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Critical Literacy for Achieving World Peace: Students' Views and Perspectives

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ABSTRACT

Peace is very important to all the people across the globe because peace can heal the world. In fact, peace begins from the person's inner self like having good attitude that will lead to harmonious relationship among social groups. Thus, no more violence and conflict. Being a teacher in the teacher education program of Mindanao State University-Iligan Institute of Technology, we have observed from the different places in Mindanao, Philippines and even throughout the world, there is no peace at all. A lot of violence, crimes and conflict among the people. Thus, this study aimed to analyze how to achieve peace through critical literacy. Since we are also teaching in the college of education, MSU-IIT, Iligan City Northern Mindanao, Philippines, we tried to use teaching pedagogy that develops the critical thinking skill of the pre-service students. And somehow this critical thinking skill of the students becomes the "critical literacy" that can hopefully contribute in achieving world peace. This study used discourse analysis qualitative design in analyzing the perspective views of the pre-service education students of MSU-IIT, during the first semester 2015-2016. In-depth interview, was used in gathering the data on the perspectives and views of the students regarding "critical literacy for achieving world peace. Thematic analysis was also used in determining the findings and results of this study. Based from discourse and thematic analysis, the findings reveal that "critical literacy helps in achieving world peace through extensive and intensive reading process in analyzing the information about the genuine news of what is going on in local, national and international arena. According to the twelve pre-service education students who served as participants to this qualitative study, through reflecting, interacting and evaluating the text they read either from hard copy or e-books, critical thinking skill has been already used in analyzing the content particularly in analyzing the phenomena around the world.

KEY-WORDS—Achieving World Peace, Critical Literacy, Comprehension, Curriculum, Peace Education

1. INTRODUCTION

The critical literacy classroom is characterized by an emphasis on students' voices and on dialogue as a tool with which students reflect on and construct meanings from texts and discourses. Is it appropriate, however, to teach critical literacy in settings such as penal institutions where student voices are deliberately discouraged and silenced (Beck, 2005). Critical literacy is now well established as a major ideological construct influencing literacy education (Behrman, 2006). Critical literacy can be used to make both digital literacies and standards seem more relevant to students (Avila and Moore, 2012). Critical Literacy as Comprehension: Expanding Reader Response (McLaughlin and DeVoogd, 2004). Identify four dimensions that define critical literacy and then use these as a framework for examining the beliefs and practices of a specific group of teachers beginning to implement a critical literacy curriculum (Lewison, Flint and Van Sluys, 2002). Suggests that a critical vision of information literacy provides the most appropriate approach to help meet campus goals of educating students for transcultural competence (Hicks, 2013). The use of critical literacy in reading helps establish equal relationship between the author and the reader and create better understanding of the text (Molden, 2007). The use of critical literacy in reading helps establish equal relationship between the author and the reader and create better understanding of the text. Moreover, an overview on how critical literacy can be incorporated into the curriculum is presented, which could include national and state standards, subject areas, and technology integration (Molden, 2007). An extended classroom example and analysis taken from a broader research project focusing on early multiliteracies, illustrates the ability of young students to ask critical questions, explore alternative perspectives, and engage in multimodal responses to construct and communicate meaning as they take social action (Silvers, Shorey, Crafton, 2010), the

investigation shows that the following features of reflective teaching connect with and form the core of critical literacy, and are vital to the teaching of critical literacy: giving careful consideration or thought in order to create meaning and pass judgment; questioning personal assumptions, values and beliefs; taking initiatives and using intuition; taking part in development and change; and the use of journal writing (Minott, 2011). Schools have the potential to be places where students can come to understand how and why knowledge and power are constructed (Aronowitz & Giroux, 1993 cited by Gregory and Cahill, 2009). Critical literacy is the ability to read texts in an active, reflective manner in order to better understand power, inequality, and injustice in human relationships. This article outlines the history and theory of critical literacy and details its application in the classroom (Coffey, 2010). From the different authors' ideas regarding the importance of critical literacy as expressed in their research articles, we become very interested of coming up with this qualitative study about how critical literacy be useful in reflecting, analyzing and evaluating the phenomena that happened in this world like conflict throughout the world. Being the teachers in the department of professional education, college of education, we have jointly come up with this study "critical literacy for achieving world peace". We do believe that through comprehension of the people, there will be respect, love and understanding that will lead to world peace. This endeavor can be attained through pedagogy in teaching critical literacy skill.

2. Method

Selection of Participants

The participants of this qualitative research were the twelve freshman students from the "Social Dimensions of Education" class during second semester 2015-2016. They were chosen as participants based from their ethnic groups. There were maranao, surigaonon, Cebuano and Subanin students from Mindanao, Philippines. In choosing these participants we considered the idea of (Patton 2002 as cited by de Guzman and Fabian, 2008) "there are no rules for sample size in qualitative inquiry. Sample size depends on what you want to know; the purpose of inquiry; what's at stake, what will be useful, what will have credibility, and what can be done with available time and resources" (p.25).

Data Gathering Procedure

The twelve participants of this qualitative research were given semi-structured question about "how critical literacy can achieve world peace". In-depth interview was used to gather the different perspectives and views of the students considering their beliefs, principles a philosophies and experiences. Their answers were recorded using USB audio-recorder.

Mode of Analysis

According to Clandinnin and Connelly (2000 as cited by de Guzman and Fabian, 2008) interview transcripts or field texts were carefully read and reread to enable the researchers to identify statements, verbalizations, and musings that collectively described what was common in the participants' views and experiences.

Participants' views and perspectives about "how critical literacy can achieve world peace"

1. **Mansor Salik**- "Through critical literacy, one may develop peace in himself because peace will start on him/her. In other words, peace starts within the inner self of every individual like peace of mind and peace of heart, no feelings of hatred and wrath. But what is inside of the heart is love to one another. If there is love and understanding, there is also peace and good relationship among people".
2. **Juhainie Omra**- "yes, I do believe that critical literacy can help solve the existing conflict here in this wonderful world. With the proper knowledge of the people, peace is halfway to humans life. If only people will learn how to think critically regarding the different people around them, there is peace in the environment. I think that the very cause of conflict is that the people who are not well educated when it comes to diversity of beliefs, ethnicity and other matters which can solve by proper education and critical literacy of every person".
3. **H. Sarip Mohaima**- "Yes, If everybody will apply critical literacy in their lives there will be peaceful living. If everybody will have to associate, communicate, and understand each other then no more conflict. We can solve this major problem if only everyone cooperates if only everyone cares for the country. We can solve conflict if only every citizen will apply critical literacy on analyzing the situation".
4. **Alysha Madane**- "In my own point of view, I think critical literacy can achieve world peace. Why? Because if you have this critical literacy, then you know the individual differences among people in society, there will be respect. Like the differences in culture, religion, tradition, practices, beliefs etc. then when a person knows how to analyze, think, evaluate and understand each person in the society who has different philosophies in life then I'm

sure no conflict in our society. Through critical literacy, people can able to think properly on what is the best or appropriate things to do and not to do” in order to live peacefully”.

5. **Geraldine Tharra Eltanal-** *“For me based on my own understanding and point of view conflict can be solve through critical literacy. You know why? It’s because through understanding one another, we can reach the goals for peace and harmony. Through respecting and loving ,we can have this peace in every heart of people and we can have the peace of mind and we can have the freedom”.*

6. **Shaira Lyne Guba-** *“Indeed, critical literacy is one way to solve the raging conflict throughout the world. As I’ve mentioned earlier, it allows learners to judge appropriately and if we act on it, then peace wouldn’t be impossible. As we all know, conflicts arise due to misunderstandings. Critical literacy helps promotes understanding to opposing parties if given the chance to. The problem is, not all people adhere to this concept”.*

7. **Michelle Van Raven Cajetas-** *“yes, it is really true that critical literacy can solve conflict in Mindanao. In a way that if all of the people residing in the said place think deeply(meaning, they understand, they evaluate) consensus can be achieved”.*

Talking about peace education, through critical thinking one can reflect. If they follow and understand peace education properly.... Really conflict can be solved, not only here in Mindanao but also in the whole world.

8. **Erniel Ghrizcer Ecle—** *“Critical literacy is not just a big help in terms of academic aspect but rather it has the capabilities of solving conflicts. Through scrutinizing every single thing, one can discern that a thing may give a bad or good effect. Having this skill, then people occupying Mindanao will first think to whether their action gives good or bad effects and that they will be able to clarify all things before making any move. With discernment we get from critical literacy then there is understanding and unity. And later on, peace and harmony will exist”.*

9. **Ilyn Lanaja----** *“Yes, critical literacy can solve conflict around the world probably because people will then think first before doing an act. Many will understand each other. Reflection is going to be a first priority of those who literally are the starters of arguments. People will argue according to what is right and what is best for a certain place and for the people occupying it”*

10. **Regine Rose Omictin—** *“yes, I think critical literacy can solve conflict around the world. Critical literacy can solve this conflict because they will be able to evaluate the conflict. Like what causes it, what do we need to do in order to eliminate and come up with understanding that both parties can agree. People will be to develop ways or strategies, even develop understanding for each other. When there is understanding there is harmony and we will be able to live together peacefully”.*

11. **Aubrey Belle Nahuman---** *“yes, I think that critical literacy can solve the conflict in the world. A conflict can be solved by a solution in which it is a product or the result of critical literacy/thinking. Critical Literacy can solve the conflict with the help of the people living in this world. Cooperation with one another can resolve a conflict. Of course, we should think about the solution of the problem (that is called critical thinking) and after that we should exert effort for the conflict to be solve”.*

12. **Geraldine Trillo----** *“Yes, for me it is possible that critical literacy can solve conflict. As what I’ve understood, critical literacy is somehow the foundation of every individual to analyze, evaluate on a certain topic or situation. We have this critical thinking skill, and we can use it by producing and practicing the peace that we want to achieve. Our thoughts and ideas become reality if we truly accomplished what we wanted. And perhaps through this we can lead into a united people who need to be heard. We somehow use our thinking skills to unite everyone, especially in preventing conflict in our places”.*

3. Findings

The above qualitative data, depicted relevant and interesting themes emerged from the students’ views and perspectives. First theme is, *“ Critical literacy may help in achieving world peace through reflection and analysis of the issues.”* This means that in achieving world peace, comprehension is very important tool in analyzing the situation. Second theme is *“ Critical literacy is the foundation to analyze then evaluate the phenomena in a certain situation”.* Semantically, there is really a need to emphasize in education curriculum the methods and techniques of developing critical thinking skills of the learners so that they will be become critical literate and ready to analyze and evaluate problems that come along their way as they live in this wonderful world. The third theme is *“ there is discernment in critical literacy that will lead to the concept of understanding and unity”.* It means that analyzing the causes of conflicts, and understanding the different cultures of the people then integrating values across curriculum while developing critical literacy skill, then peace throughout the world can be achieved. Thus, the concept of peace education is also needed in critical literacy.

4. Conclusion

Based from the analysis of findings, we have conceptualized our thoughts and ideas about the relevance of critical literacy in all aspects of human life. Hence, it is very important to integrate the pedagogy of teaching critical literacy to the young learners who are the hope of our nations in this 21st century education. People with different cultures need to know and understand the concept of critical literacy in order to achieve peace. It is therefore the great challenge to the teacher education in higher education to produce teachers who have critical literacy so that they can also teach the K+12 learners on how to become critical literate in achieving world peace.

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The Relationship between Personality Styles and Academic Self-Efficacy among Jordanian EFL Learners

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ABSTRACT

The study aims to find out personality styles (Extroversion and Neuroticism) among students of English in the Hashemite University and measure academic self-efficacy in them. It also attempts to disclose the relationship between personality styles (the Extrovert and Neuroticism) and self-efficacy among students enrolled in academic courses in English, and how different this relationship is according to gender and grade. The sample consists of 120 randomly selected students. To collect data the Personality Styles Scale (Costa & McCrae, 1992) and the Academic Self-efficacy Scale (Abu Zureik and Jaradat, 2013) were used. Results indicated the presence of high academic self-efficacy and the widespread of the pattern of extraversion, and the existence of significant differences between extraversion and academic self-efficacy. These correlated with sex but less significant differences were shown depending on the academic level variable. We recommend encouraging neurotic students to gain attributes and characteristics of extraversion after finding that the relationship between extraversion and academic self-efficacy was negative. This can occur through focusing on the positive energy they have and showing the ability and the desire to learn.

KEY-WORDS: academic self-efficacy, Hashemite University, personality styles, profile, EFL

1. Introduction

The human interest in personality and categorizing it started since long ago. Specialists and professionals tried to make classifications to group people's characteristics in commonly agreed upon sorts. Such typology of personalities was based on physical features and external characteristics for some. Many attempts were made, indeed, by scholars in the field of psychology to develop theoretical frameworks and create a typology of personality features. "The Theory of Psychological Types", for instance tried to group similar personality features in one trait. The trait theory is considered as one of the most influential theories and has a substantial role in personality analysis. The theory tries attempts to categorize the individuals according to the extent to which particular features are present (De Raad, 2000).

To clarify the concept of the "trait", it is the physical, mental, emotional, social (innate or acquired) feature. It helps the individual be distinct and helps to understand him/her. Researchers tried to categorize personality features, but resorted hundreds. As a result, researchers and scholars started thinking seriously of a paradigm that can describe the main dimensions of personality. To do so, they grouped related features together and classified them into one independent trait that can be generalized through different persons and various cultures (Ewen, 1998). Scholars used factor analysis to enable a better explanation of human behavior (Digman, 1990). While using factorial analysis, Cattell could resort sixteen personality factors that became known as the "16PF". As a follow up of research on personality styles, Eysenck summarized personality into three main dimensions; extraversion, neuroticism and Psychotic (De Raad, 2000) (the present paper put focus on the first two dimensions). Later, Costa & McCrae (1997) sorted out the Five Big Personality Factor Model which became the most illuminating personality model in understanding and interpreting human personality.

After the adoption of various models of personality styles in psychology, many research turned its directions towards the relation between personality styles and features with other variables. A case in point is Zee, Thijs&Schakel (2002)'s study that linked emotional and academic intelligence with the Five Big Personality Factors among 116 university students in Netherlands. Results indicated a strong relationship between emotional intelligence and the Big Five Personality Factors mainly with the variables of extroversion and emotional stability.

In this present work, emphasis is made on the nature of the relationship between two personality styles (extroversion and neuroticism) and academic self-efficacy among the Hachemite university EFL students, Jordan. Additionally, the aspects of gender and specialty were considered whether they correlate with the main variables or not.

To guide the study, a number of research questions are asked:

1. What are the personality styles that characterize EFL students in the Hachemite University?
2. What is the degree of academic self-efficacy among EFL students at the Hachemite University?
3. What is the relationship between the two studied personality styles (extroversion and neuroticism) and academic self-efficacy among such students?
4. Is there a difference in the kind of this relationship when considering the variables of gender and academic level?

2. Method

A purely quantitative method was employed using the Personality Styles Scale (Costa & McCrae, 1992) and the Academic Self-efficacy Scale (Abu Zureik and Jaradat, 2013). The scales were used in the Hachemite University and distributed during the second term of the academic year 2015-2016. The sample consisted of 385 undergraduate students (123 males and 262 females).

2.1. Instruments

Personality Styles Scale. The scale was used to measure two personality dimensions (extrovert and neurotic) based on the list of the Five Big Personality Factor Model (Costa & McCrae). The scale consisted of 24 items (divided into 12 items for each dimension). The scale was tested and proved validity with Cronbach Alpha: 0.77.

Academic Self-efficacy Scale. The revised version of the academic self-efficacy scale developed by Abu Izrik & Djradat (2013) was used. 28 items were selected and two others were added. The 30 items measure the student's efficacy in the classroom, his task achievement, test preparation, his competence use & academic achievement. To achieve content validity, the modified self-efficacy scale was reviewed by two experts in the field. Through their recommendations, a number of changes were made accordingly. The scale was tested through 45 students who did not take part in the research. The Cronbach Alpha: 0.93 which represent a high score.

3. Results

3.1. Personality Styles and self-efficacy among Learners

To sort out the existing personality styles, means and standard deviations were calculated and summarized in table 01:

Table I: Means and Standard Deviations For Personality Styles and Academic Self-Efficacy Among Learners

Rank	Feature	Mean	Standard deviation	Degree
1	Extraversion	3.48	.503	Medium
2	Neurotic	2.83	.541	Medium
3	Self-efficacy	3.38	.566	Medium

According to table 01, results show that the mean scored $M = 2.83$ for neuroticism, $X = 3.38$ for self-efficacy and $X = 3.48$ for extraversion. The table reveals a lower standard deviation ($SD = .503$) for extraversion compared to neuroticism ($SD = .541$). self-efficacy scored higher than the personality style in terms of standard deviation ($SD = .566$).

In order to test the correlation between the personality styles and self-efficacy, the Pearson Correlation Coefficient was calculated. Table 02 summarizes the results:

Table II:

Personality Style	Data	Academic self-efficacy
Neurotic	R value	-.347**
	Statistical significance	.000

	N	385
Extraversion	R value	.322**
	Statistical significance	.000
	N	385

* (0.05) level of significance

** (0.01) level of significance

According to the table, two results are revealing:

-There exists a significant negative correlation between neuroticism and academic self-efficacy.

-There exists a significant positive correlation between extraversion and self-efficacy Academy.

Relating personality Styles and Academic Self-efficacy to Gender and Academic achievement

To test the correlation between these variables, the Z test was used. Results are displayed in table 03:

Table III: Correlation coefficients between personality styles and academic self-efficacy among students according to gender

Personality Style	Data	Academic self-efficacy		Z	Correlation coefficient
		male	female		
Neurotic	Correlation coefficient	-.559**	-.221**	**3.683	0.0002
	N	123	262		
Extraversion	Correlation coefficient	.468**	.188**	**2.873	0.002
	N	123	262		

According to the table, there is a significant statistical difference (□□□□□□□□ between neuroticism and academic self-efficacy in relation to academic achievement. Yet, no statistically significant difference (□□□□□□□□ was found for extraversion and academic self-efficacy in relation to the same variable (i.e. academic self-efficacy)

4. Discussion

The results revealed that the extraverted style prevailed compared to the neurotic style among Jordanian university students. This can be related to the appropriate learning conditions, and the necessary activities that go hand in hand with their preferences, needs and ambitions. Hence, university can be considered as a rich environment of stimuli that make students more interactive the thing that reflects upon their personality style (i.e. extroverts). As for academic self-efficacy, results showed an average level among the same students. We can relate this to the nature of the students themselves, where students prove to be skillful on the one hand once they are at university and the efficient teaching on the other. The Jordanian university contributed in making self-efficacy occurs through a professional teaching staff with a high academic competence and through taking students psychological and social states into account. This is more likely helpful for learners to develop their self-confidence. This positive correlation between academic self-efficacy and achievement was similarly found by Fan, Lindt, Giner & Wolters, 2007 and also attribute it to the students' self-confidence and thus reflected on their effectiveness own academy, and this has been confirmed by studies in the presence of a positive relationship between self-efficacy and academic achievement (Fan, Lindt, Giner & Wolters, 2007).

The second personality style investigated in this paper is neuroticism. Findings revealed a negative correlation between this variable and academic self-efficacy. This type of personality is known to be tense emotions, discouraged by nature and has difficulty to adapt to new and challenging situations and events. This personality style is not easily affected by the surrounding (Costa & McCrae, 1992). All in all, results revealed a positive correlation between extraversion and academic self-efficacy. This is because extroverts are characterized by where is characterized by physical skills, conscientiousness towards interaction and responsiveness. In this, Costa & McCrae, (1997) claimed that extroverts are excited by nature and look for excitement as well. Hence, he added that students with this kind of personality tend to be more active and interactive in the classroom and learning contexts.

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Language, Society and Culture

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ABSTRACT

Language is considered to be the reservoir of Culture and therefore one can easily consider it as a sociocultural system which allows us to know about various attitudes, skills, and behavioural patterns of various cultures around. This paper attempts to look into various aspects of Language, Society and Culture by focusing upon Linguistic Competence, Communicative Competence, Sociolinguistic Competence, Variations in Language, Bilingualism and Biculturalism, Code Switching, Language Planning in the Social and Cultural Context and the views of Relativists and Universalists. It is an attempt to put forward all the aspects related to Language, Society and Culture for its applicational value in the real sense of the term.

KEY-WORDS: Language, Sociolinguistics, Cultural Competence, Culture

1. Language as a Sociocultural System

Language is a social phenomenon, and the product of culture. Hence, it is called a sociocultural system. A *sociocultural system* is a system of or involving both social and cultural factors. *Culture*, in turn, is the integrated pattern of human behaviour that includes thought, communication, actions, customs, beliefs, values and institutions of a racial, ethnic, religious or social group. Culture defines the preferred ways for meeting needs.

The Term 'Sociocultural'

Sociocultural is a word made up of *socio-* and *culture* wherein the former has to do with the society and the latter with culture. If the social make-up of a given society relates to human beings living together as a group in a situation in which their dealings with one another affect their common welfare, then its cultural composition is made up of the ideas, customs, skills, arts, etc of a people or group, and these are transferred, communicated, or passed along, as in or to succeeding generations, especially with regard to the training and refinement of the intellect, interests, taste, skills, and arts.

Sociocultural Nuances

Language as a sociocultural system is a reference to the social and cultural mores of a nation-state which get reflected in their use of language. For instance, the English do not recognise *co-sister* (a reference in India to a husband's brother's wife) and, therefore, there is no word for it in English, much like there is no equivalent in English to the concept of *ratikrida*, and the nearest word, if at all, one may call it so, it is *love-making*.

Cultural Competence

For this, we may have or need to develop *cultural competence* which refers to our ability to interact effectively with people of different cultures. It is comprised of four components: (a) Awareness of our own cultural worldview, (b) Attitude towards cultural differences, (c) Knowledge of different cultural practices and worldviews, and (d) cross-cultural Skills.

Awareness: An individual's cognition or ability to perceive his or her personal reactions to people who are different.

Attitude: An individual's like or dislike for something called an "attitude object", ie a person, behaviour or event, and this may be a positive, negative or neutral view of the object concerned.

Knowledge: An individual's familiarity and understanding of something that is known, like his or her values and beliefs about equality, which may be inconsistent with his or her behaviour.

Skills: An individual's aptitude or talent lying latent in him or her, and specific abilities that enable him or her to understand something, for instance, like gestures and other forms of non-verbal communication that tend to vary from culture to culture.

Sociolinguistics

Sociolinguistics is the name given to the branch of linguistics that analyzes the effects of social and cultural factors within a speech community upon its language patterns.

Much of the work in sociolinguistics was done in the late 1960s and early 1970s. However, there is a long tradition in the general study of word-meanings and their relation to culture and in the study of dialects. Both these aspects are now subsumed under sociolinguistics.

It is necessary to distinguish between *sociolinguistics* and *sociology of language*. Hudson (1980) defines *sociolinguistics* as 'the study of language in relation to society' and *sociology of language* as 'the study of society in relation to language'. He admits, however, that there is great overlap between the two. Language is viewed, in sociolinguistics, as a system of communication, as an interactive (acting on one another; reciprocally active) process, as a tool by human beings in a variety of contexts, and as interpersonal and sociocultural activity.

Sociolinguistics is partly practical and partly theoretical. A sociolinguist tries to capture the use of language in actual as well as potential contexts. He or she not only studies the context-bound use of language... but also its context-free potentials and possible realisations. Sociolinguists try to find answers to the following questions: (a) How do formal and sociocultural organisations interweave (to connect closely or intricately, intermingle, or blend)? (b) How do social relations and patterns shape language patterns? How do language patterns shape social relations and patterns?

2. Linguistic Competence and Communicative Competence

One needs to understand that these are two different concepts. Chomsky (1965) defined competence as the perfect knowledge of an ideal speaker-listener of the language in a homogeneous speech community. Hymes (1971) pointed out that Chomsky's competence and performance model does not provide an explicit place for sociocultural features.

Linguistic Competence

Linguistic theory, said Chomsky, is concerned primarily with an ideal speaker-listener, in a completely homogeneous speech community, who knows its language perfectly and is unaffected by such grammatically irrelevant conditions as memory limitations, distractions, shifts of attention and interests, and errors (random or characteristic) in applying his knowledge of the language in actual performance. (1965 p.3)

Chomsky misses out

The *sociocultural situation*: the attitudes, values, conventions, prejudices, and preferences of the people who use the language.

The *nature of the participants*: the relationship between speaker/s and the hearer/s, their occupation, interests, socio-economic status etc.

The *role of participants*: the relationship in the social network, like father-son, teacher-student, boss-subordinate, doctor-patient etc

The *nature and function of the speech event*: whether it is a face-to-face talk for persuasion, confrontation etc, or casual conversation, or a request in a formal situation, or a telephonic conversation etc.

The *mode (=medium) of communication*: spoken or written or reading from a script (=scripted speech) or unprepared speech etc.

The Meanings of an Utterance

The meaning or meanings of an utterance (a sentence, a clause, a phrase, a word etc) do does or not depend entirely on its form; a lot depends on *who says what, to whom, when, where, in what manner, and with what effect*. In other words, the *context of situation* in which an utterance is said is very important in deciding its meaning.

Central Characteristics of Competence in Communication

The dynamic, interpersonal nature of *communicative competence* and its dependence on the negotiation of meaning between two or more persons who share to some degree the same symbolic system.

Its application to both spoken and written language as well as to many other symbolic systems.

The role of context in determining a specific communicative competence, the infinite variety of situations in which communication takes place, and the dependence of success in a particular role on one's understanding of the context and on prior experience of a similar kind.

Communicative competence as a relative, not absolute, concept, one dependent on the cooperation of all participants, a situation which makes it reasonable to speak of degrees of communicative competence.

Hymes's (1971) original description of "communicative competence" reminds us of the multiple and potentially complex skills that await language learners: knowing when it is appropriate to open a conversation, and how, what topics are appropriate to particular speech events, which forms of address are to be used, to whom and in which situations, and how such speech acts as greetings, compliments, and invitations are to be given, interpreted and responded to (cited in Wolfson & Judd 1983, p. 61).

Communicative Competence

Whether (and to what degree) something is formally *possible*;

Whether (and to what degree) something is *feasible* in virtue of the means of implementation available;

Whether (and to what degree) something is *appropriate* (adequate, happy, successful) in relation to a context in which it is used and evaluated;

Whether (and to what degree) something is in fact done, actually *performed* and what its doing entails.

We can sum up and say that the following are essentially the components of communication and go into the building of *communicative competence*.

A. Linguistic knowledge and paralinguistic cues

- Verbal elements (sentences, clauses, etc)
- Non-verbal elements (aspects of communicative behaviour such as facial expressions, body movement, eye gaze, gestures, proximity etc)
- Elements of discourse and their organisation in connected speech and writing
- Range of variants (other possible variations and their organisation)
- Meaning of variants in particular situation

B. Interaction Skills

- Norms of interaction and interpretation
- Strategies for achieving desired goals
- Perception of features (verbal as well as non-verbal) in communication situations
- Understanding appropriateness in any given situation

C. Cultural knowledge

- Social Structure
- Values and attitudes
- Cognitive scheme and the culture transmission
- Sociolinguistic Competence
- Appropriacy of language form
- Language function
- Interactional patterns
- Sociocultural values and constraints
- Speech acts
- Strategic Competence
- Strategic competence consists of verbal and non-verbal strategies of communication that may be employed to compensate for communication breakdown attributable to "performance variables or to insufficient competence." Communication strategies are of two kinds: those that are relevant, mainly to grammatical competence and those that relate more to sociolinguistic competence.
- Social Skills
- Person to person communication that involves giving, receiving, and interpreting messages. They are primarily developed through learning, and
- Include detailed verbal (semantic content of speech, the words and sentences) and nonverbal or para-verbal behaviour (posture, use of eyes, tone of voice, and facial expressions).

- Are influenced by the person's culture and the particular social group he/she belongs to.
- Increase with social reinforcement from others. Such rewards might include being pleased, intrigued, calmed, or motivated in the presence of others, which usually results in increased self-esteem and worth.
- Are mutually interactive in nature, and require appropriate timing and reciprocity of specific behaviours.
- Reflect environmental factors that include age, sex, and status of the other person.

Social Competencies

Effective communication in various social relationships

Social problem solving and decision making ability

Constructive resolution of conflicts

Effective use of basic social skills, e.g., starting a conversation

Accurate identification and understanding of the social cues/rules present in one's social environment

Self-control and self-monitoring of one's behaviour and how it impacts others

Perception of self-efficacy

A belief in the capacity to influence one's social environment

Respect for individual differences based on gender and ethnicity

Ability to solicit and utilize social support

Effective coping ability

Future-orientation, e.g., setting and working toward goals

Sincere interest in the well-being of others shown through socially responsible behaviour

Empathy and perspective-taking ability

Ability to initiate and maintain relation-ships

Maintaining an attachment to school

Ability to distinguish between positive and negative peer influences

3. Variations in Language

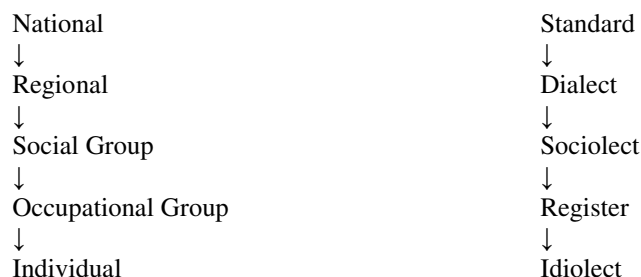
Social variation in language may be due to *social class, ethnic origin, age, and/or gender*, and within these, to the level of formality employed at any time. Sometimes this variation remains stable, but is often the forerunner of a change. Variation within a community leads to one variant being increasingly used in terms of frequency and in its distribution, and this is called *language shift*.

Varieties

Varieties fall into two types:

User-related varieties, associated with particular people and often places, such as *Black English* (English as used by blacks, however defined and wherever located, but especially African-Americans in the US) and *Canadian English* (English as used in Canada: either all such English or only the standard form). In this sense, the term *variety* is similar to but less likely to carry emotive and judgemental implications than *dialect, patois*, etc.: compare the phrases *speaking the local patois* and *speaking the local variety*.

Use-related varieties, associated with function, such as *legal English* (the language of courts, contracts, etc.) and *literary English* (the typical usage of literary texts, conversations, etc.). In this sense, the term *variety* is conceptually close to *register* and in practice is a synonym of *usage*, as in *legal usage, literary usage*.



Levels of Society

Levels of Language

The following are the variations within a given language:

Standard – A model. A standard is one which is regarded as having social status and prestige, serving as a ‘model’ for various functions, and transcending the usual boundary lines as a result. It is the model for educated written and spoken usage throughout the nation, is used as the basis for producing modern grammars of the language concerned, and subscribes to a standard pronunciation, such as RP in case of British English.

Dialect – A *region-specific variant*. It is not a distinct language but a variety of a language spoken in a particular area within a given country.

Sociolect – A *social group or class-specific variant*. It is a variety of language which is distinctive of a particular social group or class.

Register – A *subject-specific variant*. It is that aspect of usage which has to do with vocabulary, pronunciation, level of formality, etc, chosen by a user in a particular social context.

Idiolect – An *individual-specific variant*, which should not be confused with *style*, which is a manner or mode of expression in language, as distinct from the ideas expressed, or the way of using words to express thoughts.

Diglossia – A situation wherein two language varieties exist side by side in a community, and each one is used for different purposes. Usually, this is in the form of *high variety* and *low variety*.

High variety – A diglossic variety used in government, the media, education, and for religious purposes, it is known as formal variety of language.

Low variety – A diglossic variety used in the family, with friends, while shopping etc , it is known as informal variety of language.

A *mixed language* is one in which elements from two or more languages have become so intertwined that it is unclear which is the *basic* language.

Pidgin – A mixed language, or jargon, incorporating the vocabulary of one or more languages with a very simplified form of the grammatical system of one of these and not used as the main language of any of its speakers with rules of its own, used for communication between people with no common language, egBambaiya Hindi.

Creole – A form of language that develops when speakers of mutually unintelligible languages remain in persistent and long-lasting contact with each other, with one of the contributing languages typically dominant. A creole is a pidgin which has become the first language of a community.

4. Languages in Contact

When two languages are in contact, there is a contact between two cultures too. At the linguistic level, this process is called *bilingualism* and at the cultural level *biculturalism* or *acculturation* (the process of becoming adapted to a new or different culture with more or less advanced patterns and the mutual influence of different cultures in close contact), and this plays an important part in second language acquisition.

However, if that does not happen, then an individual ends up *learning*, and not *acquiring* (as some of us have done) the second language (as you have).

We must remember, at the same time, that language is an integral part of *enculturation* (ie the process causing us to adapt to the prevailing cultural patterns of our society)

Enculturation

Two major reasons

Language is a part of culture so much so that the two cannot be separated.

Language is the medium through which the users explore and manipulate the sociocultural environment.

Bilingualism and Biculturalism

Hall’s categorization of *formal*, *informal*, and *technical* levels of culture is useful in understanding the distinctions clearly.

Formal learning: through observation and admonition, using authority.

Informal learning: through non-verbal channels of communication, unwritten conventions, indirect responses etc.

Technical learning: through rules at the conscious level, as in learning etiquette.

Bilingualism – A language situation wherein a person can use or is capable of using two languages with equal or nearly equal facility.

Coordinate bilinguals – People who know two languages and use them or are capable of using them but only slightly better than monolinguals.

Subordinate bilinguals – People who know two languages and use or are capable of using L₂ with varying degrees of proficiency.

Incipient bilinguals – People who can use or are capable of using two languages with a near perfect mastery of the two systems.

Multilingualism – A language situation wherein a person can use or is capable of using several languages with equal or nearly equal facility. A multilingual is also called a *polyglot* (a word formed from *poly-* for many and *glot* for language because *gloss* used as a synecdoche in *glossary* also means language).

Code switching – An instance wherein a speaker (or a writer), who is a bilingual or a multilingual, switches from one language to another, and this happens when the speaker (or a writer) and the listener (or a reader) belong to different language communities.

Code mixing – An instance wherein a speaker (or a writer), who is a bilingual or a multilingual, mixes one language with another quite unconsciously.

5. Code Switching as a Communicative Strategy

Socially determined situations the ability to use one's language correctly in a variety of socially determined situations is as much and as central a part of linguistic 'competence' as the ability to produce grammatically well-formed sentences. The actual product is a rule-governed realization of a complex network of situationally and culturally determined.

Role relationships, types etc

Participants (addresser and addressee) Their sociopsychological behaviour; their mood and relative position

Sociocultural setting Its distinguishing features

Topic of discourse

Situational Shifts

Members of social networks sharing a linguistic repertoire (ie the stock of special skills, devices, techniques, etc that they have of a particular field) must (and do) know when to shift from one variety to another.

Consequences of a shift

A shift in situation may require a shift in language variety. A shift in language variety may signal a shift in the relationship between co-members of a social network, or a shift in privacy or locale of their interaction.

Code-switching

Code-switching cannot simply be a matter of free individual choice. It is a verbal strategy (a plan for directing large-scale operations of manoeuvring things into the most advantageous position) used by speakers as much creative artists do in switching styles and levels, and this is dependent on topical and situational features giving rise to it.

Situation in India

English has been until very recently the language of instruction, administration, technical education etc. It is even now used as a medium of instruction in higher education, technical education. It is the language of participation in All-India Seminars, Work-shops, Conferences, Symposia etc. It is the language of our textbooks, reference material.

Indian Bilinguals

English-using bilinguals in India keep on switching from one or more Indian languages to English according to different performative occasions and the role(s) they are playing, especially while dealing with issues in technical education. This kind of registered bilingualism may be labelled as 'registral bilingualism'.

Some features of code-switching

Intralinguage and interlanguage switching are sociolinguistic universals.

Code-switchers use English words even if equivalents exist in Hindi or their L₁.

Some formulaic expressions in English are so deeply embedded in urban bilingual societies that they come out naturally in informal conversations.

Educated speakers tend to switch freely from one language to another.

Code-switching is context-governed.

Code-switching is directed by emotional and intellectual attachment to the code.

6. Linguistic and Social Inequality

Three major problems

Absence of language planning

Lack of political will to implement and organize policies and programmes

Lack of coordination among various agencies (the governments at the centre and the states, universities, the Directorates, and other agencies working in the area of language teaching and language planning.

Language Planning

“Language planning,” notes Crystal (ed) (1980), “is a term used in sociolinguistics to refer to a systematic attempt to solve the communication problems of a community by studying the various languages or dialects it uses and developing a realistic policy concerning the selection and use of different languages.”

McArthur (ed) (1992) is more specific when he says that it is “the attempt” made “to control the use, status, and structure of a language policy developed by a government or other authority” in a given country. It is usually the government of the day that makes the decision either on the basis of ‘expert’ advice, or on its own without seeking such an advice, and in the event of its seeking such advice, it “may or may not take note” of it. For, a government in a democratic setup is voted to power by a popular mandate.

A language policy, according to Bell (1981), specifies quite clearly as to which language/s will be (a) the Official Language/s, (b) used for what purpose, (c) taught, and at what level, and (d) taught to what category of learners, and for what duration of time. The policy decided upon may not be a practical one or it may be aimed at satisfying a particular political constituency due to the pressure brought to bear upon the government. For instance, the recent announcement that the Government of India was planning to add Bodo language to the list of languages in the VIII Schedule of Constitution of India was apparently made in view of the Bodo Movement.

Four major issues

How many languages should be learnt or taught and in what order?

What should be the medium of instruction? Should it be the same for all subjects in the curriculum?

How should we help learners move from ‘dialects’ to the standard variety?

Should we have the same programme for the privileged as well as the weaker and deprived sections of the community?

Parameters for Language Planning

Selection: Specification of a particular language variety.

Codification: For the purpose of stabilising this variety, some agency produces reference materials etc for the purpose of teaching and learning.

Acceptance: Once the codification receives popular acceptance, it becomes a symbol of patriotism and unity.

Elaboration of function: Expansion of language functions, assigning of new roles, modernisation.

Problems in the process

Can languages and varieties be standardised?

How can languages and varieties be used for exploitation and manipulation by interested groups?

Are standard languages and varieties unreal and pathological since they lack vitality, diversity, and creativity?

A review of history of the times before the British colonised India, we were a nation divided against ourselves. There were small and big princely states in the country. Each of these had a language of its own because the language of the rulers became the language of the masses. There was no nation in the sense in which we understand the term today. Hence, India of those times never really had a common language accessible to its masses. Some classical languages thrived due to princely patronage as was the case with Sanskrit, which remained “a common medium” for a very long time in Indian history but only for “the learned” class of our people. With the British

colonial rule came English “a sort of lingua franca” but true to the Macaulayan dictum, it was restricted in access to “the educated few”.

Language Deficit

The theory of *language deficit* assumes that the working-class children do not do well at school because they suffer from cognitive (involving cognition, artificial intelligence, etc) deficiencies in the absence of the elaborated code; they cannot organise their experience and interpret the world the way the middle-class children do.

7. Language and Culture

Cultural Reservoir language is the most common and dynamic form in which culture is preserved and through which it is transmitted.

Culture has been defined as the sum of transmitted behaviour patterns, arts, beliefs, institutions, and all other products of human work and thoughts characteristic of a community or population.

Ethnocentricity

Ethnocentricity, the belief in superiority of one’s own ethnic group, nation, or culture is manifested in the use of language, and *ethnocentrism* is maintained through language by creating myth. Every culture has the process of myth creating through language.

Culture has been defined as the sum of transmitted behaviour patterns, arts, beliefs, institutions, and all other products of human work and thoughts characteristic of a community or population.

Socially acquired knowledge a society’s culture consists of whatever it is one has to know or believe in order to operate in a manner acceptable to its members... Culture, being what people have to learn as distinct from their biological heritage, must consist at the end product of learning: knowledge in a most general sense of the term. (Goodenough 1957).

Cultural Knowledge

Hudson (1980) makes the following distinction:

Cultural knowledge – which is acquired from people.

Shared non-cultural knowledge – which is shared by all human beings but not learned from others.

Non-shared, non-cultural knowledge – which is unique to the individual.

Relativists’ View

According to the relativists, each language imposes its own grid on language users’ experience and it provides a set of pigeon-holes in terms of which the users of a particular language reduce the world of experience and knowledge to order. The principle *linguistic relativity* or *linguistic determinism*, popularly known as *Sapir-Whorf hypothesis*, tries to relate thought and conduct to language.

Universalists’ View

The *universalists*, on the other hand, propose that all languages share basic common features; this implies the rejection of the assumption that languages differ in innumerable and unpredictable ways.

Their basic assumption is that a child has an inherent, inborn, innate, or genetically-programmed capacity for learning any of the human languages.

8. Conclusion

After looking into the perennial aspects of the interrelationship between Language, Society and Culture one can say that all the three are to be taken together and in a seamless manner. Studying them in isolation would deprive us from attaining a comprehensive understanding about all of them. Society and Culture are to be understood through language. Language in a way is a bridge which allows us to transport ourselves in order to develop our understanding about Societies and Cultures at large

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The Case of Usage of Letter of Credit in Turkey's *Foreign Trade*: A Sample of Participation Banks

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ABSTRACT

In this study, the case of usage of letter of credit in Turkey's foreign trade is analyzed. In this context, initially, some information was given about the process of letter of credit method and the preferability of it in Turkey's imports and exports. Then, in accordance with the purpose of study, letter of credit method in Turkey is analyzed in terms of maturity, confirmation, country and magnitude through the letter of credit data regarding 2014 imports of a participation bank operating in Turkey.

KEY-WORDS: Foreign Trade, Letter of Credit, Turkey.

1. Introduction

Depending on the fast growing population of the world, a wide variety of goods and services is needed. Countries cannot meet all needs of goods and services with their own internal resources or cheaper or high quality goods and services can be provided from abroad. Countries not only want to buy goods and services they need but also want to sell goods and services they produce in order to ensure their development. Because of these reasons, in our day, world countries cooperate and pursue ways of developing trade with each other. In this regard, foreign trade plays an important role in existing and developing economic cooperation among countries.

Foreign trade which expresses the trade of goods and services of international economic relation is the realization of trade of goods and services through imports and exports among countries. Trade of goods and services subject to foreign trade across countries and continents bring along many difficulties. Especially, there are many risks in transporting goods and services to buyer and receiving its payment. Therefore, two most important topics are the type of delivery and the type of payment. The first one is how to deliver the goods and services subject to foreign trade and start and end time of obligation of recipient and seller, the second one is how to receive the payment of goods and services subject to foreign trade. There are important risks importers and exporters face in delivering goods and services and receiving its payment. The exporter cannot receive the payment of goods he sends or the importer cannot receive the goods he pays. While the exporter wants to receive the payment first, similarly the importer wants to receive goods and services first. The most common payment method protects buyer and seller from above risks is letter of credit.

The aim of this study is to analyze the case of usage of letter of credit in Turkey's foreign trade. In accordance with the purpose of study, primarily some information about the letter of credit method will be given, then the case of usage of letter of credit of a participation bank operating in Turkey on the basis of letter of credit data of this bank regarding 2014 imports will be analyzed. In this content, first of all it would be fitting to give some information about the letter of credit method.

2. The Letter of Credit

The letter of credit is a written promise consisting of the instruction given by buyer (importer) to his bank and the instruction given by correspondent bank in foreign country of same bank to beneficiary (exporter) that indicates payment in return for submitting particular documents at a particular time (Gökgöz and Şeker, 2014:90). The letter of credit including the functions of payment and credit, as a banking transaction, ensures transactions among the contracting parties securely (Ekici, 1995: 21). Letter of credit is derived from "accredits" which means credibility,

guaranty, acceptance and so on. In the event that buyer and seller do not know each other well, one or more bank commitments can build up trust among parties (Bölükbaşı, 2008: 21-22). There are generally four parties in the letter of credit method. These are; emir(import firm), issuing bank(bank of import firm), beneficiary(export firm) and corresponding bank(bank of export firm).

The process of the method of the letter of credit can be summarized as below (Şirinpınar, 2012: 33):

- 1) The contract between buyer and seller is signed after early negotiations.
- 2) Emir of letter of credit opens letter of credit by applying issuing bank.
- 3) Issuing bank prepares letter of credit and sends it to corresponding bank.
- 4) Corresponding bank examines letter of credit and report it to export firm.
- 5) Export firm examines letter of credit and despatches goods subject to trade.
- 6) Beneficiary submits the documents of export delivery to his bank.
- 7) If the letter of credit is confirmed, corresponding bank makes the payment to issuing bank within 7 workdays and sends essential documents.
- 8) Issuing bank submits related documents to emir and receives the payment.
- 9) If the letter of credit is not confirmed, the payment is remitted by issuing bank.
- 10) The payment is transferred to export firm.

Letters of credit can be classified under four titles in terms of some criteria (Kodalak and others, 2015: 72-73):

Letters of Credit in Terms of Liability to Pay	Letters of Credit in Terms of Payment	Letters of Credit in Terms of Purpose of Usage	Commonly Used Letters of Credit in Foreign Trade
a) Confirmed letter of credit	a) Letter Of Credit On Sight	a) Fixed Letter Of Credit	a) Straight Deferred Letter Of Credit
b) Unconfirmed letter of credit	b) Deferred Letter Of Credit	b) Transferable Letter Of Credit	b) Straight Confirmed Deferred Letter Of Credit
	c) Letter of Credit with Acceptance Credit	c) Red Clause Letter Of Credit	c) Straight Cash Letter Of Credit
		d) Green Clause Letter Of Credit	d) Straight Confirmed Cash Letter Of Credit
		e) Back-To-Back Letter Of Credit	
		f) Revolving Letter Of Credit	

Table 1: The amount of Turkey's Foreign Trade in Terms of Methods of Payments (2014)

	Imports (1.000 USD)	Percentage (%)	Exports (1.000 USD)	Percentage (%)
Cash against goods	71 528 310	29,54	102 834 175	65,25
Cash in advance	119 326 764	49,27	14 929 437	9,47
Cash against documents	14 920 304	6,16	24 228 910	15,37
Deferred letter of credit	10 542 951	4,35	2 449 256	1,55
Letter of credit	18 442 201	7,62	11 239 517	7,13
Letter of credit with acceptance credit	118 420	0,05	44 238	0,03
Cash against documents with acceptance credit	493 065	0,2	139 269	0,09
Cash against goods with acceptance credit	516 465	0,21	112 354	0,07
Other	6 288 637	2,6	1 633 002	1,04
Total	242 177 117	100	157 610 158	100

Source: TUIK data, www.tuik.gov.tr

As seen from Table 1, most common methods of payments in Turkey's imports are respectively cash, cash against goods, letter of credit and cash against documents. And most common methods of payments in Turkey's exports are respectively cash against goods, cash against documents, cash and letter of credit.

3. The Evaluation of The Letter of Credit Applications in Turkey's Foreign Trade

In this study, the letters of credit data of a participation bank is analyzed with the purpose of determining the place of the type of letter of credit in use. 2060 letter of credit transactions made in 2014 by that bank is analyzed in terms of country, maturity, confirmation and amount of imports.

Table 2: The Relationship between Country and Maturity

Country		Type of Maturity		Total
		Sight payment	Deferred	
Argentina	Quantity	0	2	2
	Percentage	%100	%100	%100
Australia	Quantity	1	2	3
	Percentage	%33	%67	%100
Austria	Quantity	1	1	2
	Percentage	%50	%50	%100
Bahrain	Quantity	1	0	1
	Percentage	%100	%0	%100
Bangladesh	Quantity	60	13	73
	Percentage	%82	%28	%100
Belgium	Quantity	8	3	11
	Percentage	%73	%27	%100
Brazil	Quantity	4	0	4
	Percentage	%100	%0	%100
Bulgaria	Quantity	1	0	1
	Percentage	%100	%0	%100
Colombia	Quantity	1	0	1
	Percentage	%100	%0	%100
Czech Republic	Quantity	0	1	1
	Percentage	%0	%100	%100
England	Quantity	32	4	36
	Percentage	%89	%11	%100
Egypt	Quantity	24	2	26
	Percentage	%92	%8	%100
Eritrea	Quantity	1	0	1
	Percentage	%100	%0	%100
France	Quantity	4	3	7
	Percentage	%57	%43	%100
Georgia	Quantity	0	2	2
	Percentage	%0	%100	%100
Germany	Quantity	22	36	58
	Percentage	%38	%62	%100
Greece	Quantity	1	1	2
	Percentage	%50	%50	%100
Holland	Quantity	8	4	12
	Percentage	%67	%33	%100
Hong Kong	Quantity	17	4	21
	Percentage	%81	%19	%100
Hungary	Quantity	1	0	1
	Percentage	%100	%0	%100
India	Quantity	140	20	160
	Percentage	%88	%22	%100
Indonesia	Quantity	124	9	133
	Percentage	%93	%7	%100
Italy	Quantity	22	30	52
	Percentage	%42	%58	%100

Japan	Quantity	28	2	30
	Percentage	%93	%7	%100
Kenya	Quantity	0	19	19
	Percentage	%0	%100	%100
Luxemburg	Quantity	0	1	1
	Percentage	%0	%100	%100
Macao	Quantity	1	0	1
	Percentage	%100	%0	%100
Malaysia	Quantity	33	3	36
	Percentage	%92	%8	%100
Mersin FreeZone	Quantity	0	1	1
	Percentage	%0	%100	%100
Mozambique	Quantity	1	0	1
	Percentage	%100	%0	%100
Omani	Quantity	0	1	1
	Percentage	%0	%100	%100
Pakistan	Quantity	48	16	64
	Percentage	%75	%25	%100
People'sRepublic Of China	Quantity	598	127	725
	Percentage	%82	%18	%100
Poland	Quantity	1	0	1
	Percentage	%100	%0	%100
Portugal	Quantity	4	0	4
	Percentage	%100	%0	%100
Qatar	Quantity	0	2	2
	Percentage	%0	%100	%100
Russia	Quantity	2	3	5
	Percentage	%40	%60	%100
South Korea	Quantity	108	64	172
	Percentage	%63	%37	%100
Spain	Quantity	5	5	10
	Percentage	%50	%50	%100
Sweden	Quantity	2	2	4
	Percentage	%50	%50	%100
Switzerland	Quantity	15	7	22
	Percentage	%68	%32	%100
Serbia	Quantity	1	0	1
	Percentage	%100	%0	%100
Singapore	Quantity	12	7	19
	Percentage	%63	%37	%100
Sri Lanka	Quantity	1	20	21
	Percentage	%04	%96	%100
Sudan	Quantity	1	0	1
	Percentage	%100	%0	%100
SaudiArabia	Quantity	17	1	18
	Percentage	%94	%6	%100
Taiwan	Quantity	68	43	111
	Percentage	%61	%39	%100
Tajikistan	Quantity	1	0	1
	Percentage	%100	%0	%100
Thailand	Quantity	30	3	33
	Percentage	%91	%9	%100
Turkey	Quantity	0	5	5
	Percentage	%0	%100	%100
UAE (United ArabEmirates)	Quantity	7	4	11
	Percentage	%64	%36	%100
Ukraine	Quantity	0	1	1

	Percentage	%0	%100	%100
USA (United State of America)	Quantity	9	6	15
	Percentage	%60	%40	%100
Uzbekistan	Quantity	4	0	4
	Percentage	%100	%0	%100
Vietnam	Quantity	98	9	107
	Percentage	%92	%8	%100
Total	Quantity	1571	489	2060
	Percentage	%76	%24	%100

As seen from Table 2, 76% of letter of credit transactions is sight payment and 24% of letter of credit transactions is deferred. The bank opened the highest number of transactions for People's Republic Of China and 82% of transactions is letter of credit on sight.

Table 3: Relationship between Type of Maturity and Confirmation

Type of Maturity		Confirmation		TOTAL	
		Yes	No		
Sight Payment	Quantity	164	1410	1571	
	Confirmation rate	%10	%90	%100	
	Deferred	Quantity	94	392	489
		Confirmation rate	%19	%81	%100
Total	Quantity	258	1802	2060	
	Confirmation rate	%13	%87	%100	

As seen from Table 3, 10% of letters of credit on sight is confirmed, 90% is unconfirmed. 19% of deferred letters of credit is confirmed, 81% is unconfirmed. Totally 13% of letter of credit transactions the bank made is confirmed, 87% is unconfirmed.

Table 4: Relationship between Country and Confirmation

Country		Confirmation		Total
		Yes	No	
Argentina	Quantity	1	1	2
	Percentage	50%	50%	100%
Australia	Quantity	1	2	3
	Percentage	33%	67%	100%
Austria	Quantity	1	1	2
	Percentage	50%	50%	100%
Bahrain	Quantity	0	1	1
	Percentage	0%	100%	100%
Bangladesh	Quantity	0	73	73
	Percentage	0%	100%	100%
Belgium	Quantity	8	3	11
	Percentage	73%	27%	100%
Brazil	Quantity	0	4	4
	Percentage	0%	100%	100%
Bulgaria	Quantity	0	1	1
	Percentage	0%	100%	100%
Colombia	Quantity	0	1	1
	Percentage	0%	100%	100%
Czech Republic	Quantity	0	1	1
	Percentage	0%	100%	100%
Egypt	Quantity	0	26	26
	Percentage	0%	100%	100%
England	Quantity	33	3	36

Country		Confirmation		Total
		Yes	No	
	Percentage	92%	8%	100%
	Quantity	0	1	1
Eritrea	Percentage	0%	100%	100%
	Quantity	4	3	7
France	Percentage	57%	43%	100%
	Quantity	29	29	58
Germany	Percentage	50%	50%	100%
	Quantity	2	0	2
Georgia	Percentage	100%	0%	100%
	Quantity	2	0	2
Greece	Percentage	100%	0%	100%
	Quantity	9	3	12
Holland	Percentage	75%	25%	100%
	Quantity	2	19	21
Hong Kong	Percentage	10%	90%	100%
	Quantity	0	1	1
Hungary	Percentage	0%	100%	100%
	Quantity	18	142	160
India	Percentage	11%	89%	100%
	Quantity	4	129	133
Indonesia	Percentage	3%	97%	100%
	Quantity	35	17	52
Italy	Percentage	67%	33%	100%
	Quantity	3	27	30
Japan	Percentage	10%	90%	100%
	Quantity	0	19	19
Kenya	Percentage	0%	100%	100%
	Quantity	1	0	1
Luxemburg	Percentage	100%	0%	100%
	Quantity	0	1	1
Macao	Percentage	0%	100%	100%
	Quantity	3	33	36
Malaysia	Percentage	8%	92%	100%
	Quantity	0	2	2
Mexico	Percentage	0%	100%	100%
	Quantity	0	1	1
Mersin FreeZone	Percentage	0%	100%	100%
	Quantity	1	0	1
Mozambiq	Percentage	100%	0%	100%
	Quantity	1	0	1
Omani	Percentage	100%	0%	100%
	Quantity	4	60	64
Pakistan	Percentage	6%	94%	100%
People's Republic Of China	Quantity	17	708	725
	Percentage	2%	98%	100%
	Quantity	0	1	1
Poland	Percentage	0%	100%	100%
	Quantity	0	4	4
Portugal	Percentage	0%	100%	100%
	Quantity	3	2	5
Russia	Percentage	60%	40%	100%
	Quantity	7	3	10
Spain	Percentage	70%	30%	100%
	Quantity	7	165	172
South Korea	Percentage	4%	96%	100%

Country		Confirmation		Total
		Yes	No	
Switzerland	Quantity	16	6	22
	Percentage	73%	27%	100%
Serbia	Quantity	0	1	1
	Percentage	0%	100%	100%
Singapore	Quantity	3	16	19
	Percentage	16%	84%	100%
Sri Lanka	Quantity	0	21	21
	Percentage	0%	100%	100%
Sudan	Quantity	0	1	1
	Percentage	0%	100%	100%
SaudiArabia	Quantity	17	1	18
	Percentage	94%	6%	100%
Tajikistan	Quantity	0	1	1
	Percentage	0%	100%	100%
Thailand	Quantity	0	33	33
	Percentage	0%	100%	100%
Taiwan	Quantity	1	110	111
	Percentage	1%	99%	100%
Turkey	Quantity	3	2	5
	Percentage	60%	40%	100%
Ukraine	Quantity	1	0	1
	Percentage	100%	0%	100%
UAE (United ArabEmirates)	Quantity	2	9	11
	Percentage	18%	82%	100%
USA (United State of America)	Quantity	11	4	15
	Percentage	73%	27%	100%
Uzbekistan	Quantity	0	4	4
	Percentage	0%	100%	100%
Vietnam	Quantity	2	105	107
	Percentage	2%	98%	100%
Total	Quantity	261	1799	2060
	Percentage	%13	%87	%100

According to Table 4, only 13% of letter of credit transactions is confirmed. 2% of letter of credit transactions of People's Republic of China which has the highest number of transactions is confirmed, 98% is unconfirmed.

Table 5: Relationship between the Amount of Imports and Type of Maturity

							Total
		1	2	3	4	5	
Sight Payment	Quantity	401	447	441	168	114	1571
	Percentage	%87	%77	%72	%74	%64	%76
Deferred	Quantity	62	135	168	59	65	489
	Percentage	%13	%23	%28	%26	%36	%24
Total	Quantity	463	582	609	227	179	2060
	Percentage	%100	%100	%100	%100	%100	%100

When the magnitude of letter of credit transactions is considered, transactions between 100,000-250,000 USD comes first and transactions between 50,000-100,000 USD comes in second. 72% of letter of credit transactions is letter of credit on sight, 28% is deferred. 77% of letter of credit transactions between 50,000-100,000 USD is letter of credit on sight, 23% is deferred.

Table 6: Relationship between the Amount of Imports and Confirmation

		Categorical Imports					Total	
		1	2	3	4	5		
Confirmation	Yes	Quantity	30	59	67	38	65	258
		Percentage	%06	%10	%11	%17	%36	%13
	No	Quantity	433	523	540	189	114	1799
		Percentage	%94	%90	%89	%83	%64	%87
	Total	Quantity	463	582	609	227	179	2060
		Percentage	%100	%100	%100	%100	%100	%100

When the relationship between the amount of import and confirmation is considered, according to Table 6, 11% of letter of credit transactions between 100.000-250.000 USD is confirmed, 89% is unconfirmed. 10% of letter of credit transactions between 50.000-100.000 USD is confirmed, 90% is unconfirmed.

4. Conclusion and Evaluation

The most commonly used methods of payment are respectively cash, cash against goods, letter of credit and cash against documents in Turkey's imports. As for Turkey's exports, the most commonly used methods of payment are respectively cash against goods, cash against documents, cash and letter of credit. The letter of credit method does not take place near the top. The percentage of the letter of credit method in Turkey's imports and exports is only nearly 7%. The fact that cash and cash against goods payment methods respectively comes first in Turkey's imports and exports makes Turkey disadvantageous and face important risks in foreign trade.

As a result of the analysis of a participation bank's letter of credit transactions in 2014, it is determined that 76% of letter of credit transactions is letter of credit in sight and 87% of letter of credit transactions is unconfirmed. When the magnitude of letter of credit transactions is considered, it is seen that the most transactions are between 100.000-250.000 USD.

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