	لحساب........................	نسخ وإن "أجور الشحن مدفوعة" في حالة
....	....	الشحن (C&F أو CIF) صادرة لأمر البنك الأهلي الأردني أو لأمر الشاحن ومظهره لأمر
....	....	البنك الأهلي الأردني وتبين اسم
....	....	
......	.....	....

مع ذكر رقم الاعتماد	مع ذكر رقم الاعتماد	<u>شحن البضاعة على ظهر الباخرة غير مسموح به</u>

ج) تعهد صادر عن الشركة، أو وكيلها المفوض مستقبلة أو مدرجة في بوليصة الشحن تدل على أن البضاعة

المطلوبة غير مشحونة على باخرة إسرائيلي، كما وإن الباخرة الناقلة سوف لا تمر بموانئ إسرائيلية، وهي ليست

مدرجة على القائمة السوداء.

د) قائمة مفردات على ....نسخ

هـ) شهادة منشأ على ....نسخ

و) تثبت شحن البضاعة التالية:............................

....

....

....

....

............................شحنة/شحنات سيف/سي إند إف/....................في ....من............................

فوب بتاريخ لا يتأخر عن............................

مع/بدون السماح بتغيير الشاحنة إلى ميناء العقبة الأردن/أو إلى عمان- الأردن/ أو إلى ميناء بيروت الحر بالترانزيت

للأردن/ أو إلى ميناء اللاذقية ترانزيت الأردن/ أو إلى............................

رقم رخصة الاستيراد ....تاريخه............................سارية المفعول لغاية............قيمتها............

هذا وإننا نصرح لكم ونفوضكم ونلتزم تجاهكم بما يلي:

يتم التأمين على البضاعة المطلوبة محليا بواسطة .... بما يتفق ورغبتكم، وإذا كانت البضاعة مؤمنة تأمينا غير كاف فإننا نفوضكم دون حاجة لأخذ وافقتنا زيادة التأمين كما يحق لكم أيضا إجراء تأمين جديد كما يلزم وقيد كافة التكاليف والمصروفات الأخرى على حسابنا لديكم ونتعهد لكم بدفع كافة رسوم التأمين التي تتكبدونها على البضاعة العائدة لهذا الاعتماد.

إننا نفوضكم بالحصول على إذن تحويل العملة ونتعهد بأن ندفع لكم او لمراسلكم قيمة أية خسارة قد تتحقق بسبب حصول تغيير في أسعار العملة و/أو تخفيض أو رفع قيمة العملة الأجنبية أو المحلية و/أو في حالة عدم التمكن من الحصول على إذن تحويل العملة من الجهات المختصة لأي سبب كان.

إننا نفوضكم بأن تقيدوا على حسابنا لديكم – أو أي حساب تختارونه من حساباتنا المفتوحة لديكم إذا كان لنا أكثر من حساب – قيمة تأمين الاعتماد بالنسبة التي تقدرونها وقيد زيادة تأمين الاعتماد كما ترون وكذلك قيد كافة العمولات والفوائد وفرق العملات وأية مصاريف أخرى تتحقق لكم وكذلك عمولات وفوائد ومصاريف مراسلكم أو فرعكم كما نفوضكم بقيد رصيد قيمة الاعتماد علينا بالحساب. وإننا نقر لكم بأن مصاريفكم وعمولتكم تستحق لكم حتى في حالة عدم استغلالنا للاعتماد.

نصرح لكم بأن الشروط المدرجة في طلب فتح الاعتماد الموقع منا هي بالإضافة وليست بديلة عن الاتفاقيات الموقعة من قبلنا لكم. والتي تشمل الشروط العامة لفتح الاعتمادات المستندية.

إننا نقر بأنكم أنتم أو مراسلكم لا تتحملون أية مسؤولية من ناحية صحة المستندات وسريان مفعولها أو من ناحية قانونية تلك المستندات كما لا تتحملون أية مسؤولية من ناحية نوعية البضاعة ومواصفاتها أو من حيث كمية البضاعة العائدة للمستندات.

يخضع هذا الاعتماد للقواعد والأصول المتعلقة بالاعتمادات المستندية كما أقرتها غرفة التجارة العالمية (ملحق ١٩٧٤ نشرة رقم ٢٩٠)

نحن على بينه من كافة الأنظمة المتعلقة بالاتجار مع العدو، ونؤكد لكم بأن هذه البضاعة أو أي جزء منها ليس من البضائع المحظور التعامل بها ولا يشكل استيرادها مخالفة للأنظمة المذكورة.

نتعهد لكم بتحمل مسؤولية تأدية ثمن أية بضائع استوردت بموجب هذا الاعتماد وتبين إنها مخالفة لشروط المقاطعة بأية صورة من الصور.

إننا نصرح لكم ونقر بأن البضاعة المشحونة بموجب هذا الاعتماد هو هونة لكم حكما ولكم حق حبس البضاعة المشحونة واعتبارها مرهونة لديكم هي والتأمينات المدفوعة لكم عن الاعتماد المفتوح بها ونصحكم السلطة المطلقة تسلم البضاعة والتصرف بها وقبض ثمنها والتأمين العائد للبضاعة والتأمينات المدفوعة كما تشاؤون. ونفوضكم قيد كافة المصاريف التي تتكبدونها على حسابنا لديكم كما تتعهد بتأديتها لكم إذا لكم يكن حسابنا يسمح بإجراء هذا القيد كما نتعهد لكم بتقديم أية ضمانات أو تأمينات إضافية تطلبونها في أي وقت تشاؤون لتغطية التزامنا المترتبة لكم وفي حالة بيع البضاعة فإننا نتعهد لكم عند الطلب بدفع مقدار النقص إن وجد إذا لم يكن الثمن المقبوض كافيا لسداد مطلوبكم.

نوافق على كافة ما ورد أعلاه بعد أن تحققنا بأنفسنا عن مضمونة ونوقع على صحة ذلك.

ملاحظة: تشطب العبارات غير الضرورية مع توقيع العميل بالأحرف الأولى من اسمه أو بكامل توقيعه.[205]

التدريبات:
أسئلة عامة:

١. وضح الغرض الأساسي من فتح الاعتمادات المستندية؟

٢. ماذا يشترط في من يفتح اعتمادا مستنديا؟

٣. اشرح الإجراءات اللازمة لفتح اعتماد للاستيراد.

٤. صف الاستمارة اللازمة لطلب فتح الاعتماد.

٥. ما هو دور البنك الذي لديه الاعتماد في عملية الاستيراد؟

٦. من الذي يقوم بتخليص البضائع من الجمرك؟ كيف يتم ذلك؟

٧. تخيل أنك تريد استيراد سلعة معينة (أقمشة دانيم، اكسسوارات، خيوط بولستار وغيرها).

اشرح الخطوات التي تتخذها حتى تصلك البضاعة.

اللغة العربية للشئون التجارية (المرحلة المتقدمة)، الصفحة ١٢٧، نشر جامعة ميشيغان ٢٠٠٠ ص١٢٤[205]

الاختيار من متعدد

أ) يتم فتح الاعتماد المستندي

١. في قسم الجمارك

٢. في البنك

٣. لدى الشركة المصدرة

ب) لكي يسمح للمستوردين بفتح الاعتماد يجب أن

١. يحصل على إجازة استيراد

٢. يدفع عمولة

٣. ـــــــــــــــــــــ

ج) بعد فتح الاعتماد يقوم البنك

١. بتسليم البضاعة المستوردة إلى صاحبها

٢. بإشاعة فرعه أو وكيله في الخارج

٣. ـــــــــــــــــــــ

د) لا يقوم المصدر عادة ـــــــــــــــــ إلا بعد التأكد من فتح الاعتماد بثمنها

١. بتلخيص البضائع من الجمرك

٢. بإشعار التاجر والمستورد

٣. بتجهيز البضاعة وشحنها

هـ) المرحلة الأخيرة في عملية الاستيراد هي

١. تسديد المستورد قيمة الاعتماد كاملة

٢. تخليص البضائع من الجمارك

٣. الاتصال بفرع البنك للتأكد من وجود الاعتماد المفتوح

6.12 Job advertisement (الإعلان عن الوظيفة)

The students of Arabic should also know the Arabic style of advertisement and its sentence structure as well as vocabulary. In the following there are some examples of job advertise published in the Arabic newspapers. The teacher should follow the TBLT approach to educate students about the way of advertisement in Arabic.

إعلانات لفرص وظيفية ٢٠٦

<div dir="rtl">

تعلن هيئة الهلال الأحمر السعودي

عن رغبتها في شغل عدد من الوظائف الصحية بمسمى

(أخصائي إسعاف وطب طوارئ) بالتعاقد المؤقت على بند التحول الوطني

أولا: الشروط المطلوب توفرها في المتقدم:

- أن يكون حاصلا على بكالوريوس في تخصص طب الطوارئ
- أن يكون حاصلا على الدورات التالية (ACLS) (BLS) وتكون سارية المفعول
- أن يكون حاصلا على إحدى هاتين الدورتين (ITLS) (PHTLS) وتكون سارية المفعول
- أن يكون حاصلا على تسجيل مهني ساري المفعول وتصنيف مهني لمؤهله من هيئة التخصصات الصحية يمكنه من شغل الوظيفة المطلوبة.
- أن يكون لائقا صحيا للوظيفة المطلوبة
- أن يجتاز الاختبار والمقابلة الشخصية
- أن يحضر أصول المؤهلات العلمية والمستندات الثبوتية المطلوبة عند الطلب لاحقا
- أن يكون لدى المتقدم الاستعداد للعمل وفقا لحاجة العمل بالهيئة بأي منطقة من مناطق المملكة
- في حال عدم توفر الشروط المشار إليها أنفا يستبعد صاحب الطلب نهائيا

ثانيا: التقديم على هذه الوظائف

إرفاق المؤهلات والمستندات المطلوبة للوظيفة على صيغة ملف PDF (المؤهل العلمي + السجل الأكاديمي + الهوية الوطنية + معادلة الشهادة لمن حصل على المؤهل من خارج المملكة + التصنيف المهني) وإرفاق ثلاث دورات (ACLS) و (BLS) وللمتقدم الخيار في إرفاق إحدى الدورتين (ITLS) أو (PHTLS) على أن تكون سارية المفعول.

ملاحظة هامة:

- في حال عدم إرفاق المتقدم لأي من هذه المستندات في طلب التقديم سيتم استبعاد طلبه نهائيا.
- يتم التقديم على هذه الوظائف عن طريق بوابة التوظيف بموقع الهيئة على الرابط أدناه، وذلك اعتبارا من يوم الثلاثاء الموافق ١٤٤١/٢/٢هـ إلى يوم الموافق ١٤٤١/٢/٩ هـ الساعة ١٢ ظهرا.

www.srca.org.sa

هيئة الهلال الأحمر السعودي

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²⁰⁶ Retrieved from http://www.alriyadh.com/ جريدة الرياض، ٢٠-٩-٢٠١٩ يوم الجمعة

أسئلة عامة

١. من أصدر هذا الإعلان، و من أين؟

٢. ما نوع الوظيفة؟

٣. هل يمكن أن يقدم الطلب للشخص الذي حصل على شهادة البكالوريوس في تخصص علم اللغة؟

٤. ما هما الدورتان اللتان لازمتان لكل مقدم الطلب ؟

٥. كيف يتم اختيار الموظفين المتقدمين للعمل؟

٦. في أية حال يتم ابتعاد طلب المقدم؟

٧. بأي طريق يرسل المقدم الطلب؟

تعلن مؤسسة التقنية الحرارية عن حاجتها للمهن التالية:

(المرتب مجزي لأصحاب الكفاءات)

١ - عدد (١) سكرتير:

جامعي يجيد اللغة الإنجليزية والكمبيوتر والبرامج والترجمة والطباعة عربي/إنجليزي وكل ما يتعلق بالسكرتاريا.

خبرة لا تقل عن خمس سنوات في أعمال السكرتاريا والإدارة والأرشيف وتحرير المراسلات والإنترنت.

٢- عدد (١) مندوب مشتريات:

المؤهل: ثانوية عامة وشهادة دورة على الكمبيوتر مع خبرة لا تقل عن خمس سنوات في تأمين المشتريات، مع إجادة اللغتين العربية والإنجليزية والعمل على الكمبيوتر.

٣- عدد (١) محاسب:

خريج كلية التجارة – محاسبة – يجيد اللغة الإنجليزية إجادة تامة، والعمل على الحاسب الآلي، خبرة لا تقل عن خمس سنوات في الحسابات العامة ومسك الدفاتر وحسابات الشركات التجارية والصناعية.

- على جميع المتقدمين إرسال صورة من الإقامة والتأشيرة مع السيرة الذاتية.
- الرجاء ألا يتقدم إلا من يكون جاهزا لمباشرة العمل فورا.
- على جميع المتقدمين كتابة رقم هاتف الكفيل وتلفون آخر عمل له.

وعلى من تنطبق عليه الشروط المطلوبة إرسال السيرة الذاتية (عري/إنجليزي) للعنوان التالي ، فاكس رقم (٢٠٢٥٨٥٥٥) أو الإيميل firexx@atheer.net.sa

اختر من الجمل التالية الصواب و الخطأ

١. يشترط في منصب السكرتير خبرة أكثر من ست سنوات

٢. يلزم شهادة جامعية في منصب مندوب مشتريات

٣. يشترط في المتقدم لوظيفة محاسب إجادة اللغة الإنجليزية إجادة تامة

٤. يمكن تقديم الطلب للمتقدمين من خارج المملكة العربية السعودية

٥. الكفيل لازم لكل من يتقدم

المؤسسة المالية العربية السعودية ش. م.
(لوكسمبورغ)

تعلن عن الوظائف الشاغرة التالية لمصرفها الجديد في باريس:

١) مدير الإدارة المالية والاستثمارات   ٢) رئيس قسم الاعتمادات المستندية

٣) رئيس قسم الودائع وحسابات التوفير ٤) رئيس قسم التسليف

الشروط العامة:

- يشترط في المتقدم أن يكون سعودي الجنسية

- خبرة مصرفية لا تقل عن خمس سنوات (تعطي الأفضلية لمن لهم خبرة في السعودية)

- شهادة جامعية في إدارة الأعمال أو الاقتصاد او المحاسبة (باستثناء من تتوفر لديهم خبرة مصرفية طويلة)

- مركز الإقامة والعمل في باريس

توجه الطلبات مع الملخص عن الحالة المدنية، والدراسات والخبرة العملية للمرشح، مع صورة فوتوغرافية إلى العنوان التالي: c/o A.F.C, 49/51 Avenue George V, Paris 8

تعالج جميع الطلبات بالسرية التامة

المصدر ٢٠٧

اللغة العربية للشئون التجارية (المرحلة المتقدمة)، الصفحة ٣٣، نشر جامعة ميشيغان ٢٠٠٠ ص٣٣ [207]

أسئلة عامة

١) من أصدر هذا الإعلان، و من أين ؟

٢) كم موظفا يحتاج المصرف الجديد، وما نوع كل وظيفة؟

٣) هل يستطيع شخص عربي تتوفر فيه جميع الشروط أن يعمل في إحدى هذه الوظائف؟

٤) اذكر بعض شروط التوظيف في المصرف

٥) ماذا يجب على طالب الوظيفة أن يقدم مع الطلب؟

٦) كيف يتم اختيار الموظفين المتقدمين للعمل.

٧) هل في المدينة التي تسكنها فرع للمؤسسة المالية العربية السعودية؟

إعلان

يسر مركز خدمات الخليج أن يعلن إلى جميع المؤسسات الخاصة والدوائر الحكومية وإلى جميع الشركات التجارية والمقاولين عن استعداده لتلبية جميع طلباتكم من احضار واستجلاب أكفأ وأخلص الأيدي العاملة الغنية من مختلف المهن ومن جميع الجنسيات من خارج الدولة ومن ذوي الخبرات والمؤهلات الإدارية والفنية في جميع المستويات.

مهندسون – خبراء في جميع المجالات – محاسبون – موظفو مبيعات- نجارة – كهرباء – صبغ – ميكانيك – عمال فنادق – لمختلف الاختصاصات – مراقبون بناء – وطرق – فنيو تكييف – بايب فيترز – سائقو سيارات- ومعدات ثقيلة – عمال مزارع ومنتزهات – عمال صحة.

لتوفير الوقت والجهد فقط الاتصال هاتف رقم ٢٥٦٢٢ أو رقم ٢٦٥٦٣٦ . أبو ظبي ص. ب: ٢٥٦٦. الإمارات العربية المتحدة.

المصدر 208

اللغة العربية للشئون التجارية (المرحلة المتقدمة)، الصفحة ٤١، نشر جامعة ميشيغان ٢٠٠٠ ص٣٦[208]

أسئلة عامة

من يهمهم كثيرا هذا الإعلان

ما هي بعض الخدماا لتي يقدمها المركز

هل يستطيع المركز استخدام موظفين من خارج دولة الإمارات

إذا كنت مدير فندق، فهل يمكنك العمل في "أبو ظبي"

لماذا يطلب الذي وضع الإعلان من الزبائن الاتصال بالتليفون فقط

إعلان عن وظائف

سكرتيرات تنفيذيات

يعلن بنك الكويت الوطني ش م ك عن حاجته لعدد من السكرتيرات التنفيذيات بالشروط التالية:

١. إجادة اللغتين العربية والإنجليزية إجادة تامة

٢. إجادة الطباعة العربية والإنجليزية

٣. مستوى جيد الاختزال

٤. القدرة على طباعة الكشوف والجداول الإحصائية.

٥. خبرة سابقة في العمل كسكرتيرة تنفيذية لمدة سنتين على الأقل

٦. يفضل من لها خبرة سابقة بالعمل في البنوك.

ترسل الطلبات موضحا بها كافة البيانات الخاصة بالمتقدمة للوظيفة مع صور من المستندات الدالة على توفر الشروط السابقة وصورة شخصية باسم السيد / مسؤول التعيين والتدريب – بنك الكويت الوطني ش.م.ك ص.ب ٩٥ الصفاة على أن يذكر بركن المغلف عبارة (سكرتيرة تنفيذية)

المصدر ٢٠٩

أسئلة عامة

ما نوع الوظائف التي يحتاج بها بنك الكويت

ما المؤهلات المطلوبة في المتقدمات للعمل

ماذا يجب على المتقدمة للعمل أن ترسل مع طلبها

إلى أي عنوان ترسل الطلبات

ما تصبح المتقدمة للعمل إذا وقع عليها الاختيار

اذكر بعض الأماكن التي يوجد فيها سكرتيرات تنفيذيات

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209 اللغة العربية للشئون التجارية (المرحلة المتقدمة)، الصفحة ٤١، نشر جامعة ميشيغان ٢٠٠٠ ص ٤٠.

بعد دراسة بعض من الإعلانات يمكن للأستاذ أن يعطي لطلابه الأعمال المنزلية على كتابة أسئلة عامة من نماذج الإعلانات التالية. وهذا واضح أنهم يحتاجون إلى إدراك كامل ليستنبطوا الأسئلة منها:

وظيفة شاغرة لسكرتيرة إدارية

تعلن شركة المنيوم البحرين عن حاجتها إلى سكرتيرة مؤهلة ، ويفضل أن تكون بحرينية الجنسية، لشغل وظيفة سكرتيرة إدارية في أليا.

على المتقدمين لهذه الوظيفة أن تكون لديهن خبرة كافية في هذا المجال بالإضافة إلى إجادتهن للغة الإنجليزية والسرعة الجيدة في أعمال الاختزال والطباعة مع القدرة على إنجاز أعمال السكرتارية من الدرجة الأولى بأقل درجة ممكنة من الإشراف.

ستعطى المتقدمات راتبا مغريا وعلاوة مواصلات وعلاوات إضافية أخرى

الرجاء تقديم الطلبـــات الكتابية إلى:

مراقب شؤون الموظفين

المنيوم البحرين – ص. ب. : ٤٧٠ البحرين

مؤسسة الفتح للهندسة الحديدية والميكانيك

تعلن مؤسسة الفتح للهندسة الحديدية والميكانيك عن حاجتها إلى:

١) مدير إداري حاصل على بكالوريوس إدارة أعمال أو ليسانس حقوق، مع خبرة لا تقل عن خمس سنوات وإجادة اللغة الإنجليزية إجادة تامة (قراءة وكتابة ومحادثة)

٢) مندوب علاقات عامة، حاصل على رخصة قيادة صادرة من دولة (الإمارات العربية المتحدة) مع خبرة لا تقل عن ثلاث سنوات داخل حدود أبو ظبي.

الرواتب مغرية وتحدد حسب الخبرة والكفاءة ..

الاتصال / أبو ظبي ص.ب. ٢٣٠٥ تليفون رقم: ٢٥٦٠٥٨

6.13 Business dialogue (الحوار التجاري)

To make a successful deal with an Arab businessman, dialogue is the most important fact. So, in the pedagogy of Business Arabic, business dialogue should also be included. In the following there is an example of short business dialogue, the teacher should teach Arabic business dialogue based on Situational Teaching Approach. This is just an example of practical dialogue, more dialogues should be presented to the students and the dialogues can be created by the help of students and teacher both as it is mentioned earlier in the description of this approach:

سافر زبون عربي من أي دولة عربية فاستقبله صاحب شركة، فإن الحوار بينهما يمكن أن يكون كالتالي:

صابح الشركة: السلام عليكم ورحمة الله وبركاته

الزبون: وعليكم السلام ورحمة الله وبركاته

صابح الشركة: أهلا وسهلا ومرحبا بك إلى بنغلاديش

الزبون: مرحبا بك أيضا

صابح الشركة: إن شاء الله سنصل إلى الفندق في خمسة عشر دقيقة.

الزبون: ممتاز ، يعني أن الفندق ليس بعيدا عن- المطار

صابح الشركة: نعم، الجو اليوم جميل جدا، قد تقللت الحرارة إلى ٢٠ مئوية

الزبون: نعم أشعر بالبرد قليلا ، متى يبدأ فصل الشتاء عندكم؟

صابح الشركة: هنا يبدأ فصل الشتاء من نهاية شهر ديسمبر وينتهي في نهاية شهر مارس. من الممكن أنت لا تعرف عندنا ستة فصول بدلا من أربعة كما عندكم. وفصلان مستقلان هما فصل المطر و فصل أواخر الخريف. في فصل المطر يمطر كل يوم عدة مرات قليلا أوكثيرا.

الزبون: سبحان الله، كم عدد السكان في بنغلاديش وكم مساحتها ؟

صاحب الشركة: عدد سكان بلادنا حوالي ١٦٠ مليون نسمة ومساحتها ١٤٧٠٠٠ كيلومترا مربعا. ومنهم نسبة المسلمين ٩٠ في المائة، والباقي الهندوسيون والبوذيون والمسيحيون.

الزبون: ما شاء ا لله

صاحب الشركة: من الممكن انت تعرف أن بنغلاديش الآن في المكان الثاني في تصدير الملابس الجاهزة بعد الصين.

الزبون: نعم أعرف هذا، لكن ما هي القطاعات الصناعية الأخرى سوى قطاع الملابس في بنغلاديش؟

صاحب الشركة: القطاعات الصناعية الأخرى سوى قطاع الملابس هي الجلد وأوراق الشاي وألياف الجوت والأدوية والجمبري، وصناعة الخزف وما إلى ذلك. ٢١٠

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210 Written by the researcher

6.14 Business proposal

To attract foreign investment finding investor is a very effective way. Here in Bangladesh we have perfect environment for attracting foreign investors particularly in the garment manufacturing sector. Many foreign investors are already taking benefit of our cheap work force, but unfortunately, the authority did not concentrate to draw attention of Arab investors to invest here. The reason behind this can be identified as the lack of marketing in the Arab world. Besides, most of the Arab do not have sufficient knowledge in English, so if we advertise our investment facility for the Arab investors in their native language, it can be more effective to get new investors to boost our economy. In the following there is an example of business proposal in Arabic. The teacher should teach this proposal to the student by following TBLT method:

<div dir="rtl">

اقتراح الأعمال لإقامة مصنع للملابس الجاهزة

شركة ألوان للأزياء المحدودة هي شركة دولية لتصنيع الملابس الجاهزة مكتبها الإداري والتسويقي يقع في وهران بالجزائر ومصنعها للإنتاج يقع في بنغلاديش. لقد تمكنا من تأمين أرض مناسبة في منطقة استراتيجية في بنغلاديش حيث سيتم بناء مصنعنا. سوف تقوم شركة ألوان للأزياء بإنتاج ملابس جاهزة بكميات ضخمة مثل ملابس خارجية (ملابس العمل، الزي الرسمي، ملابس منزلية، ملابس رياضية، بدلات، سراويل، فساتين، ملابس السيدات، بلوزة، الحلل، والسترات، كارديغان، البلوفرات، المعاطف، السترات الرياضية، التنانير، القمصان (قصيرة أو طويلة الأكمام)، ربط العنق، شورتات، جينز، تي شيرت، قمصان بولو، قمصان رياضية، شورتات للاستحمام، بدلات السباحة، البيكينيات، إلخ.) وملابس داخلية (مثل شورتات داخلية، قمصان داخلية، سراويل داخلية، جوارب، وجوارب طويلة).

هدف عملنا هو أن نصبح شركة من الشركات الرائدة في تصنيع الملابس الجاهزة في الجزائر وسوف نتأكد من أن كل الملابس التي تغادر مصنعنا يمكن أن تنافس بشكل إيجابي مع أفضل العلامات التجارية في هذه الصناعة. سيتم اختيار عمالنا من مجموعة من مصممي الملابس الموهوبين وعمال مصنع الملابس الماهرين في بنغلاديش وأيضًا من أي جزء من العالم عندما تنمو أعمالنا. سوف نتأكد من أن يتم اختيار جميع أفراد القوة العاملة لمصنعنا من خلال التدريبات المطلوبة التي تجعلهم قادرين على تلبية توقعات الشركة والتنافس مع شركات تصنيع الملابس الجاهزة الرائدة في الجزائر.

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لقد خططنا لبناء مصنع حديث في بنغلاديش ولهذا دخلنا في اتفاقية تجارية مع جوكي (Juki) - شركة لتصنيع آلات الخياطة ذات المستوى العالمي- لتزويدنا بأفضل جودة الآلات التي ستضمن جودة الملابس. سوف يكون مصنعنا مُجهّزا جيدا مع جميع التجهيزات الحديثة وسنتابع الاتجاه الحالي في هذه الصناعة.

ستقوم شركتنا بتصنيع ملابس عالية الجودة لكلا الزبائن المتميزين وكذلك لأصحاب الدخل المنخفض. بالإضافة إلى الإنتاج الضخم لملابس جاهزة للمشترين الدولية، سوف نشارك أيضا في إنتاج الملابس حسب الطلب للزبائن بناء على متطلباتهم. نحن ندرك تمامًا أن هناك بعض العملاء مثل الأندية الرياضية والأحزاب السياسية والمدارس والمنظمات التي ستحتاج إلى تي شيرتات مخصصة عالية الجودة لأغراض محددة ونحن على استعداد جيد لتقديمها كما هو مطلوب. يتولى محمد بن هلال وأفراد عائلته شركة ألوان للأزياء المحدودة. وهو من عشاق الموضة وكذلك رجل الأعمال المعروف. لديه فريق من مصممي الأزياء الذين لديهم أكثر من عقد من الخبرة في صناعة الأزياء. وانه سوف يشغل منصب المدير التنفيذي للشركة. السيد محمد حاصل على درجة علمية في تجارة تصنيع الملابس من مدرسة تجارية معروفة.

عروض منتجاتنا

تم تأسيس شركة ألوان للأزياء المحدودة بهدف إنتاج ملابس جاهزة عالية الجودة وعصرية للغاية للرجال والنساء والشباب والأطفال. نحن نعلم أن الجودة هي عاملة رئيسية تساعدنا على بيع علامتنا التجارية ولهذا السبب أننا سنقوم بتعيين فريق مختص سيضمن أن جميع ملابسنا تلبّي وحتى تتجاوز توقعات زبائننا. سنعمل بجد أن شركة ألوان للأزياء المحدودة لا يتم قبولها على الصعيد الوطني في الجزائر فقط، بل في أجزاء أخرى من العالم. فيما يلي المنتجات التي سنقوم بتصنيعها:

- معاطف وملابس شتوية
- بدلات الرجال والنساء
- ملابس منزلية
- ملابس نوم
- ملابس الأطفال والرضع
- ملابس رياضية
- ملابس العمل

بيان رؤيتنا

رؤيتنا هي إقامة شركة ألوان للأزياء كعلامة تجارية دولية في داخل البلاد وخارجها.

بيان مهمتنا

مهمتنا هي تحقيق رضا المشترين عن طريق تحقيق الحد الأدنى من الأرباح وتوفير أفضل المنتجات جودة.

هيكل أعمالنا

تنوي شركة ألوان للأزياء المحدودة أن تتنافس بشكل إيجابي مع شركات تصنيع الملابس الجاهزة الرائدة في الجزائر وعلى المسرح العالمي. سنقوم بتوظيف أشخاص مؤهلين يعملون بجد، يتمحورون حول الزبائن ومستعدون للعمل لمساعدتنا في بناء أعمال مزدهرة التي تعود بالنفع على جميع أصحاب المصلحة (أصحاب العمل والقوى العاملة والعملاء).

في الواقع سيتم إتاحة ترتيب تقاسم الأرباح لجميع موظفي الإدارة لشركتنا وهذا يستند إلى أدائهم لمدة خمس سنوات وفقا لما اتفق عليها مجلس أمناء الشركة. في ضوء ما سبق قررنا توظيف الأيدي المؤهلة والمختصة لشغل المناصب التالية: المدير التنفيذي، المدير العام، مدير الموارد البشرية والمدير التنفيذي للمبيعات والتسويق، محاسب، مصممو الأزياء، مسؤول مراقبة الجودة، خياطون، وعمال المصنع.

الأدوار والمسؤوليات

الرئيس التنفيذي

- زيادة فعالية الإدارة عن طريق التجنيد والاختيار والتوجيه والتدريب، وتقديم المشورة، وانضباط المديرين، توصيل القيم والاستراتيجيات والأهداف؛ إسناد المسؤوليات والتخطيط والرصد وتقييم نتائج العمل؛ وتطوير الحوافز.

- يخلق، يتواصل، وينفذ رؤية المنظمة ومهمتها واتجاهها العام يعني قيادة تمنية وتنفيذ الاستراتيجية الشاملة للمنظمة

- مسؤول عن تحديد الأسعار وتوقيع الصفقات التجارية

- مسؤول عن توفير التوجيه للأعمال

- مسؤول عن توقيع الشيكات والوثائق نيابة عن الشركة

- يقوم بتقييم نجاح المنظمة

- يقدم التقارير إلى المجلس

مدير عام

- يطور خطة استراتيجية من خلال دراسة الفرص التكنولوجية والمالية، يقدم الافتراضات، ويوصي بالأهداف
- يحقق الأهداف الفرعية من خلال إنشاء الخطط والميزانيات وتخصيص الموارد ومراجعة التقدم
- ينسق الجهود من خلال إنشاء التحصيل والإنتاج والتسويق والخدمات التقنية والسياسات والممارسات، وتنظيم الإجراءات مع موظفي الشركة
- يبني صورة الشركة من خلال التعاون مع العملاء والحكومة و منظمات المجتمع والموظفين، وتطبيق الممارسات التجارية الأخلاقية
- يحافظ على جودة الخدمة عن طريق إنشاء وتطبيق معايير المنظمة
- مسؤول عن الإشراف على جميع الموظفين
- يضمن أن المنظمة تعمل في حدود الميزانية المنصوصة عليها

مدير الموارد البشرية والإدارة

- مسؤول عن الإشراف على حسن سير الموارد البشرية والمهام الإدارية للمنظمة
- يقوم بعقد اجتماعات بانتظام مع أصحاب المصلحة الرئيسيين لمراجعة فعالية سياسات الموارد البشرية والإجراءات والعمليات
- يحافظ على اللوازم المكتبية عن طريق فحص المخازن ووضع الأوامر وتسريعها وتقييم منتجات جديدة.
- يحدد المناصب الوظيفية للتوظيف وإدارة عملية إجراء المقابلات
- ينفذ التدريب التعريفي لأعضاء الفريق الجديد
- مسؤول عن التدريب والتقييم وتقدير الموظفين
- مسؤول عن ترتيب السفر والاجتماعات والمواعيد
- يشرف على حسن سير أنشطة المكتب اليومية

مدير المبيعات والتسويق

يدير البحوث الخارجية وينسق جميع المصادر الداخلية للمعلومات للاحتفاظ بأفضل عملاء المنظمة ولجذب عملاء جدد

- يعرض نماذج المعلومات الديموغرافية ويقوم بتحليل كميات بيانات المعاملات التي تم إنشاؤها
بواسطة مشتريات العملاء
- يحدد ويعطي الأولوية ويصل إلى شركاء جدد وفرص العمل الجديدة وغيرها
- يحدد فرص التنمية ويتابع تطور الاتصالات وجهات الاتصالات ويشارك في هيكلة وتمويل المشاريع ويؤكد الانتهاء من مشاريع التنمية
- مسؤول عن الإشراف على التنفيذ والدعوة لاحتياجات العملاء و يتواصل مع العملاء
- يقوم بتطوير وتنفيذ وتقييم خطط جديدة لتوسيع المبيعات
- يصنع وثائق المعلومات والاتصالات لجميع العملاء
- يساعد على زيادة المبيعات والنمو للشركة

محاسب / أمين الصندوق

- مسؤول عن إعداد التقارير المالية والميزانيات والبيانات المالية للمنظمة
- يوفر الإدارات بالتحليلات المالية وميزانيات التنمية و تقارير المحاسبة ويحلل الجدوى المالية للمشاريع المقترحة الأكثر تعقيدا.
- مسؤول عن التنبؤ المالي وتحليل المخاطر
- يؤدي إدارة النقود ويسجل في دفتر المحاسبة العام ويكتب التقارير المالية
- مسؤول عن تطوير وإدارة النظم المالي وسياسته
- مسؤول عن إدارة جدول الرواتب
- يضمن الامتثال لتشريعات الضرائب
- يتعامل مع جميع المعاملات المالية للمنظمة
- يعمل كمدقق داخلي للمنظمة

مصممو الأزياء

- مسؤول عن تصميم الملابس لتلبية أحدث الاتجاه

- يبقى على اطلاع على الديناميات في صناعة الأزياء مع الاهتمام الرئيسي في ملابس رسمية وغير رسمية

- يبحث في الموضة والمقاسات والدراسات الأنثروبومترية و تصريحات الموضة العصرية وينصح المنظمة

ضابط مراقبة الجودة

- يضمن أن جميع الملابس الجاهزة في خط الإنتاج لمصنعنا تلبي الجودة المطلوبة قبل أن يتم إطلاقها في السوق

- يؤكد من أن خطوط الإنتاج والتصنيع تعمل بكفاءة ويقوم بتنسيق جهود الموظفين ويسهل التواصل بين الإدارة وأقسام الإنتاج

- يستنبط طرق تحسين عملية التصنيع لضمان الملابس المعمرة واعلى جودتها

- يضمن أن خطوط إنتاج التصنيع تعمل بسلاسة وتولد الانتاج المناسب باستمرار لأصحاب العمل

- يضمن أن المنظمة تعمل بما يتماشى مع أفضل الممارسات الدولية

- يعالج أي مسؤولية أخرى كما أسندها المدير العام

الخياطون (مشغلو آلات الخياطة الصناعية)

- مسؤول عن خياطة الملابس الرسمية وغير الرسمية وفقا لإرشاد المشرف أو مصمم الأزياء

- يتولى أي واجب آخر يكلفه المدير العام

عمال المصنع

- مسؤول عن كيّ الملابس وتعبئتها وتغليفها

- مسؤول عن حركة المعدات والمواد الخام كما هي مطلوبة

- ينظف داخلية المصنع والآلات والمعدات الأخرى وخارجيتها

- التعامل مع أي واجب آخر كما أسنده المدير العام / مدير الطابق

تحليل السوق

السوق المستهدف

عندما يتعلق الأمر ببيع الملابس الجاهزة، هناك بالفعل مجموعة واسعة من العملاء المتاحين. في جوهرها ، لا يمكن أن يقتصر سوقنا المستهدف على مجرد مجموعة من الناس في الجزائر أو الدول العربية بل في جميع أنحاء العالم.

على الرغم من أن شركة ألوان للأزياء ستبدأ عملها من مصنع واحد في بنغلاديش، لكن عندنا نظرة شاملة في هذه الصناعة ونريد أن نصل إلى المستوى حيث سنقوم ببناء مصانع متعددة في بلدان أخرى أيضا إن شاء الله. ستكون ملابسنا مصممة لاختراقها ليس فقط في السوق الجزائري، بل في صناعة الملابس على ساير العالم. نريد أن ملابسنا يرتديها الناس في السعودية وقطر ودبي والبحرين ومصر ولبنان وفي جميع أنحاء العالم.

ميزتنا التنافسية

كشفت دراسة وثيقة عن صناعة الملابس الجاهزة العالمية أن السوق أصبح أكثر تنافسيا على مدى العقد الماضي. في الواقع، يجب على كل واحد في هذه الصناعة أن يكون خلاقا للغاية، مركّزا على العملاء واستباقيا جدا إذاكان يريد أن يبقى في هذه الصناعة. نحن ندرك هذه المنافسة ونحن على استعداد تام للتنافس بشكل إيجابي مع شركات صناعة الملابس الأخرى في الجزائر وفي أجزاء أخرى من العالم.

ميزة تنافسية أخرى لشركة ألوان للأزياء هي الجودة والثروة القوية من الخبرة لفريق إدارتها. يتكون فريق الإدارة لشركتنا من المهنيين الذين تعاملوا مع بعض العلامات التجارية العالمية الرائدة في صناعة الملابس الجاهزة. يمكن اعتبار أحدث آلات المصنع ومعداتها في ميزاتنا أيضا وخاصة عندما يتعلق الأمر بالتنافس مع شركات تصنيع الملابس الأخرى ضمن نفس الفئة التي نعمل بها. يجب أن تكون جودة كل ملابس تخرج من خط الإنتاج معتمدة قبل أن يتم إطلاقها في السوق. أخيرًا سيتم رعاية موظفينا جيدًا وستكون حزمة الرعاية الاجتماعية الخاصة بهم من بين الأفضل ضمن فئتنا في الصناعة، وهذا يعني أنهم سيكونون أكثر من مستعدين لبناء الأعمال التجارية معنا وللمساعدة في تحقيق أهدافنا المحددة. سنقدم أيضا ظروف العمل الجيدة والعمولات لوكلاء المبيعات المستقلين الذين سنقوم بتعيينهم من وقت لآخر.

المبيعات واستراتيجية التسويق

مصادر الدخل

- شركة ألوان للأزياء سوف تعمل في مجال تجارة الملابس بالجملة على مجموعة واسعة في الجزائر وفي بلدان أخرى من العالم. نحن نحاول أن نوسع تجارتنا لتعظيم الأرباح لضمان تحقيق أهداف وغايات أعمالنا. سيكون مصدر دخلنا هو تصنيع وبيع الملابس بالجملة من المنتجات التالية:

- ملابس خارجية (ملابس العمل، الزي الرسمي، ملابس منزلية، ملابس رياضية، بدلات، سراويل، فساتين، ملابس السيدات، بلوزة، الحلل، والسترات، كارديغان، البلوفرات، المعاطف، السترات الرياضية، التنانير، القمصان (قصيرة أو طويلة الأكمام)، ربط العنق، جينز، شورتات، تي شيرت، قمصان بولو، قمصان رياضية، شورتات للاستحمام، بدلات السباحة، البيكينيات، إلخ.)

- ملابس داخلية (مثل شورتات داخلية، قمصان داخلية، سراويل داخلية، جوارب، وجوارب طويلة).

توقعات المبيعات

في تصنيع الملابس الجاهزة أمر مهم لا يمكن إنكاره وهو إذا تقوم بتصنيع مجموعة متنوعة من الملابس فتستطيع أن تجذب دائما كثيرا من الزبائن فإنها ستزيد إيرادات التجارة بالتأكيد. نحن في وضع جيد للاستحواذ على السوق المتاح في وهران وحولها، ونحن متفائلون جدا بأننا سنحقق هدفنا المحدد المتمثل في توليد دخل كافٍ من أول ستة أشهر من عملياتنا. فيما يلي توقعات المبيعات لشركة الوان للأزياء المحدودة:

السنة المالية الأولى: ٥٥٠,٠٠٠ دولار

السنة المالية الثانية: ٩٥٠,٠٠٠ دولار

السنة المالية الثالثة: ١,٥ مليون دولار

ملحوظة: تم إجراء هذا التنبؤ بناءً على ما يمكن الحصول عليه في الصناعة وبافتراض أنه لا يكون هناك أي انهيار اقتصادي كبير ولا يكون هناك منافس رئيسي ينتج نفس التصاميم كما ننتجها في نفس الموقع حيث يوجد سوقنا. يرجى ملاحظة أنه قد يكون التنبؤ أعلاه أقل وفي الوقت نفسه قد يكون أعلى.

استراتيجية التسويق والمبيعات

قبل اختيار موقع لشركة ألوان للأزياء، أجرينا دراسة السوق الشامل ودراسات الجدوى لنكون قادرين على الدخول في السوق المتاح ولنصبح علامة تجارية مفضلة. قمنا بتعيين الخبراء الذين لديهم فهم جيد لتصنيع الملابس الجاهزة لمساعدتنا في تطوير استراتيجيات التسويق التي سوف تساعدنا على تحقيق هدفنا التجاري لنفوز أكبر النسبة من السوق المتاح في الجزائر و في دول عربية. باختصار سوف تعتمد شركة ألوان للأزياء نهج المبيعات والتسويق التالي لجذب الزبائن:

- عرض علامتنا التجارية عن طريق إرسال خطابات تمهيدية إلى المدارس والشركات والمنظمات والأحزاب السياسية والجماعات والمؤسسات الأخرى.
- الحضور في معارض الأزياء في دبي والمملكة المتحدة وألمانيا وفي أجزاء أخرى من العالم
- تنظيم عرض الأزياء الخاص بنا لعرض تصميماتنا
- نشر الإعلان عن علامة الملابس الخاصة بنا في الصحف ووسائل التواصل الاجتماعي والتلفزيون
- نشر قائمة تجارتنا على إعلانات الصفحات الصفراء
- أخذ المساعدة من المسوق الرقمي المحترف لترويج موقعنا الإلكتروني
- الانخراط في التسويق المباشر في دول مختلفة

لا شك في أن وسائل الإعلام تلعب دورًا كبيرا في الحصول على أهمية دولية لشركة تصنيع الملابس الجاهزة. بخاصة وسائل التواصل الاجتماعي في العصر الحديث أسهل الطرق للوصول إلى مجموعة واسعة من الزبائن في جميع أنحاء العالم خلال فترة زمنية قصيرة وبالطبع بسعر أرخص جدًا عند المقارنة بالمنصات الإعلانية الأخرى.

استراتيجية التسعير لشركتنا:

ستكون أسعار جميع الملابس الجاهزة لشركتنا معقولة جدا وفي الوقت نفسه تنافسيا مع ما يمكن الحصول عليه في صناعة الملابس الجاهزة العالمية.

خيارات الدفع

إن سياسة الدفع المعتمدة من قبل شركة ألوان للأزياء شاملة لأننا ندرك تمامًا أن العملاء المختلفين يفضلون خيارات الدفع المختلفة كما يناسبهم ولكن في الوقت نفسه، سنضمن التزامنا بالقواعد والتنظيم المالي في الجزائر. وفيما يلي خيارات الدفع التي ستوفرها شركة ألوان لعملائها:

- الدفع عن طريق الحوالة التلغرافية

- الدفع عن طريق الاعتماد البنكي

- الدفع الجزئي نقدا يدا بيد

في ضوء ما سبق لقد اخترنا منصات مصرفية ستمكن عملائنا من الدفع للملابس الجاهزة التي تم شراؤها دون أي ضغوط من جانبهم. تفاصيل الحساب المصرفي لشركتنا تكون متاحة في ملف تعريف أعمالنا للعملاء.

نفقات بدء التشغيل (الميزانية)

في ما يلي هناك المجالات الرئيسية التي سننفق فيها رؤوس أموالنا الناشئة:

- إجمالي رسوم تسجيل النشاط التجاري في الجزائر ٧٥٠ دولار

- المصاريف القانونية للحصول على التراخيص والتصاريح ٣٣٠٠ دولار

- التكلفة الإجمالية لتوظيف مستشار الأعمال ٢٥٠٠ دولار

- التكلفة الإجمالية لشراء التأمين (المسؤولية العامة، تعويض العمال وتغطية خسائر الممتلكات) بقسط إجمالي ٢،٤٠٠ دولار.

- تكلفة دفع الإيجار لمصنع التصنيع لمدة ٢٤ شهرًا - ٣٥٠٠٠٠ دولار

- إعادة تصميم المصنع (بناء الرفوف) ٢٠٠٠ دولار

- المبلغ اللازم لشراء آلات الخياطة الصناعية وأدوات صناعة الملابس ٢٠٠٠٠ دولار

- نفقات بدء التشغيل الأخرى بما في ذلك القرطاسية (٥٠٠ دولار)و ودائع الهاتف والخدمة (٢٥٠٠دولار)

- التكلفة التشغيلية للأشهر الثلاثة الأولى (رواتب الموظفين ، مدفوعات الفواتير ، إلخ.) ٢٥٠٠٠٠ دولار

- تكلفة البدء لمخزون ١٠٠٠٠٠ دولار

- تكلفة شراء وتركيب الدوائر التلفزيونية المغلقة ٥٠٠٠ دولار

- تكلفة شراء الأثاث والأدوات (أجهزة الكمبيوتر والطابعات والهاتف وأجهزة التلفزيون، نظام الصوت، الطاولات والكراسي وغيرها ٤٠٠٠ دولار

- تكلفة إطلاق موقع إلكتروني ٦٠٠ دولار

- متنوعة ٥٠٠٠ دولار

فنحتاج إلى **مليون دولار** لإنشاء مصنع لتصنيع الملابس الجاهزة بنجاح.

توليد رأس المال الناشئ لشركة ألوان للأزياء:

سوف تجمع شركة ألوان للأزياء المحدودة رأس مالها من ٣ مصادر رئيسية:

- توليد جزء من رأس المال من المدخرات الشخصية

- التقدم بطلب للحصول على قرض من البنك

- البحث عن مستثمر أجنبي

ملحوظة: تمكنا من توليد حوالي ٢٠،٠٠٠ دولار ونحن في المراحل النهائية من الحصول على قرض بقيمة ٣٠٠،٠٠٠ دولار من مصرفنا. جميع الأوراق والمستندات تم التوقيع عليها و تم إرسالها، وتمت الموافقة على القرض وفي أي لحظة من الآن سيتم إضافة المبلغ إلى حسابنا.

استراتيجية الاستدامة والتوسع

إن أحد أهدافنا الرئيسية لبدء شركة ألوان للأزياء المحدودة هو بناء الأعمال التجارية التي ستستمر بالتدفق النقدي الخاص بها دون ضخ الأموال من مصادر خارجية بمجرد أن يتم تشغيل الشركة رسمياً. نحن نعلم أن إحدى طرق الحصول على الموافقة وكسب العملاء هي بيع الملابس الجاهزة بالجملة بسعر أرخص مما يمكن الحصول عليها في السوق ونحن بحالة جيدة على الاستعداد للبقاء على أقل هامش الربح لفترة من الوقت.

ستعمل ألوان للأزياء المحدودة على التأكد من وضع الأساس الصحيح، والهياكل والعمليات تمت وضعها على مكان مناسب لضمان أن رفاهية موظفينا تؤخذ بشكل جيد وأن العمال يحصلون على العلاج الصحي المجاني وغيرها من التسهيلات. تم تصميم ثقافة الشركة لشركتنا لدفع أعمالنا إلى مستويات أعلى من خلال التدريب وإعادة تدريب القوى العاملة لشركتنا.

نحن نعلم أنه إذا تم وضع ذلك في مكانه الصحيح، فسنكون قادرين على توظيف أفضل الأيدي والاحتفاظ بها التي يمكن الحصول عليها في هذه الصناعة. سيكونون أكثر التزامًا بمساعدتنا في بناء أعمال أحلامنا.

تحقق قائمة / مَعلم

- التحقق من توفر اسم العمل: **اكتمل**

- تسجيل الأعمال :**اكتمل**

- فتح الحسابات المصرفية للشركة: **اكتمل**

- الطلب والحصول على هوية دافع الضرائب :**اكتمل**

- طلب رخصة تجارية والتصريح :**اكتمل**

- شراء التأمين للأعمال: **اكتمل**

- تأجير منشأة وإعادة تشكيل المصنع والمكتب: **قيد التقدم**

- إجراء دراسات الجدوى: **اكتمل**

- توليد رأس المال من مصرف شخصي: **اكتمل**

- طلبات الحصول على قرض من البنك: **قيد التقدم**

- كتابة خطة العمل: **اكتمل**

- صياغة دليل الموظف: **اكتمل**

- صياغة وثائق العقد وغيرها من الوثائق القانونية: **قيد التقدم**

- تصميم شعار الشركة: **اكتمل**

- تصاميم الجرافيك وطباعة مواد التغليف التسويقية / الترويجية: **قيد التقدم**

- توظيف الموظفين: **قيد التقدم**

- شراء آلات الخياطة الصناعية ومعدات / أدوات الخياطة: **قيد التقدم**

- شراء الأثاث والرفوف وأجهزة الكمبيوتر والأجهزة الإلكترونية والأجهزة المكتبية والدوائر التلفزيونية المغلقة: **قيد التقدم**

- إنشاء الموقع الرسمي للشركة: **اكتمل**

- خلق الوعي للأعمال عبر الإنترنت وحول المجتمع: **قيد التقدم**

- الصحة والسلامة وترتيب السلامة من الحرائق (الترخيص): **المضمون**

- تجميع قائمتنا للملابس الجاهزة التي سننتجها: **اكتمل**

- إقامة علاقة تجارية مع البائعين وموردي المنسوجات (الأقمشة)، والخياطة والاكسسوارات والبضائع ذات الصلة بالإضافة إلى تجار الملابس بالجملة وأصحاب المصلحة الآخرين: **قيد التقدم**

من الواضح أننا أكملنا بالفعل معظم مهامنا الإلزامية لإعداد صناعة الملابس ١٠٠ % الموجهة للتصدير. الآن نحن بحاجة إلى مستثمر أجنبي يموّلنا بقية رأس المال الذي هو ٥٠٠,٠٠٠ دولار. إذا كنت مهتما بالاستثمار في شركتنا، فنحن نؤكد أننا نعطيك أرباحك وفقًا لمذكرة التأسيس.[211]

مع أطيب التحيات

محمد بن هلال

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[211] Written by the researcher

6.15 Business news (أخبار التجارة)

To understand the current trend in the business world a person, who is involved in the domain of trade and business, has to keep himself informed about the latest business news. So, it would be a good idea to include some examples of short business news in Business Arabic pedagogy. In the following there are few examples of business news along with necessary class drills. The teacher should teach them following TBLT method:

<div dir="rtl">

(التقرير الأول)

هل تستغني أميركا عن النفط العربي؟

بين الحلم والواقع

كثيرا ما راود الولايات المتحدة حلم استقلالها عن نفط الشرق الأوسط، ليمهد الطريق أمام انسحابها السياسي من المنطقة، ويبرر تحولها الإستراتيجي نحو آسيا. قد تبدو هذه الرؤية صحيحة بداهة، لكن أهي حقا كذلك؟ الواقع أن الولايات المتحدة المتعطشة إلى الطاقة اعتمدت لفترة طويلة على السوق العالمية في تلبية الطلب المحلي، حتى إنها في عام ٢٠٠٥ استوردت ٦٠٪ من استهلاكها من الطاقة. ولكن منذ ذلك الوقت، تناقصت حصة الواردات، وينبغي لها أن تستمر في التناقص. فمن المتوقع أن تصبح الولايات المتحدة مكتفية ذاتياً في مجال الطاقة بحلول العام ٢٠٢٠، ثم تصبح مصدرة للنفط بحلول العام ٢٠٣٠.

ويمنح هذا السيناريو الولايات المتحدة ثلاث مزايا هائلة، فهو من شأنه أن يعزز قدرتها التنافسية الاقتصادية وخاصة بالنسبة إلى أوروبا، نظراً لانخفاض تكاليف استخراج الغاز الصخري. ومن شأنه أيضا أن يقلل من تعرض أميركاً للاضطرابات المتصاعدة في العالم العربي. وأخيرا، يزيد هذا السيناريو من الضعف النسبي للصين -المنافس الرئيسي للولايات المتحدة- التي أصبحت تعتمد بشكل متزايد على إمدادات الطاقة القادمة من الشرق الأوسط.

حقائق وعواقب

من الواضح أن هذه الحقائق لا بد أن تؤخذ على محمل الجد، ولكن لا ينبغي للعواقب التي قد تخلفها هذه الحقائق على السياسة الخارجية للولايات المتحدة في الشرق الأوسط، أن تستخلص على عجل. فرغم أن الاعتماد على الغير في مجال الطاقة يشكل عنصراً رئيسياً في السياسة الخارجية التي تنتهجها الولايات المتحدة في المنطقة، فإن هذا ليس العامل الوحيد. ذلك أن أمن إسرائيل والرغبة في احتواء إيران لا يقلان أهمية عن مسألة الطاقة. فضلاً عن ذلك، فإن الدور الذي يلعبه الشرق الأوسط في الجغرافيا السياسية العالمية سينمو في العقود المقبلة، وهذا من شأنه أن يزيد من صعوبة تصور خروج قوة عظمى كالولايات المتحدة ببساطة من المنطقة.٢١٢

</div>

<div dir="rtl">
٢١٢ هل تستغني أميركا عن النفط العربي؟ , Al-Jazeera Arabic [newspaper online]. 2012 December 12 [cited 2013 March 26]. Available from: http://www.aljazeera.net/ebusiness/pages/ee640511-ff62-453e-8283-d18fbb7f2d73
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Translation of the report

Is America dispensing with Arab oil?

Between dream and reality

Often the United States is haunted by the dream of her independence from Middle East oil, to pave the way for the political withdrawal from the region, and to justify its strategic transformation towards Asia. This vision may seem intuitively correct, but is it really so?

Actually, the energy thirsty United States relied for a long time on the world market to meet domestic demand; even in 2005 it imported 60% of its energy consumption. But since that time, the share of imports decreased, and it should continue to decline. It is expected that the United States will be self-sufficient in energy field by the year 2020, and then become an exporter of oil by the year 2030.

This scenario gives the United States three tremendous advantages; it would enhance its economic competitiveness, particularly in relation to Europe, due to the low cost of extracting shale gas. It would also reduce America's vulnerability to escalating unrest in the Arab world. Finally, this scenario will increase the relative weakness of China - the main competitor of the United States - which has become increasingly dependent on energy supplies from the Middle East.

Facts and consequences

It is clear that these facts must be taken seriously, but the consequences should not be drawn in a hurry, which may be the impact of these facts on the foreign policy of the United States in the Middle East.

Although depending on others in the energy field is a key element in the foreign policy that is pursued by the United States in the region, but this is not the only factor. Because, the security of Israel and the desire to contain Iran are not less important than the issue of energy.

Moreover, the role of the Middle East in global geopolitics will grow in the coming decades, and this would make it more difficult to imagine to way out of a superpower like the United States from the region simply.[213]

Building vocabulary by the words and phrases used in the report

1. تستغني أميركا: America is dispensing
2. كثيرا ما : often
3. راود: haunted by
4. ليمهد الطريق : to pave the way
5. يبرر : it will justify
6. تحولها الإستراتيجي : strategic transformation
7. بداهة: intuitively
8. المتعطشة إلى الطاقة : the energy thirsty
9. في تلبية الطلب المحلي : to meet domestic demand
10. استوردت: it imported
11. استهلاكها من الطاقة: its energy consumption
12. تناقصت: decreased
13. حصة الواردات : share of imports
14. مكتفية ذاتياً: self sufficient
15. بحلول العام ٢٠٢٠: by the year 2020
16. مصدرة: exporter
17. هائلة: tremendous
18. أن يعزز: to enhance, to strengthen
19. قدرتها التنافسية: competitiveness
20. بالنسبة إلى: in relation to
21. نظراً ل:due to
22. انخفاض تكاليف low costs
23. استخراج الغاز الصخري:to extract shale gas

[213] هل تستغني أميركا عن النفط العربي؟ , Al-Jazeera Arabic [newspaper online]. 2012 December 12 [cited 2013 March 26]. Available from: http://www.aljazeera.net/ebusiness/pages/ee640511-ff62-453e-8283-d18fbb7f2d73

24. It would reduce America's :يقلل من تعرض أميركاً للاضطرابات المتصاعدة vulnerability to escalating unrest

25. the relative weakness :الضعف النسبي

26. increasingly: بشكل متزايد

27. energy supplies :إمدادات الطاقة

28. must be taken seriously: لا بد أن تؤخذ على محمل الجد

29. which may be the impact of these facts :التي قد تخلفها هذه الحقائق

30. to draw :أن تستخلص

31. that is pursued by the United States :التي تنتهجها الولايات المتحدة

32. only factor :العامل الوحيد

33. to contain Iran :الرغبة في احتواء إيران

34. geopolitics :الجغرافيا السياسية

35. will grow in coming decades :سينمو في العقود المقبلة

36. this would :وهذا من شأنه

37. superpower :قوة عظمى

understanding the text organization

A. " ويمنح هذا **السيناريو** الولايات المتحدة ثلاث مزايا هائلة "
" ويبرر تحولها **الإستراتيجي** نحو آسيا "

The bold Arabic words are originated from English but they have been arabized (معربة) and turned into Arabic word. Such type of arabized words are very frequently used in Business Arabic as well as in Modern Standard Arabic.

Making dialogue by question answer and going deep into the report.

١. إلى أية جهة - على ما تبدو- تريد أن تتحول الولايات المتحدة لتلبية طلب النفط ؟

٢. متى يتوقع أن الولايا المتحدة تصبح مكتفية ذاتيا في مجال الطاقة؟

٣. ثم متى يتوقع أنها ستصبح مصدرة للنفط؟

٤. من أي جزء من العالم تأتي امتدادات الطاقة إلى الصين؟

The answers:

١. على ما تبدو أنها ستتحول لتلبية طلب النفط إلى آسيا.

٢. بحلول العام ٢٠٢٠.

٣. بحلول العام ٢٠٣٠.

٤. من الشرق الأوسط.

Putting tick ☑ before the correct statements and cross ☒ before the incorrect ones.

١. ☒ الولايات المتحدة المتعطشة إلى الطاقة اعتمدت لفترة طويلة على السوق المحلي في تلبية الطلب المحلي.

٢. ☒ من المتوقع أن الولايات المتحدة تصبح مصدرة للنفط بحلول العام ٢٠٢٠.

٣. ☒ في الحال المنافس الرئيسي للولايات المتحدة هو روسيا.

٤. ☑ الدور الذي يلعبه الشرق الأوسط في الجغرافيا السياسية العالمية سينمو في العقود المقبلة.

(التقرير الثاني)
أوربا والأزمة الأبدية

إن اتفاق إنقاذ قبرص يشكل نقطة تحول في أزمة منطقة اليورو، لأن المسؤولية عن حل مشاكل المصارف تحولت من دافعي الضرائب إلى المستثمرين والمودعين في القطاع الخاص. ولكن فرض خسائر كبيرة على المودعين في البنوك القبرصية يخالف ضمانة التأمين على الودائع التي تشكل جزءاً من الاتحاد المصرفي الأوروبي المقترح، في حين يؤدي فرض الضوابط على رأس المال إلى المزيد من تآكل الأساس الذي يقوم عليه الاتحاد النقدي. تُرى هل يعني كل هذا أن أوروبا تطارد ذيلها؟

تشير ألمانيا وغيرها من دول قلب منطقة اليورو إلى أن التضامن في تحمل الديون داخل الاتحاد النقدي أمر غير وارد على الإطلاق، وأن إنقاذ الدول أو المؤسسات المالية سوف يقابله تحميل الدائنين جزءا من الخسائر. وسوف تؤدي الشكوك المتزايدة بشأن سلامة الودائع إلى دفع أسعار الفائدة إلى الارتفاع، وتعميق الركود في أوروبا، بل وربما يؤدي هذا أيضاً إلى تدفق رؤوس الأموال من الاقتصادات الأضعف الواقعة على أطراف منطقة اليورو، إلى الاقتصادات الأقوى في قلب المنطقة.

وقد تكون الآثار المترتبة على هذا التحول بعيدة المدى. إن النموذج الألماني لحل أزمة الديون والعودة إلى التوازن الداخلي أو الخارجي يعتمد على ضبط الأوضاع المالية (تقليص العجز والديون الحكومية)، وفرض الإصلاحات البنيوية على الدول التي تعاني من العجز.

ولكن إذا حاولت كل الدول في الوقت نفسه تحسين توازناتها المالية أو الخارجية عن طريق خفض الإنفاق وزيادة الضرائب، فستفشل جميعها، لأن التقشف في أي دولة يعني - ضمناً- انخفاض الطلب على منتجات الدول الأخرى، وهذا يعني بدوره إدامة الاختلالات الحاصلة في التوازنات الداخلية والخارجية، وسوف يؤدي تحميل الدائنين جزءاً من الخسائر إلى تفاقم هذه الاتجاهات.٢١٤

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٢١٤ أوربا والأزمة الأبدية , Al-Jazeera Arabic [newspaper online]. 2013 April 5[cited 2013 March 27]. Available from: http://www.aljazeera.net/eissues/pages/e7bf8abc-1e32-453a-a2f6-cc4968a64a68

Translation of the report

Europe and the eternal crisis

The Agreement on the rescue of Cyprus constitutes a turning point in the euro zone crisis, because the responsibility for solving the problems of the banks shifted from taxpayers to investors and depositors in the private sector. But imposing large losses on depositors in the Cypriot banks violates deposit insurance guarantee, which forms the part of the proposed European banking union, while the imposition of capital controls will lead to further erosion of the basis upon which the monetary union is underlying. Is this all mean that Europe is chasing its tail?

Germany and other countries in the heart of the euro zone suggest that the solidarity to carry the debt within the monetary union is absolutely unthinkable matter. And to save states or financial institutions will be offset by the loading of creditors as a part of the losses. The growing doubts about the safety of deposits will lead to push interest rates to rise, and deepening the recession in Europe, but perhaps this also will lead to the flow of capital from the weaker economies on the outskirts of the euro zone, to the strongest economies in the heart of the region.

The implication effects on this transformation may be far reaching. The German model for resolving the debt crisis and returning to the internal or external balance depends on fiscal consolidation (reducing the deficit and government debt) and the imposition of structural reforms on the countries that suffer from impotence.

But, if all countries at the same time try to improve the financial or external balances through cut spending and raise taxes, all of them will fail, because the austerity in any country means - implicitly - lower demand for the products of other countries, and in turn this means perpetuating imbalances that is occurring

in internal and external balances. Besides, loading the creditors with a part of the losses will lead to exacerbate these trends.[215]

Building vocabulary by the words and phrases used in the report:

1. eternal crisis: الأزمة الأبدية
2. Cyprus: قبرص
3. turning point: نقطة تحول
4. euro zone crisis: أزمة منطقة اليورو
5. the banks: المصارف
6. from taxpayers: من دافعي الضرائب
7. to investors and depositors: إلى المستثمرين والمودعين
8. imposing large losses: فرض خسائر كبيرة
9. deposit insurance guarantee: ضمانة التأمين على الودائع
10. the proposed European banking union: الاتحاد المصرفي الأوروبي المقترح
11. the imposition of capital controls: فرض الضوابط على رأس المال
12. further erosion of the basis: المزيد من تآكل الأساس
13. monetary union: الاتحاد النقدي
14. it is chasing its tail: تطارد ذيلها
15. the solidarity to carry the debt: التضامن في تحمل الديون
16. unthinkable matter: أمر غير وارد
17. absolutely: على الإطلاق
18. will be offset: سوف يقابله
19. the loading of creditors: تحميل الدائنين
20. growing doubts: الشكوك المتزايدة
21. the safety of deposits: سلامة الودائع
22. to push interest rates to rise: دفع أسعار الفائدة إلى الارتفاع
23. deepening the recession in Europe: تعميق الركود في أوروبا

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215 Translated by the researcher

24. the flow of capital: تدفق رؤوس الأموال

25. weaker economies: الاقتصادات الأضعف

26. outskirts: أطراف

27. The implication effects: الآثار المترتبة

28. far reaching: بعيدة المدى

29. German model: النموذج الألماني

30. internal balance: التوازن الداخلي

31. fiscal consolidation: ضبط الأوضاع المالية

32. reducing the deficit: تقليص العجز

33. structural reforms: الإصلاحات البنيوية

34. that suffer from impotence: التي تعاني من العجز

35. to improve the financial balances: تحسين توازناتها المالية

36. cut spending: خفض الإنفاق

37. raise taxes: زيادة الضرائب

38. the austerity: التقشف

39. implicitly: ضمناً

40. lower demand: انخفاض الطلب

41. for the products of other countries: على منتجات الدول الأخرى

42. in turn: بدوره

43. perpetuating imbalances: إدامة الاختلالات

44. that is occurring in internal balances: الحاصلة في التوازنات الداخلية

45. to exacerbate these trends: تفاقم هذه الاتجاهات

Understanding the text organization

A.

" وتعميق **الركود** في أوروبا ، **تدفق رؤوس الأموال**، أزمة الديون والعودة إلى **التوازن الداخلي** أو الخارجي يعتمد على **ضبط الأوضاع المالية** (**تقليص العجز** والديون الحكومية) "

The highlighted words above are somewhat complicated to the layman who does not have any knowledge about technical terms of Economics. So, the teacher should be careful to teach such type of technical terminologies.

Making dialogue by question answer and going deep into the report

١. ماذا يخالف ضمانة التأمين على الودائع التي تشكل جزءا من الاتحاد المصرفي الأوربي المقترح؟

٢. إلى ما يؤدي فرض الضوابط على رأس المال؟

٣. إلى ما تشير ألمانيا وغيرها من دول قلب منطقة اليورو؟

٤. عندما حاولت كل الدول في الوقت نفسه تحسين توازنها المالية أو الخارجية عن طريق خفض الإنفاق وزيادة الضرائب فلماذا تفشل جميعها؟

The answers:

١. فرض خسائر كبيرة على المودعين في البنوك القبرصية يخالفها.

٢. فرض الضوابط على رأس المال يؤدي إلى المزيد من تآكل الأساس الذي يقوم عليه الاتحاد النقدي.

٣. تشير هذه الدول إلى أن التضامن في تحمل الديون داخل الاتحاد النقدي أمر غير وارد على الإطلاق، وأن إنقاذ الدول أو المؤسسات المالية سوف يقابله تحميل الدائنين جزءا من الخسائر.

٤. تفشل جميعها لأن التقشف في أي دولة يعني – ضمنا - انخفاض الطلب على منتجات الدول الأخرى، وهذا يعني بدوره إدامة الاختلالات الحاصلة في التوازنات الداخلية والخارجية.

Putting word in order to form meaningful sentence

١. كبيرة + خسائر + المودعين + على + يخالف + التأمين + ضمانة + على + الودائع + فرض.

٢. + تؤدي + المتزايدة + الشكوك + سلامة + بشأن + الودائع + دفع + إلى + أسعار الفائدة + إلى + الارتفاع + أنها.

٣. قد + الآثار + المترتبة + تكون + على + التحول + هذا + المدى + بعيدة.

٤. فرض + البنيوية + الإصلاحات + الدول + على + تعاني + التي + من + العجز.

The answers:

١. فرض خسائر كبيرة على المودعين يخالف ضمانة التأمين على الودائع.

٢. أنها تؤدي الشكوك المتزايدة بشأن سلامة الودائع إلى دفع أسعار الفائدة إلى الارتفاع.

٣. قد تكون الآثار المترتبة على هذا التحول بعيدة المدى.

٤. وفرض الإصلاحات البنيوية على الدول التي تعاني من العجز.

(التقرير الثالث)

تجارة دبي مع إيران تقلصت بالثلث

كشفت سلطات جمارك دبي أن تجارة الإمارة مع إيران تقلصت بمقدار الثلث في ٢٠١٢، وهو ما دل على مدى تأثير العقوبات المالية الأميركية والغربية التي أضرت بأنشطة التجارة الإيرانية مع بقية دول العالم.

وطالما كانت دبي مركزا تجاريا رئيسيا لإيران وممرا لواردات إيران من السلع الاستهلاكية، وتضرر هذا الوضع بعد العقوبات التي فرضتها أميركا والاتحاد الأوروبي على طهران بسبب استمرارها في تطوير برنامجها النووي، وهو ما جعل تعامل البنوك حول العالم مع المؤسسات الإيرانية محفوفا بالمخاطر، وإثر ذلك خفضت البنوك في دبي تعاملاتها المرتبطة بإيران بشكل كبير.

وأوضح المدير العام لجمارك دبي أحمد بطي أن التجارة بين دبي وإيران بلغت نحو ٢٥ مليار درهم (٦,٨ مليارات دولار) العام الماضي، وهذا يشكل انخفاضا بنحو ٣١٪ من ٣٦ مليار درهم (٩,٨ مليارات دولار) في ٢٠١١. ولفت بطي إلى أن الهبوط الحاد الذي لحق بالريال الإيراني -حيث فقد أكثر من نصف قيمته مقابل الدولار العام الماضي- سبب أضرارا للتجارة، فضلا عن إحجام بنوك دبي عن التعاملات مع إيران.

وأضاف أن تجارة السلع مع إيران تشكل الآن ٢٪ من إجمالي تجارة دبي، وبلغ إجمالي صادرات وواردات إيران من السلع ١٩٤ مليار دولار في ٢٠١١، بحسب أحدث بيانات منظمة التجارة العالمية. وخلال مؤتمر صحفي عقده الاثنين، قال بطي إن الغالبية العظمى من تجارة إيران مع دول الخليج العربية تمر عبر دبي.[٢١٦]

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[216] تجارة دبي مع إيران تقلصت بالثلث , Al-Jazeera Arabic [newspaper online]. 2013 March 25 [cited 2013 March 29]. Available from:http://aljazeera.net/ebusiness/pages/7f5acf53-bfbb-4006-b2a5-9b11ff86ee01

Translation of the report

Dubai's trade with Iran has shrunk by one third

Dubai Customs authorities revealed that the emirate's trade with Iran has shrunk by one third in 2012, which indicates the impact of U.S. and Western financial sanctions that harmed the activities of Iranian trade with the rest of the world.

As long as Dubai was a major trade center for Iran and a corridor for imported consumer goods of Iran. This situation has been affected after the sanctions imposed by the United States and the European Union on Tehran for continuing to develop its nuclear program, which made the dealing of banks around the world with Iranian institutions risky. Subsequently, Dubai's banks lowered their associated dealings with Iran dramatically.

The Director General of Dubai Customs, Ahmed Butti explained that the trade between Dubai and Iran amounted to 25 billion dirhams (6.8 billion dollars) last year, and this is a decrease of 31% from 36 billion dirhams (9.8 billion dollars) in 2011. Butti pointed out that the sharp decline which inflicted upon the Iranian Rial -where it lost more than half of its value against the dollar last year - caused damage to the trade, as well as the reluctance of Dubai's banks to deal with Iran.

He added that the trade in goods with Iran now constitutes 2% of Dubai's total trade. According to the latest data of the World Trade Organization, the total exports and imports goods of Iran reached $194 billion in 2011. During a press conference held on Monday, Butti said that the vast majority of Iran's trade with the Gulf Arab countries passes through Dubai.[217]

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[217] Translated by the researcher

Building vocabulary by the words and phrases used in the report

1. تقلصت بالثلث :it shrunk by one third

2. سلطات جمارك دبي: Dubai Customs authorities

3. العقوبات المالية الأميركية: U.S. financial sanctions

4. أضرت :it harmed

5. أنشطة التجارة الإيرانية: the activities of Iranian trade

6. وطالما :As long as

7. مركزا تجاريا :trade center

8. ممرا :corridor

9. السلع الاستهلاكية :consumer goods

10. برنامجها النووي: its nuclear program

11. تعامل البنوك: dealing of banks

12. محفوفا بالمخاطر: risky

13. وإثر ذلك: Subsequently

14. خفضت البنوك: the banks lowered

15. تعاملاتها المرتبطة: their associated dealings

16. لفت بطي: Butti pointed out

17. الهبوط الحاد: the sharp decline

18. الذي لحق بالريال الإيراني: which inflicted upon the Iranian Rial

19. إحجام بنوك دبي: the reluctance of Dubai's banks

20. إجمالي تجارة دبي: Dubai's total trade

21. صادرات وواردات إيران: exports and imports goods of Iran

22. منظمة التجارة العالمية: the World Trade Organization

23. الغالبية العظمى: the vast majority

24. دول الخليج العربية: the Gulf Arab countries

Understanding the text organization and crucial matters

A.
" **وطالما** كانت دبي مركزا تجاريا رئيسيا لإيران "

"**As long as** Dubai was a major trade center for Iran."

The first word of the Arabic sentence is a linking word that links between two statements.

Making dialogue by question answer and going deep into the report

١. ما دل على تأثير العقوبات المالية الأميركية والغربية التي أضرت بأنشطة التجارة الإيرانية؟

٢. لماذا فرضت أمريكا و الاتحاد الأوربي العقوبات المالية على طهران؟

٣. من أحمد بطي؟

٤. إلى أي مدى بلغ إجمالي صادرات وواردات إيران من السلع في ٢٠١١؟

The answers:

١. دل عليه تقلص تجارة الإمارة مع إيران بمقدار الثلث في ٢٠١٢.

٢. فرضتها بسبب استمرارها في تطوير برنامجها النووي.

٣. هو المدير العام لجمارك دبي.

٤. بلغ ١٩٤ مليار دولار بحسب أحدث بيانات منظمة التجارة العالمية.

Filling in the blanks with appropriate word

١. العقوبات المالية والمالية فرضتها أمريكا أضرت بـ_____ مع بقية دول العالم.

٢. كانت دبي مركزا تجاريا رئيسيا لإيران و_____لواردات إيران من السلع الاستهلاكية.

٣. لفت بطي إلى أن _____الذي لحق بالريال الإيراني سبب أضرارا للتجارة.

٤. أن تجارة السلع مع إيران تشكل الآن _____من إجمالي تجارة دبي.

The answers:

(١) أنشطة التجارة (٢) ممرا (٣) الهبوط الحاد (٤) ٢٪

6.16 Business terminology (المصطلحات التجارية)

In International business there are some terminologies and abbreviations those are used to referrer a distinct meaning that are not available in general dictionary. In the following there are some very useful business terminologies which are commonly used in international business. The Arab generally use Arabic meaning of those terminologies which may be confusing for the people who do not have idea. So, in business Arabic pedagogy, the most useful terminologies should be included.

Terms used in freight forwarding:[218]

English equivalent	المصطلح العربي
Incoterms	المصطلحات التجارية الدولية
EXW	تسليم البضائع في المصنع
FCA	تسليم البضائع دون التعهد بالنقل
FAS	تسليم البضائع بجانب السفينة في ميناء الشحن
FOB	تسلم البضاعة فوق ظهر السفينة في ميناء الشحن
CRF	تسليم البضاعة خالصة النولون في ميناء الوصول
CIF	تسليم البضاعة خالصة النولون والتأمين في ميناء الوصول
CPT	تسليم البضاعة خالصة أجرة النقل إلى مكان الوصول
CIP	تسليم البضاعة خالصة أجرة النقل والتأمين في مكان الوصول
DAF	تسليم البضاعة عند الحدود
DES	تسليم البضاعة من ظهر السفينة في ميناء الوصول
DEQ	تسليم البضاعة على رصيف ميناء الوصول خالصة الرسوم
DDU	تسليم البضاعة غير خالصة الرسوم في مكان الوصول
DDP	تسليم البضاعة خالصة الرسوم في مكان الوصول
LT	النولون يتمضمن مصروفات الشحن والتفريغ والتستيف
FIOT	النولون لا يتضمن مصاريف الشحن او التفريغ أو السهمدة بالنسبة للبضائع الصب
F.I.O.S	النولون لا يتضمن مصاريف الشحن أو التفريغ أو التستيف

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[218] Collected from different authentic sources of internet and translated by the researcher

النولون لا يتضمن مصاريف الشحن أو التفريغ أو التستيف أو السهمدة بالنسبة للبضائع الصب	FIOST
النولون لا يتضمن مصاريف الشحن أو التفريغ	FI/FO
النولون يتضمن مصاريف الشحن بينما لا يتضمن مصاريف التفريغ	ILFO
سفن نقل الركاب	Passenger ships
سفن نقل البضاعة الجافة	Dry cargo ships
سفن نقل السوائل	Tankers
سفن نقل الغازات	Gasing ships
سفن متخصصة	Specialised ships
سفن لأغراض متنوعة	Various-purposes ships
الفعل أو الحدث الذي لا يمكن لقوة بشرية أن تتحكم فيه أو تمنعه مثل الفيضانات أو العواصف والزلازل	Act of god
العمولة المستحقة للمستأجرة أو وكلائهم وتستطع من النولون	Address commission
بعض النوالين تحتسب عل أساس قيمة البضاعة وذلك بالنسبة للبضائع غالية الثمن	Ad valorem
يقال أن السفينة قد جنحت أو شطحت عندما لا تستطيع أن تطفو فوق الماء ويكون قاع السفينة مرتكز على قاع البحر	Aground
هو يدفع على بضاعة رفض استلامها بميناء الوصول فتم إعادتها على نفس السفينة	Back freight
تعهد يصدره مورد البضاعة أو من يمثله للناقل في حالة وجود أية تحفظات على البضاعة وبموجبه يقوم الناقل بصدار سند شحن نظيف خالي من أي تحفظات	Back letter
تستخدم بالنسبة للبضائع المعبأة	Bale capacity
الاعتماد البنكي / المستندي	LC
الحوالة التلغرافية	TT
الشحن	Shipping
البريد السريع	Courier
الشحن البحري	Sea freight
الشحن الجوي	Air freight
الشحن البري	Land freight
بوليصة الشحن	BL

Terms used in Product marketing [219]

English equivalent	المصطلح العربي
Actual product	المنتج الفعلي
Adapted marketing mix	المزيج التسويقي الموائم
Advertising objective	الهدف الإعلاني
Advertising specialties	الاصناف الاعلانية الخاصة
Advertising	الاعلان
Allowance	الجوائز (العلاوات)
Annual plan	الخطة السنوية
Assessment of overseas markets	تقييم الاسواق العالمية
Attitude	التصرفات والسلوك
B2B (business-to-business)	التجارة عبر الانترنت بين الشركات والأعمال
B2C (business-to-consumer)	التجارة عبر الانترنت بين التاجر والمستهلك
Balance sheet	الميزانية العمومية
Behavioral segmentation	التقسيم على اساس السلوك
Benchmarking	المقارنة المرجعية
Benefit segmentation	تقسيم الفوائد
Brand equity	قيمة العلامة التجارية
Branding	التمييز التجاري
Broker	الوسيط
Business analysis	تحليل الاعمال التجارية
Business portfolio	(محفظة) منتجات الاعمال التجارية
Business promotion	ترويج الأعمال التجارية
Buyer-readiness stages	مراحل استعداد البائع

English	Arabic
Buzz marketing	التسويق عن طريق الإثارة و التحدث عن المنتج
By-products	المنتجات الفرعية
Capital items	السلع الاساسية
Captive-product pricing	تسعير المنتجات المساندة
Cash discount	الخصم النقدي
Cash refund offers (rebates)	عروض اعادة جزء من المال المدفوع
Closing	اتمام عملية البيع
Co-brand	العلامة التجارية المشتركة
Cognitive dissonance	الشعور بعدم الرضا
Commercialization	تقديم السلعة تجارياً
Communication adaptation	تكييف (موائمة) الاعلانات التجارية
Competitive advantage	الميزة التنافسية
Competitive strategies	الاستراتيجيات التنافسية
Competitor analysis	تحليل الجهة المنافسة
Competitor intelligence	الاستخبارات التنافسية
Complex buying behaviour	سلوك الشراء المعقد
Concentrated marketing	التسويق التركيزي
Consumer market	السوق الاستهلاكي
Consumer product	المنتج الاستهلاكي
Consumer promotion	ترويج المبيعات
Consumer-oriented marketing	التسويق الموجة للمستهلك
Customer satisfaction	رضا العميل
Customer value analysis	التحليل القيمي للعميل
Demands	الطلبات
Differentiated marketing	التسويق المتنوع
Direct investment	الاستثمار المباشر
Direct-mail marketing	التسويق المباشر عبر البريد

Direct-response television marketing	التسويق عن طريق الاستجابة المباشرة عبر التلفزيون
Distribution centre	مركز التوزيع
Durable product	السلع المعمرة
Dynamic pricing	التسعير الديناميكي
Environmental sustainability	الاستدامة البيئية
External audit	التدقيق الخارجي
Factory outlet	منافذ المصانع
Financial intermediaries	الوسطاء الماليين
Fixed costs	التكاليف الثابتة
Fragmented industry	الصناعات المجزئة
Franchise	الامتياز
Functional discount	الخصم الوظيفي
Growth stage	طور النمو
Informative advertising	الاعلان الاعلامي
Inside sales force	قوى البيع الداخلية
Integrated direct marketing	التسويق المباشر المتكامل
Intensive distribution	التوزيع المكثف
Interactive marketing	التسويق التفاعلي
Intermediaries	الوسطاء
Internal audit	التدقيق الداخلي
Joint ownership	الملكية المشترآة
Joint venturing	المشروع المشترك
Market targeting	استهداف السوق
Market-penetration pricing	التسعير على أساس التغلغل في السوق
Marketing implementation	التنفيذ التسويقي
Marketing information system	نظام المعلومات التسويقية
Marketing intelligence	الاستخبارات التسويقية

English	Arabic
Marketing management	الادارة التسويقية
Marketing network	الشبكة التسويقية
Marketing services agencies	وكالات الخدمات التسويقية
Marketing strategy statement	بيان الاستراتيجية التسويقية
Mass marketing	التسويق الشامل
Materials and parts	المواد و الاجزاء (القطع)
Media impact	التأثير الاعلامي
Merchant wholesaler	متجر بيع بالجملة
Niche market	السوق المتخصصة (الاستهدافية)
Non-tariff trade barriers	عوائق التجارة غير المتعلقة بالرسوم والتعرفة
Observational research	البحث عن طريق الملاحظة
Packaging concept	مفهوم التعبئة و التغليف
Perception	الإدراك
Perceptual marketing	التسويق الإدراكي
Performance review	مراجعة الأداء
Persuasive advertising	الإعلان الاستدراجي
Pest analysis (The analysis of the political, economic, social, and technological factors)	تحليل بيست
Physical distribution firms	شركات التوزيع القيمة
Portfolio analysis	تحليل المحفظة
Post purchase behavior	سلوك ما بعد الشراء
Potential market	السوق المرتقب
Premiums	الجوائز
Price elasticity	المرونة السعرية
Pricing policy	سياسة التسعير
Product image	الصورة العامة للمنتج

Product invention	اختراع المنتج
Product line pricing	تسعير خط الانتاج
Product sales force structure	هيكلية قوى بيع المنتجات
Product specification	مواصفات المنتج
Profitable customer	العميل المربح
Promotional strategy	الاستراتيجية الترويجية
Promotional allowance	العلاوة الترويجية
Psychographic segmentation	التجزئة السيكوغرافية
Public relations	العلاقات العامة
Pulsing	التنبض
Pure competition	المنافسة التامة
Reminder advertising	الاعلانات التذآيرية
Retailers	تجار التجزئة
Salesperson	موظف المبيعات
Service variability	تنوع الخدمة
Statistical demand analysis	التحليل الاحصائي للطلب
Suppliers	الموردين
Target costing	وضع التكاليف المستهدفة
Tariff	التعرفة
Telemarketing	التسويق عبر الهاتف
Total market demand	اجمالي طلب السوق
Total customer value	القيمة الاجمالية للعميل
Total quality management	ادارة الجودة الشاملة
Transaction	التعامل التجاري
Trend	الاتجاه
Value chain	السلسلة القيمية
Wholesaler	بائع الجملة

Terms used in Banking Transaction[220]

English equivalent	المصطلح العربي
originator (payer)	مرسل المال
originator's (payee) bank	بنك المرسل
beneficiary's (payee's) bank	بنك المستفيد
correspondent (intermediary) bank	البنك المراسل (الوسيط)
credit transfer	تحويل مال من حساب بنك المرسل إلى حساب بنك المستفيد
debit transfer	تحصيل بنك المستفيد للمال المحول من المرسل (مثال، تحصيل الشيكات)
mail transfer	الحوالة البريدية
wire transfer	الحوالة الإلكترونية
banker's draft	الكمبيالة البنكية (كمبيالة يكتبها بنك على بنك آخر)
bill of exchange	الكمبيالة العادية
documentary bill	الكمبيالة المستندية (ترفق بها بوليصة الشحن لضمان عدم تسلم المشتري البوليصة قبل قبول أو دفع الكمبيالة)
term bill	كمبيالة تدفع بعد فترة معينة
sight bill	كمبيالة تدفع عند الاطلاع
Credit	ائتمان/اعتماد
Credit (financial standing)	الموقف المالي
Credit (financial accommodation)	الائتمان المالي (القدرة على الاستدانة أو الشراء بدين لتوفر الثقة التي يتمتع بها المشتري)

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[220] Retrieved from https://sabra-lt.com/index.php/من-نحن/الرئيس-التنفيذى/articles/item/370--مصطلحات-أعمال-البنوك

Loan credit	ائتمان القروض
Sale credit	ائتمان البيع
Fixed-sum credit	الائتمان بمبلغ محدد
Revolving credit	الائتمان الدوار
documentary credit	الاعتماد المستندي
banker's commercial credit	الاعتماد التجاري المصرفي (مرادف للاعتماد المستندي)
commercial letter of credit	خطاب الاعتماد التجاري (مرادف للاعتماد المستندي)
nemo dat rule	فاقد الشيء لا يعطيه
Documents attached to doc. credit	المستندات المرافقة للاعتماد المستندي
Bill of lading	بوليصة شحن
Commercial invoice	فاتورة تجارية
Insurance policy	بوليصة تأمين
Certificate of origin	شهادة منشأ
International inspection certificate	شهادة فحص دولية
Issuing bank	البنك المُصدر (للاعتماد)
Advising (correspondent) bank	البنك المُخطر للبائع بفتح الاعتماد (المراسل)
Confirming bank	البنك المُعزز للاعتماد (عادة، البنك المُخطر بفتح الاعتماد)
Tender (presentation) of documents	تقديم المستندات (عرض المستندات للموافقة عليها)
Open (clean) credit	اعتماد خالي من التحفظات
Confirmed/unconfirmed credit	اعتماد مُعزز/غير مُعزز

Sight credit	اعتماد يُدفع فور الاطلاع على المستندات
Deferred payment credit	اعتماد مؤجل الدفع لفترة معينة من تاريخ تقديم المستندات، أو تاريخ الشحن
Acceptance credit	اعتماد بقبول الدفع مقابل المستندات في تاريخ الاستحقاق
Straight credit	اعتماد يُوجه إلى مستفيد محدد اسمه
Negotiation credit	اعتماد مستندي قابل للتفاوض (اعتماد مُوجه إلى بنك يفوض البنك بشراء الكمبيالة المسحوبة من البائع على البنك المُصدر)
Red clause credit	اعتماد يطلب الدفع قبل شحن البضاعة
Green clause credit	اعتماد يطلب الدفع قبل شحن البضاعة لكن يشترط تخزينها باسم البنك
Revolving credit	اعتماد دوَّار (يتيح للمستفيد تقديم المستندات والحصول على مبلغ من المال كلما أراد ذلك في أثناء فترة الاعتماد)
Transferable credit	اعتماد يمكن التنازل عنه للغير
Back-to-back credit	اعتماد ضامن لإصدار اعتماد ثان
Standby credit	اعتماد لضمان عدم التقصير (لا يُدفع إلا في حالة تقصير الطرف المتعاقد في أداء التزاماته التعاقدية تجاه المستفيد؛ يكفي لدفعه مطالبة المستفيد بالدفع أو تقديم إقرار منه بأن الأصيل قصَّر في أداء التزاماته)
Usance	مهلة سداد الكمبيالة الأجنبية (الفترة بين سحب الكمبيالة من البنك المُصدر وسدادها في بلد المستفيد)، عمولة البنك المسحوب عليه الكمبيالة
Security	تأمين (ضمان، وديعة)

Security interest	مصلحة في شيء ضامن لدين
Bid security (bond)	تأمين العطاء
Advance payment security	تأمين الدفعة المُقدَّمة
Performance security	التأمين النهائي (تأمين التنفيذ)
Maintenance security	تأمين الصيانة (الضمان من العيوب)
Consensual security	التأمين الرضائي
Pawn (pledge of a movable)	الرهن الحيازي
Anticresis (pledge of an immovable)	الرهن الحيازي على عقار
Mortgage	الرهن الرسمي
Mortgagor (debtor)	الراهن (المدين)
Mortgagee (Creditor)	المرتهن (الدائن)
hypothecation	الرهن العقاري
Contractual lien	حق امتياز تعاقدي
General lien	حق امتياز عام
Equitable lien	حق امتياز (ينشأ باتفاق الطرفين دون اللجوء إلى المحكمة)
Charge	رهن اختصاص (يتطلب إجراءات قضائية لتنفيذ الحجز على الأصول)
Judgment charge	حق اختصاص
Equitable charge	رهن اختصاص بحكم القانون (لا يحتاج إلى تدخل قضائي للتنفيذ)
Fixed charge	رهن اختصاص على مال معلوم
Floating charge	رهن اختصاص عائم (ينتقل مع مال متغير)
Guarantee	الضمان (البنكي)
Warranty	الضمان التعاقدي
Guarantor	الضامن

English	Arabic
Surety	الكفيل
Bipartite guarantee	ضمان بين طرفين (الدائن والضامن)
Tripartite guarantee	ضمان بين ثلاثة أطراف (الدائن والضامن والمدين الأصلي)
Discrete guarantee	ضمان لمعاملة واحدة
Continuing guarantee	ضمان مستمر (لعدة معاملات)
Limited guarantee	ضمان لمدة محددة/ لمبلغ محدد
Discharge of guarantor/surety	إبراء ذمة الضامن/الكفيل
Debt secured by pledge/ a charge on immovable property	دين مضمون برهن/بتأمين عقاري
Right of preference	حق التقدم
Right of tracing	حق التتبع
Judgment charges upon immovable property	حق الاختصاص
Right of retaining the mortgaged property	الحق في حبس الشيء المرهون

6.17 Common vocabulary to read business related news [221]

In this unit some very commonly used vocabulary with their meaning will be shown sorting out from Business and finance related news reports. For more business vocabulary the teacher can take help from LSP dictionary. But when he teaches the students, he should always take assistance from any Arabic business corpora to teach the more important vocabs first according to the frequency of the usage of those vocabulary. As online business corpora provide naturally occurred sentences, so he does not need to present examples from his own:

English equivalent	المصطلح العربي
total, gross	إجمالي
monopoly, cartel	احتكار / ات
foreign currency reserves	احتياطات النقد الأجنبي
the Federal Reserve	الاحتياطي الاتحادي
statistics	إحصائيات
investment	استثمار / ات
price stability	استقرار الأسعار
exchange markets	أسواق الصرف
foreign currency markets	أسواق العملات الأجنبية
asset	أصل / أصول
economist	اقتصادي
to insure	أمّن
revenue, profit	إيراد / ات
per cent	بالمائة
the World Bank	البنك الدولي
insurance	تأمين/ ات
devaluation	تخفيض القيمة

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[221] منى جريج، قاموس المصطلحات التجارية والاقتصادية والمالية، إنجليزية- فرنسية- عربية، (بيروت: مكتبة لبنان ناشرون ٢٠٠٢)

decline, slump	تدهور
fluctuation	تذبذب
inflation	تضخم
contract	تعاقد/ات
costs	تكاليف
economic integration	تكامل اقتصادي
forecasting	تكهن / ات
income, yield	حصيلة / حصائل
loss	خسارة/ خسائر
to privatize	خصخص
to reduce the budget deficit	خفف العجز في الميزانية
income	دخل
government subsidy	دعم حكومي
capital	رأسمال
businessman	رجل أعمال، رجال أعمال
to sponsor	رعى ، يرعى، رعي
to raise/ lower taxes	رفع، خفض الضرائب
recession	ركود
to supply	زوّد
retail price	سعر البيع
exchange rate	سعر الصرف
interest rate	سعر الفائدة
the price of taka against the dollar	سعر تاكا مقابل دولار
commodity	سلعة / سلع
broker	سمسار/ سماسير
bond	سند / ات
share	سهم
the Common Market	السوق المشترك

the Stock Exchange	سوق النقد، البورصة
black market	سوق سوداء
liquidity	سيولة
partnership	شراكة ، ات
to invest capital	شغل رأسمالا
exports	صادرات
deal	صفقة/صفقات
industry	صناعة
International Monetary Fund	صندوق النقد الدولي
tax	ضريبة / ضرائب
value added tax (VAT)	ضريبة الاستهلاك
income tax	ضريبة الدخل
the financial year	العام المالي، السنة المالية
worker	عامل/عمال
dividend, return	عائد / ات
budget deficit	عجز في ميزانية الدولة
instability	عدم الاستقرار
economic sanctions	عقوبات اقتصادية
soft currency	عملة سهلة
hard currency	عملة صعبة
to compensate for	عوض عن
globalization	عولمة
money laundering	غسيل الأموال
surplus	فائض
competitiveness	قدرة تنافسية
loan	قرض / قروض
the global village	القرية الكونية
private sector	قطاع خاص

public sector	قطاع عام
purchasing power	قوة الشراء
restriction	قيد / قيود
at the close of trade	لدى إغلاق التداول
amount	مبلغ / مبالغ
group of 8	مجموع الثماني
power station	محطة توليد الكهرباء
flexibility	مرونة
shareholder	مساهم / ون
cooperation	مساهمة ، ات
investor	مستثمر
consumer	مستهلك
standard of living	مستوى المعيشة
factory	مصنع / مصانع
trader, dealer	معامل / ون
rate of inflation	معدل التضخم
bankrupt	مفلس/ مفاليس
organization of the petroleum exporting countries	منظمة التجارة العالمية
raw materials	مواد خام / خامات
index, indicator	مؤشر / ات
to finance	موّل
to stimulate the economy	نشط الاقتصاد
expenses	نفقات
imports	واردات
deposit	وديعة
finance minister	وزير المالية
the workforce	اليد العاملة

CONCLUSION

(الاختتام)

Limitations of the study and indications for future research

Business Arabic is totally a new idea in the context of Bangladesh. So, as a pioneer of this field, the researcher did not find any resource related to this subject matter in the context of Bangladesh. Therefore, as the first study the research has some limitations. If there were some practical examples of Arabic business correspondence materials that are being used in Bangladesh, it would be easy for the researcher for collecting practical data to present the frequency of usage of those materials and to sort out the most frequent materials. However, here the researcher took help from another study that was performed on Korean business people to find the most crucial subject matters in the field of Business English.

Next, the corpus-based vocabulary teaching is only applicable for general purpose business Arabic teaching, because most of the corpora are made of news-based corpus which is not applicable for highly technical business terminologies. So, the researcher advises the teacher of Business Arabic to take help from any reliable LSP dictionary to serve the purpose, as it is quite impossible to sort out all business vocabularies in this study according to the usage of frequency. The teacher can select his vocabulary from the available online corpora in accordance with his requirements prior to deliver his lecture in classroom.

Finally, there are some other important materials that need further research and study. For example, business presentation, writing business meeting minutes, making corporate profile, creating more situation-based business dialogues etc. The researcher believes in future there will be more study on this subject in our country and the researchers will create more resources in this field of knowledge.

CONCLUSION

Arabic as a Business Language is a new idea for the learners of Arabic in Bangladesh. This research paper tried to prove that Arabic can be used in Bangladesh as a language of trade & commerce and also tried to reveal some new opportunities of business in the Arab world. Here the researcher explained how RMG, tourism, outsourcing and other export-oriented industry can be benefited by introduction of Business Arabic in Bangladesh. Apart from this, the researcher discussed elaborately about cross-cultural communication, specifically the cultural difference in the Arab world to make business dealings with the Arab more effective. Lastly, he presented a concise pedagogical approach to educate Business Arabic in accordance with the guideline of Applied Linguistics. It is perceived that if Business Arabic is introduced in Bangladesh according to the approach showed in this study, the economy of our country will boost to a new level.

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