

## **PROBLEMS OF SEMESTER SYSTEM IN PUBLIC SECTOR UNIVERSITIES OF PAKISTAN**

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***ABSTRACT**-The purpose of this study is to know the opinion of students about the problems of semester system in public sector universities. The study is descriptive in nature; hence survey method for data collection was used. The sample of the study was comprised 300 (150 males and 150 females) students of post graduate level from education departments of BZU, UOE and UOG. We developed a questionnaire containing 30 statements for students named as SSQS. Descriptive statistics was used to find statement wise percentage, mean score and standard deviation of questionnaire. ANOVA was applied to find the difference among the opinions of the students of different universities and t- test was used to find the difference between male and female students' opinions. We found that semester system is conducive for learning, focusing on students and completion of course contents, timely feedback of students.*

**Key Words:** Issues of Semester System, Course Contents, Feed Back, Assessment, Authoritative Attitude.

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## **1. INTRODUCTION:**

### **1.1 Background of study:**

Knowledge is formalized structured and theorized through formal education system of which higher education is the apex layer. Collins and O'Brien, (2011) described that the effectiveness and skillfulness of an education system is realized, on the usefulness and impacts of its examination and assessment process. Educational systems in the globe were never consistent throughout the human history with new conceptual developments, learning outcomes of students both the teaching and learning process as well. There is no consistency in education system across the globe. As new advancements are made and new concepts are emerged. Educationists explore possibilities of teaching through student centered approaches. Umair (2013) classifies the education system in two types one is semester system and the other is annual system. Semester system is the division of academic years into two terms. Every student is assessed after six months. It is more unconventional and better than that of annual system. Abro (2014) states, that there are more opportunities for students in semester system. Shirazi (2004) opines that semester system is not devoid of its advantages. It requires great regularity on the part of students. Otherwise low attendance may cause serious loss to them. It basically originated in Germany from 1820-30 AD. Semester word is derived from “memestral” an adjective which means period of six months. This is the division of academic year into two parts. Most of the countries follow this system. China follows this system from elementary to university level. Academic work that is imparted or taught in six months is called a semester. Degree is awarded on the basis of credit hours for every course (Hassan, 1981). This pattern is very successfully and easily copes with the new demands on education. After the inception of Pakistan more than ten educational policies, commissions and documents have been introduced to solve the emerging problems and issues in education system.

## **1.2 Statement of the Problem:**

Examination system in general, has great impact on teachers' performance and students' achievement. There are studies at the global level and present study is designed considering the urgent need to investigate the problems and issues of semester system examination in Punjab province of Pakistan from the students' perspective. Hence the major objective of this study was to find the problems and issues of examination being conducted under semester system and its solutions.

## **1.3 Objectives of the study:**

The study has the following objectives: -

1. To find out opinions of students about semester system at university level.
2. To investigate the difference in the opinions of male and female students about semester system.
3. To explore obstacles in the implementation of semester system in universities.

## **1.4 Research Questions:**

Based on the objectives of the study, following research questions were framed: -

1. What are the opinions of students about semester system at university level?
2. Is there any difference in the opinions of male and female students about semester system?
3. What are the problems and challenges in implementing semester system?

## **2. LITERATURE REVIEW:**

Annual and semester system are running parallel in Pakistan. Both have some unique characteristics. According to the Jadoon and Jabeen (2008), annual and semester system are two types of exams prevailing and monitored by Higher Education Commission (HEC) of Pakistan; annual expands over one year and semester system over six months. Hill and Solent, (2009) narrate that semester system of examination is accepted by the students and teachers in terms of marks obtained, personality development and flexible environment for learning.

Educational year is divided into two terms in semester system. All this can be achieved through proper planning and management through the academic year (Slavin & Davis, 2006). It is more interactive and more unconventional as compared to annual system. A learner's performance is assessed after every six months. Abro (2014) says that submission of assignments, discussions; presentations and mid-term exams provide an opportunity of polishing and improving the students. Hashim (2012) states, that in annual system, a student has ample time of two years to learn things and appear in the exams at the end of two years. Mazumdar (2010) compares both systems in his seminar paper and says that both systems have some advantages and some disadvantages. Jadoon, et. al. (2012) depicted that successful implementation of semester system depends on many factors as: well-designed curricula, completion of the course in prescribed duration, continuity of teachers, conduction of regular classes, provision of allied resources like computer lab well-furnished library, secrecy of exams, fairness in assessment and grading; and declaration of results on time etc. McClure (2005) narrated that students' motivation is strongly linked with their GPA/evaluative grade, there are certain issues which effect the motivation of the students. Kotler and Keller (2006) are of the view that if students are contented or satisfied with the university facilities then their overall achievement would be better. Douglas (2006) says that universities must provide facilities to the utter satisfaction of students. Douglas and Barry (2006) say that higher education institutions should cater for the basic need of the students. Zafar et.al. (2008) is of the view that the semester system tends to require more resources, semester system demands more resources like number of lecturers, financing and other staff because it enhances the activities volumes within a given calendar year.

The word "examinations" raises fear and dread. Aggarwal (2006) is of the view that proper training of teachers, however, can help the students to pass through examination in the semester system. As per Collins, & O'Brien (2011),

to achieve the desired results proper transformation of knowledge to the students is mandatory. The greatest advantage in semester system in universities is that continuous feedback and tests are used for student's evaluation and progress (Aslam, 2012). Semester system lessens the workload and students can improve their learning quality, but mastery over subjects, involving in the course and making concepts is hardly possible (Rahman, 2013). Bidani (2010) however discussed some serious concerns about this system as under:

- There is short time for syllabus management.
- Teachers cannot cover the whole content as short time is a barrier.
- Students cannot make extra study due to shortage of time.

According to Jenson (2015) in conventional annual system all focus is on examination, so cramming is encouraged. Aggarwal (1997) opines that the system which ensures effective learning is better. Higher Education Commission (HEC) of Pakistan constituted a committee to review the examination system of the country in 2003. The committee gave its final report in 2005 with the recommendation that semester system should be introduced in all universities gradually ([www.hec.gov.pk](http://www.hec.gov.pk)). So this system is becoming very popular both in public and private universities in Punjab, Pakistan. Currently, private students appear in annual system in limited subjects at masters' level i.e. Urdu, English, Pakistan Studies, Islamyat, Political science etc. The students who are admitted in universities and taking regular classes are under semester system. Affiliated colleges/ institutions with public sector universities also make their students to appear annually.

### **2.1 Distinction of the study:**

The present study is very unique in nature. The earlier studies have been conducted on some specific universities. Most studies have been conducted on the students of one university. In the present study three public sector universities have been included. The both genders (male and female) have been given equal

representation in the study. As regarding the region, the Punjab Province was divided in three regions i.e. Northern, Central and Southern Punjab. In this way, one university was taken randomly from every region. So the researcher is of the view that this study would represent the universities of the entire Punjab and its results would be generalizable. Further the results and recommendation of the study would bring remarkable change in existing semester system in the universities.

### **3. RESEARCH METHODOLOGY:**

According to Polit and Beck (2012) research design is the detailed description of the research plan. Similarly, Burns and Grove (2009) regard it as the blueprint of a research project. In the present study the researcher investigated the problems and issues of the semester system; hence the study is of descriptive in nature. Data collection from the whole population was not possible for the researcher. So it was determined to collect the data from the specific sample with the help of field survey design.

#### **3.1. Population of the study:**

As the current study was confined to the public sector universities of Punjab, the information regarding the number of universities in Punjab was essential to be known. According to the HEC list, there are 30 public sector universities in the province of Punjab. In this way the population for the present study consisted of all the teachers and students of all public sector universities of the Punjab ([www.hec.gov.pk](http://www.hec.gov.pk)).

#### **3.2 Sample of the Study:**

Punch and Oancea, (2014) opine that number of subjects selected objectively out of a population is known as sample. Punjab province was divided into three parts Central, Northern & Southern (Ali, 2015) and out of these three regions, one public sector university from each region was taken as sample of the study. To get the sample out of accessible population, three public sector

universities i.e (University of Gujrat, University of Education, Lahore and Bahauddin Zakarya University) out of Punjab province were included in the study using simple random sampling technique. Further the study was delimited to the post graduate students of departments of education of the selected universities. In this way from the education department of every university one hundred students (50 male & 50 female) available at post graduate level were conveniently taken for the study. Total sample for the study comprised of 300 students taken from the sampled three universities.

**3.3 Research Instrument:**

The study is descriptive in nature so survey method was applied. A closed ended questionnaire comprising of 30 items, named as Semester System Questionnaire for Students (SSQS) was developed on 5 point Likert scale having wide range of choices i.e.: Strongly Agree (SA), Agree (A), Un-decided (U), Disagree (DA) and Strongly Disagree (SDA).

**3.4 Pilot Testing of the Tool/ Reliability Test:**

Before initiating the tool on the whole sample, researcher decided to check the reliability of the tool. Piloting of the tool was conducted for this purpose. Taber (2018) says that Cronbach’s alpha is a statistic commonly quoted by authors to demonstrate that tests and scales that have been constructed or adopted for research projects are fit for purpose.

**Table 1: Results of Cronbach’s Alpha Reliability Test**

Name of the Instrument	Number of Statements	Cronbach’s Alpha Reliability
SSQS	30	0.86

So, 50 students (25 males and 25 females) for the tool named, Semester System Questionnaire for Students (SSQS) were taken for the pilot testing out of the sample of the original study. Results of the testing are presented in the table 1.

#### 4. DATA ANALYSIS:

There were 300 students in this study. Collected data was analyzed and the results of data are described in the following tables.

##### 4.1 Demographic Statistics of Students:

Demographic information of students' selected for the study is described here as under.

Table 2: Demographic statistics

Variables	F	%
<b>Gender:</b>		
Male	150	50
Female	150	50
Total	300	100
<b>Universities:</b>		
BZU, Multan	100	33.33
University of Education Lahore	100	33.33
University of Gujrat	100	33.33
Total	300	100
<b>Semester:</b>		
2 <sup>nd</sup>	87	29
3 <sup>rd</sup>	92	31
4 <sup>th</sup>	121	40
Total	300	100

**Gender:**

With respect to the gender variable 50% male and 50% female students have been taken for the present study.

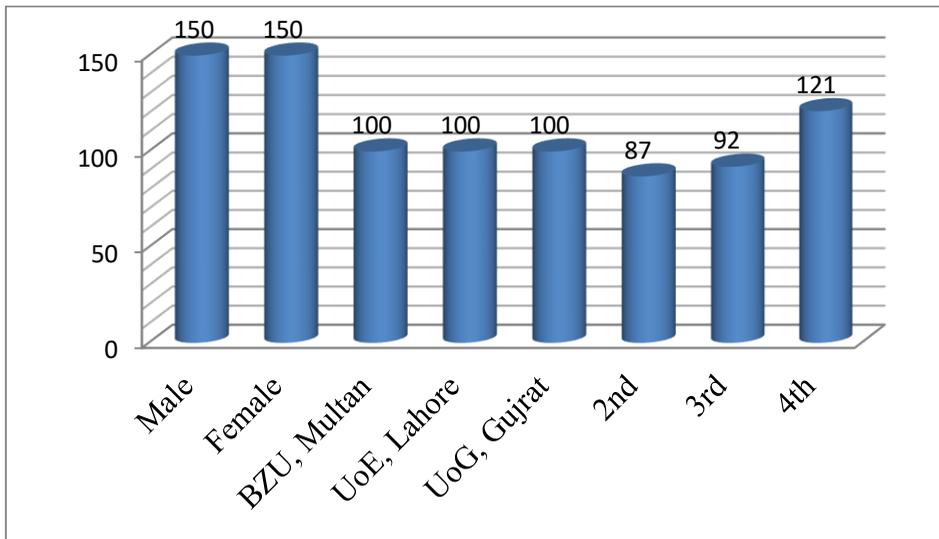
**Universities:**

Three Universities (BZU Multan, UoE Lahore, UoG, Gujrat) were taken for the present study. Respondents from BZU Multan were 33.33%, UoE Lahore 33.33% and UoG, Gujrat were 33.33%.

**Semester:**

Calculations show that 29% students were from the 2<sup>nd</sup> semester, 31% from the 3<sup>rd</sup> semester while 40% of the students studied in the 4<sup>th</sup> semester. The same data is shown in Figure 1:

Figure 1: Demographic Statistics of Students



**4.2 Gender wise Comparison of Students:**

Gender wise difference between opinions of male and female students  
The mean scores difference of male and female students about semester system was calculated and following null hypothesis was tested.

$H_0$ : There is no significant difference between male and female students' opinions about semester system. The null hypothesis was tested using 't' test about difference between mean scores of male and female students' opinions about semester system. The summary is presented in table 3.

Table 3: Gender wise difference between opinions of sample groups

Semester system	N	Mean	SD	d f	T	Sig
Boys	150	3.34	1.34	298	1.73	.000
Girls	150	3.38	1.35			

P=.00 (N=298)

Table 3 indicates that there is significant difference between male and female students' opinions about semester system. The value of  $t(298) = 1.73$ ,  $p = 0.00$  is significant at 5% significance level. The null hypothesis that there is no significant difference between opinions of male and female students about semester system was rejected. It means that opinions of male and female students about semester system were different. Moreover, mean score of male students is 3.34 and mean score of female students is 3.38. Accordingly, standard deviation for male students is 1.34 and for female students is 1.35. Hence, opinions of male and female students are different about semester system.

#### 4.3 University wise comparison of students' opinions

University wise comparison of students' opinions about semester system. University wise mean score of students' opinions about the semester system was calculated and following null hypothesis was tested.

$H_0$ : There is no significant difference among university wise students' opinions about semester system. The null hypothesis was tested using ANOVA about difference among university wise students' opinions. The summary is presented in table 4.

Table 4: ANOVA RESULTS

Students Performance	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	72.136	2	36.07	35.70	.000
Within Groups	302.65	297	1.01		
Total	374.786	299			

Table 4 indicates that there is statistically significant difference among students’ opinions of different universities about semester system. The value of  $F(2, 297) = 35.70, p = 0.00$  is significant at 5% level of significance. The null hypothesis that there is no significant difference among university wise students’ opinions about semester system hence is rejected. It means that opinions of students of different universities about the semester system are different.

**4.4 Analysis of statements:**

Table 5: Students’ opinions about semester system

. #	STATEMENTS	SA	A	U	D	SD	Total	Mean	S.D
1	Semester system motivates the students to study thoroughly.	112	91	27	40	30	300	3.72	1.35
2	Students get more constructive Atmosphere in semester system than annual system.	97	93	31	48	32	300	3.59	1.36
3	Results of exams in semester System depict real picture of students’ learning.	48	61	40	92	59	300	2.83	1.38
4	Various assignments in semester system produce efficiency among students.	98	95	38	38	31	300	3.64	1.33

. #	STATEMENTS	SA	A	U	D	SD	Total	Mean	S.D
5	Semester system allows students to expose their hidden talent.	94	87	35	56	28	300	3.54	1.34
6	Students' grievances are redressed well in time in semester system.	46	72	57	71	54	300	2.95	1.35
7	In semester system students Can express themselves freely.	83	97	39	51	30	300	3.51	1.32
8	Maximum content coverage is possible in semester system.	51	67	35	79	68	300	2.85	1.43
9	Co-curricular activities are mostly neglected in semester system.	69	94	36	58	43	300	3.29	1.38
10	In semester system frequent examination creates anxiety among students.	88	94	35	58	25	300	3.54	1.31
11	Fairness in awarding grades is unreliable in semester system.	73	83	42	63	39	300	3.29	1.37
12	Rote learning is encouraged in semester system.	84	94	44	49	29	300	3.52	1.31
13	In Semester system teachers provide feedback continuously.	72	04	41	46	37	300	3.43	1.33
14	Internal Assessment and overall Evaluation is unreliable.	57	63	64	69	47	300	3.05	1.35
15	Unjustified sessional marks are awarded in the semester system.	71	76	48	65	40	300	3.24	1.34
16	In semester system course Contents are covered within	64	60	31	79	66	300	2.92	1.48

. #	STATEMENTS	SA	A	U	D	SD	Total	Mean	S.D
	stipulated duration.								
17	Semester system is gender biased	74	72	49	63	42	300	3.24	1.39
18	In Semester system class discussions increase the difficulties of slow learners.	69	03	35	57	36	300	3.37	1.45
19	The students writing skill is badly affected because of over use of MCQs.	80	82	57	44	37	300	3.41	1.37
20	Mid and final exam term assessment have unjustified time frame in semester system.	76	71	44	72	37	300	3.26	1.38
21	Students have chance to discuss awarded marks with teachers.	52	68	39	70	71	300	2.86	1.45
22	Semester system is highly Expensive as compared to annual system.	107	89	37	44	23	300	3.71	1.29
23	Sometimes students get more marks than their ability in semester system.	104	83	43	37	33	300	3.63	1.36
24	Semester system restricts students to their specific contents.	89	92	45	44	30	300	3.56	1.31
25	Students with average marks feel difficulty to adjust them with semester system.	78	79	35	63	45	300	3.27	1.43

. #	STATEMENTS	SA	A	U	D	SD	Total	Mean	S.D
26	Semester system promotes favoritism for students.	105	80	32	56	27	300	3.60	1.36
27	Much time goes waste in starting next semester.	86	79	51	52	32	300	3.46	1.35
28	The semester system has developed subjective attitude in the teachers.	95	98	42	48	17	300	3.68	1.23
29	Semester system engages the students in studies throughout the semester.	68	07	38	52	35	300	3.40	1.32
30	Digital and online resources are provided in Semester system as per need.	96	77	45	46	36	300	3.50	1.38

## 5. Findings of study:

Opinions of students on statements were examined by calculating percentage, mean and SD, all this data was presented in table. Major findings regarding statement wise analysis of students' data are given below: -

- ▶ Overall 67% respondents agreed that semester system motivate the students to study thoroughly, while 24% respondents disagreed to the statement. Mean score was 3.72, which concludes inclination towards agreement on the part of respondents.
- ▶ Overall 64% respondents agreed that students get more positive and constructive atmosphere in semester system than the annual system, anyhow 26% respondents disagreed to the statement. Mean score was 3.59, which concludes inclination towards agreement on the part of respondents.
- ▶ Overall 36% respondents agreed that results of exams in semester system depict actual and representative picture of students, while 50% respondents

disagreed to the statement. Mean score was 2.83, which concludes disagreement on the part of respondents.

► Overall 65% respondents agreed that assignments in semester system produce efficiency among students, 22% respondents disagreed to the statement. Mean score was 3.64, which concludes inclination towards agreement on the part of respondents.

► Overall 60% respondents agreed that semester system allows students to expose their talent in better way, while 30% respondents disagreed to the statement. Mean score was 3.64, which concludes inclination towards agreement on the part of respondents.

► On the whole 39% respondents agreed that students' grievances are redressed well in time in semester system, while 42% respondents disagreed to the statement. Mean score was 2.95, which illustrate disagreement on the part of respondents.

► On the whole 60% respondents agreed that in semester system students can express themselves freely, while 27% respondents disagreed to the statement. Mean score was 3.51, which illustrate inclination towards agreement on the part of respondents.

► On the whole 40% respondents agreed that maximum content coverage is possible in semester system, while 38% respondents disagreed to the statement. Mean score was 2.85, which illustrate inclination towards agreement on the part of respondents.

► On the whole 54% respondents agreed that co-curricular activities are mostly neglected in semester system, while 34% respondents disagreed to the statement. Mean score was 3.29 which illustrate inclination towards agreement on the part of respondents.

► On the whole 60% respondents agreed that in semester system frequent examinations create anxiety among students, while 28% respondents disagreed to

the statement. Mean score was 3.54, which illustrate inclination towards agreement on the part of respondents.

► On the whole 52% respondents agreed that fairness in awarding grades in semester system is unreliable, while 34% respondents disagreed to the statement. Mean score was 3.29, which illustrate inclination towards agreement on the part of respondents.

► Overall 59% respondents agreed that rot learning is encouraged in semester system, while 26% respondents disagreed to the statement. Mean score was 3.52, which depicts inclination towards agreement on the part of respondents.

► Overall 69% respondents agreed that in semester system teachers provide feedback continuously, while 27% respondents disagreed to the statement. Mean score was 3.43, which depicts inclination towards agreement on the part of respondents.

► Overall 40% respondents agreed that internal assessment and overall evaluation is unreliable in semester system, while 39% respondents disagreed to the statement. Mean score was 3.05, which depicts inclination towards agreement on the part of respondents.

► Overall 49% respondents agreed that unjustified sessional marks are awarded in the semester system, while 35% respondents disagreed to the statement. Mean score was 3.24, which depicts inclination towards agreement on the part of respondents.

► Overall 41% respondents agreed that in semester system course contents are covered within stipulated time, while 49% respondents disagreed to the statement. Mean score was 2.92, which depicts disagreement on the part of respondents.

► Overall 49% respondents agreed that semester system is gender biased, while 35% respondents disagreed to the statement. Mean score was 3.24, which depicts inclination towards agreement on the part of respondents.

- ▶ On the whole 57% respondents agreed that class discussions in semester system add to the difficulty of slow learners, while 31% respondents disagreed to the statement. Mean score was 3.37, which depicts inclination towards agreement on the part of respondents.
- ▶ On the whole 50% respondents agreed that writing skill is affected because of overuse of MCQs, while 31% respondents disagreed to the statement. Mean score was 3.41 which depicts inclination towards agreement on the part of respondents.
- ▶ On the whole 49% respondents agreed that mid and final exam assessment has unjustified / frame in semester system, while 36% respondents disagreed to the statement. Mean score was 3.26, which depicts inclination towards agreement on the part of respondents.
- ▶ On the whole 40% respondents agreed that students have chance to discuss the awarded marks with teachers, while 47% respondents disagreed to the statement. Mean score was 2.86, which depicts the disagreement on the part of respondents.
- ▶ On the whole 65% respondents agreed that semester system is highly expensive as compared to annual system, while 27% respondents disagreed to the statement. Mean score was 3.71, which depicts inclination towards of agreement on the part of respondents.
- ▶ On the whole 63% respondents agreed that sometimes students get more marks than their ability in semester system, while 23% respondents disagreed to the statement. Mean score was 3.63, which depicts inclination towards agreement on the part of respondents.
- ▶ Overall 61% respondents agreed that semester system restricts students to their specific contents, while 24% respondents disagreed to the statement. Mean score was 3.56, which concludes inclination towards agreement on the part of respondents.
- ▶ Overall 52% respondents agreed that students with average marks feel difficulty to adjust them with semester system, while 36% respondents disagreed

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to the statement. Mean score was 3.27, which concludes inclination towards agreement on the part of respondents.

► Overall 62% respondents agreed that semester system promotes favoritism for students, while 27% respondents disagreed to the statement. Mean score was 3.60, which concludes inclination towards agreement on the part of respondents.

► Overall 55% respondents agreed that much time goes waste in starting next semester, while 28% respondents disagreed to the statement. Mean score was 3.46, which concludes inclination towards agreement on the part of respondents.

► Overall 65% respondents agreed that the semester system has developed subjective attitude in the teachers, while 21% respondents disagreed to the statement. Mean score was 3.68, which concludes inclination towards agreement on the part of respondents.

► Overall 59% respondents agreed that semester system engages the students in studies around the semester, while 29% respondents disagreed to the statement. Mean score was 3.40, which concludes inclination towards agreement on the part of respondents.

► Overall 58% respondents agreed that digital and online resources are provided in semester system as per need, while 27% respondents disagreed to the statement. Mean score was 3.50, which concludes inclination towards agreement on the part of respondents.

► It was found that there is significant difference between male and female students' opinions about semester system.

► It was also found that there is statistically significant difference among opinions of students of different universities i.e. Bahauddin Zakariya University, Multan, University of Education and University of Gujrat.

## **6. CONCLUSIONS:**

We have drawn the following conclusions.

The number of male and female students was equally taken from the sampled universities. Pertinent to mention here is that only public sector universities were

taken for this study. Analysis shows that there is difference between the opinions of male and female students. As regards the comparison of students of different universities, statistically there is difference among the opinions of students of sampled three (BZU, UOE, UOG) universities. It is evident that present evaluation system in semester system motivates the students to study thoroughly. It is concluded that students get more positive and constructive atmosphere in this system than the annual exam system in public sector universities. Respondents have shown their serious concern on assessment in semester system. It has been found that different assignments in semester system produce efficiency among students in semester system and it allows students to expose their talents in better way as students can express their ideas freely in semester system in the public sector universities. Some students expressed that co-curricular activities are mostly neglected and frequent examinations create anxiety in students in the semester system. So resultantly rote learning is encouraged among students. Students admit that teachers provide feedback continuously but unjustified sessional marks are awarded. It was found that semester system is gender biased, anyhow presentations and class discussions add to the difficulty of slow learners and students' writing skill is affected on account of disproportionate use of MCQs and short questions in examinations. A great majority of the respondents has acknowledged that semester system is very expensive. This system of examination engages the students in their studies round the semester and respondents agreed that required infrastructure is provided.

Semester system provides direct contact with teachers, but majority has shown concern that their grievances are not redressed in time and teachers have authoritative attitude as well. Mostly respondents seemed unsatisfied regarding the assessment criteria as results do not reflect true picture of learning and sometimes students get more marks than their ability. As far as curriculum and

course contents are concerned, it is concluded that it is not fully covered with in the semester period.

#### **7. RECOMMENDATIONS:**

- Semester system has favoritism and biasness so the measures may be taken to minimize chances of favoritism and biasness in semester system in Pakistan.
- While awarding sessional marks to students, teachers should show impartiality and objectivity to ensure transparency in semester system and grade inflation needs to be minimized.
- Co-curricular activities play important / vital role in student's personality growth. Teacher should encourage students to maximize their participation in such activities.
- Greater emphasis should be laid on writing skill of students and for this purpose descriptive tests should be formed for students.
- Universities should adopt modern methods to increase their revenue except relying on the fees of students.
- Modern and computerized assessment and evaluation techniques should be introduced to make semester system more effective and reliable and development of assessment criteria is mandatory.

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## CONTRIBUTION OF AUTHORS AND CONFLICT OF INTEREST

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This research work was carried between collaboration of two authors.

**Author 1: Saima Munawar** is an M.Phil scholar at Department of Education, Institute of Southern Punjab. She designed the study, collected and analyzed data. She also wrote first draft of the manuscript under the supervision of author 2.

**Author 2: Prof. Dr. Abdul Ghafoor Awan** has his first Ph.Ds in Economics from Islamia University of Bahawalpur-Pakistan and second in Business Administration from University of Sunderland, U.K. He contributed in this research paper by way of guiding author first about title selection, data collection and statistical technique. He edited and gave final shape to the manuscript. In order to know about his fields of research please look at his Web of Science Researcher ID  [M-9196 2015 or his profile at Google scholar.](#)

Both authors read the manuscript carefully and declared no conflict of interest with any person or institution.

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