

Exploring Financial assistance options to overcome the challenges IELTS test-takers face in Bangladesh: A study on Sylhet

ABSTRACT

Aims: This study aims to explore the sources of financial assistance of IELTS test takers for taking IELTS test, what factors motivate them, and how their family backgrounds influence these decisions.

Study Design: The research has adopted a tabular analysis study design to collect the required data and information about IELTS test takers. Quantitative techniques were applied to gather the necessary primary data and information. This study adopted the following techniques:

- In-depth Interview (IDI)
- Case Studies and
- Document Review

Place and Duration of Study: Data were collected in Sylhet from two sources: coaching centers and an online Google form. The information was gathered from six coaching centers located in Modina Market, Amborkhana, Zindabazar, and Uposhohor, as well as through online responses, between June –October 2024.

Methodology: The questionnaire was given to 190 individuals, including 132 respondents currently preparing for the test, 40 respondents who have already taken the test, and 4 respondents preparing to take the test for the second time. Data from 14 respondents were excluded due to missing information. During the interviews, the research participants were presented with the research questions and were asked to fill out the questionnaire. For data classification and interpretation, MS Excel and STATA were used.

Results: In the Sylhet division, female participation in IELTS test preparation is impressive and closely comparable to that of male participants, more students take IELTS exam in Sylhet district than other 3 districts. Most of the time, Family (Parents/Brother/Sister) covered their whole cost of IELTS test and Family members often play a key role in encouraging individuals to pursue the test. Test takers from low-income families face significant difficulties in covering tuition fees and other expenses related to their preparation, coaching such as the cost of academic materials and center fees.

Conclusion: The analysis, based on data collected from coaching centers and online surveys, reveals that many test takers struggle to afford the costs of preparing for the exam. These costs include tuition fees, academic materials, and coaching center fees, which place a significant burden on individuals from lower-income backgrounds. However, as a student in a low-income country, many individuals face challenges in covering expenses beyond necessities like food and shelter.

1. INTRODUCTION

Every year, a significant number of students from Bangladesh go abroad for higher education, employment opportunities, migration, residency, and other purposes. Bangladesh, a South Asian country, shares borders with Myanmar and India. Sylhet, located in northeastern Bangladesh, is known for its tea garden and natural beauty, attracting many

tourists. Sylhet has a strong tradition of migration, particularly to the United Kingdom, often through chain migration, where earlier migrants help their relatives move abroad. In most cases, they are required to fulfill the language requirements. The IELTS (International English Language Testing System) is an essential test to satisfy these requirements. Achieving a high IELTS score for Bangladeshi students can open doors to educational opportunities abroad, leading to better academic and professional prospects. In Bangladesh, where the job market is becoming increasingly globalized, a good IELTS score can enhance employment prospects domestically and internationally. For individuals seeking to migrate to countries like Australia, Canada, or the United Kingdom, IELTS is often a requirement for visa applications. English proficiency, as evidenced by IELTS scores, can contribute to the overall economic development of a country. It facilitates international trade, tourism, and investment by reducing language barriers, thus fostering economic ties with English-speaking countries. However, the financial burden of paying the IELTS exam fee is a significant concern for many Bangladeshi students. The IELTS exam fee in Bangladesh typically ranges between BDT 22,500 to BDT 24,850. This amount is large for many students, especially from low-income families, and can be a considerable financial strain. Many students in Bangladesh come from families with limited financial resources. The cost of the IELTS exam, in addition to other educational expenses, might discourage some students from taking the test, thereby limiting their opportunities for higher education or migration. The objective of this research is to analyze the family profile of the IELTS test takers, identify the motivations behind the IELTS exam, and explore the financial challenges faced by test takers in affording the IELTS exam.

After going abroad for education or migration, these individuals contribute to Bangladesh's economy by sending remittances and transferring knowledge. In Bangladesh, the cost of the IELTS exam is relatively high. This research examines how individuals in Sylhet manage to cover this cost and whether it has any impact on them. Given the importance of remittances to the economy, English proficiency plays a crucial role, those with strong English skills often secure better opportunities, enabling them to earn more and contribute significantly to the development of the economy.

The IELTS exam's career began in 1980, 44 years ago. Non-native English speakers take this exam to evaluate their English proficiency. The British Council, International Development Programme (IDP) Education, and Cambridge Assessment English administer the test. There are four areas of the test: speaking, writing, reading, and listening. Almost all of the candidates see an improvement in their English proficiency as a journey of this test. The IELTS test is available 48 times a year in addition to 3-4 times a month. People who already possess a solid foundation in grammar can score highly on the IELTS in a comparatively short period. The IELTS test result has a two-year validation period. These days, a plethora of IELTS videos are available online to assist students in their test-taking journey. Several candidates have taken the exam and achieved high band scores only via the use of these videos.

2. RATIONALE OF THE STUDY

Sylhet has a unique socioeconomic environment and is well-known for its diverse communities. Many students from Sylhet take the IELTS exam each year to go abroad. As an international exam, the IELTS examination fee is quite high, for students in Bangladesh, a developing country, affording this fee is often difficult, in addition to the examination fee, the financial burden includes costs for preparatory courses, daily expenses for attending coaching centers, and study materials, all of which pose significant challenges for most students.

This study aims to explore the financial assistance of IELTS test takers for taking IELTS test, what factors motivate them, and how their family backgrounds influence these decisions.

The rationale behind the study is to examine the financial difficulties faced by IELTS test takers in Sylhet, how they manage to cover these expenses, and the extent of financial, psychological, and familial pressure by experience. Additionally, the study seeks to understand how these students cope with the pressures associated with preparing for and taking the IELTS exam.

3. LITERATURE REVIEW

The IELTS examination significantly impacts the participants' finances, especially due to its rising cost. To meet the prerequisites for their desired programs of study, students stated that they had to retake the test several times—on average, four times—to pass. Some students felt that the information in the preparation classes was "general, superficial, and less comprehensive" than the more expensive ones, so they decided to study for the test independently utilizing the British Council's internet resources. (Alsagoafi, 2018). It was found that while the IELTS test in Cambodia had a negligible effect on society and education overall, it had a major influence on giving Cambodians the chance to pursue postgraduate courses at English-medium universities abroad. (Moore et al., 2012). Language proficiency, particularly in English and the local tongue, was highly valued; having a recognized trade or skill was thought to be the key to earning a good living. The likelihood of overall profit increased with the length of time the immigrant worked overseas. (Erling et al., 2015).

The ability to speak and understand English is strongly correlated with income. Hourly salaries for males who speak fluent English are on average 34% greater than those of men who speak a little English, and for guys who speak no English, they are 13% higher, even after adjusting for skill, education, and demography. (Azam et al., 2013). English is seen as a useful tool that can improve social and economic prospects. However, gaining proficiency in English does not always guarantee better social or economic outcomes, because other important elements like infrastructure and resource accessibility also play a big part. English is perceived as a social status and prestige marker, which may not always be in line with the practical demands of the communities, even when it is linked to education and higher-level occupations. (Erling et al., 2014).

The resources now available for English teaching and learning are insufficient to match the rising demand. The majority of teachers do not hold official teaching credentials or training, and topic knowledge acquisition is prioritized over the development of language skills in educational materials and evaluation procedures. the pressing need to create excellent English language programs that are both relevant and high-quality so that students at public colleges can compete with those who are better off. (Shamim). For high-skill jobs, linguistic ability has a significant positive impact on income growth; but, for low-skill jobs, it has little to no effect. (Berman et al., 2000).

The economic results of immigrants are significantly influenced by their language ability, which has significant ramifications for immigration and integration policies. (Dustmann et al., 2002).

Compared to native-born people, immigrants have lower levels of education, work experience, and monthly income; nevertheless, there is a notable difference based on occupation and skill level. Language proficiency pays off, especially in English, for immigrants and native speakers, underscoring the significance of language abilities in the job market. (Lang et al., 2006). Those who speak English fluently are the finest people who take advantage of the new chances in Bangladesh's fast-rising economy. (Pinon et al, 2010).

4. METHODOLOGY

The Sylhet division comprises four districts: Sylhet, Sunamganj, Moulvibazar, and Habiganj. The study is conducted in Sylhet. We collected data from 2 sources: coaching centers and

an online Google form. The data was collected from six coaching centers and through Google Forms in June 2024. The Coaching centers are located in Modina Market, Amborkhana, Zindabazar, and Uposhohor, all in Sylhet. The questionnaire was given to 190 individuals, including 132 respondents currently preparing for the test, 40 respondents who have already taken the test, and 4 respondents preparing to take the test for the second time. Data from 14 respondents were excluded due to missing information. To collect data from the coaching centers, the researchers initially contacted the managers to obtain official approval for access to the students. The data were classified and organized for analysis in alignment with the research objectives. During the interviews, the research participants were presented with the research questions and were asked to fill out the questionnaire. For data classification and interpretation, MS Excel and STATA were used.

This quantitative research helps us to understand the financial challenges faced by IELTS test takers and interpret the data from their perspectives. Interviews were conducted with individuals preparing for the IELTS test, those who have already taken the test, and those preparing to retake it. Participants from all income levels were included in the study. Throughout the investigation, ethical standards were consistently upheld. Confidentiality of information and respondent anonymity were strictly maintained.

5. FINDINGS

5.1 Respondents Profile

In this study, no participants under the age of 16 were involved in IELTS preparation, and the oldest participant was 49 years old. The analysis shows that in the Sylhet region, the most common age of test takers was 20. The sample is relatively young, with an average of 23.27 years, and a standard of 4.14 years (Table 1).

Table 1: Age

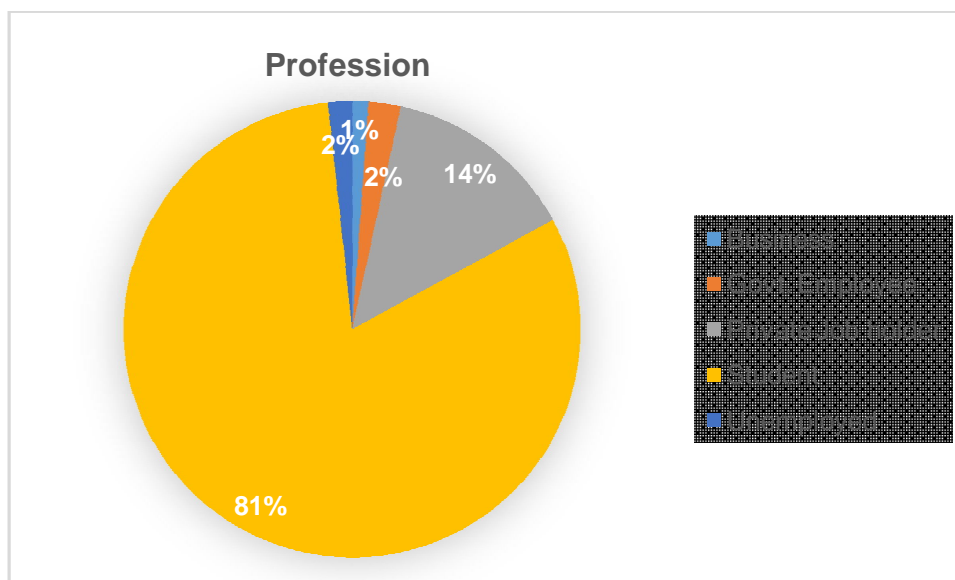
Variable	Obs	Mean	Std. Dev.	Min	Max	Mode
Age	176	23.27	4.14	16	49	20

Table 2: Occupation

Occupation	Number of respondents	Percentage
Businessman	02	1.14
Govt. Employee	04	2.27
Private Job	24	13.64
Student	143	81.25
Unemployed	03	1.70
Total = 176		

In Table 2, the distribution of occupations among the respondents for the IELTS exam in Sylhet is presented. Individuals from various professional backgrounds can prepare for the IELTS exam, even those who are already established in their careers. The analysis of respondents' occupations indicates that in Sylhet 81.25% of those preparing for the IELTS exam are students. Additionally, 1.70% are unemployed, 1.14% are businessman, 2.27% are government employees, and 13.64% are private job holders.

Figure 1: Profession



All participants have at least SSC (O Level) qualifications and the highest qualifications such as a master's degree. Among those who are preparing for the test, 4.55% have passed the SSC exam, 30.11% have passed the HSC exam, 1.70% have completed a diploma course, 3.41% have completed a BSc in Nursing, 1.70% have completed a degree, 43.18% have earned a bachelor's degree, and 15.34% have completed a master's degree (Table3).

Table 3: Test takers' educational qualification

Class	Respondents	Percentage
SSC	08	4.55
HSC	53	30.11
Diploma	03	1.70
B.S.C Nursing	06	3.41
Degree	03	1.70
Honours	76	43.18
Master's	27	15.34
Total = 176		

Figure 2: Educational qualification

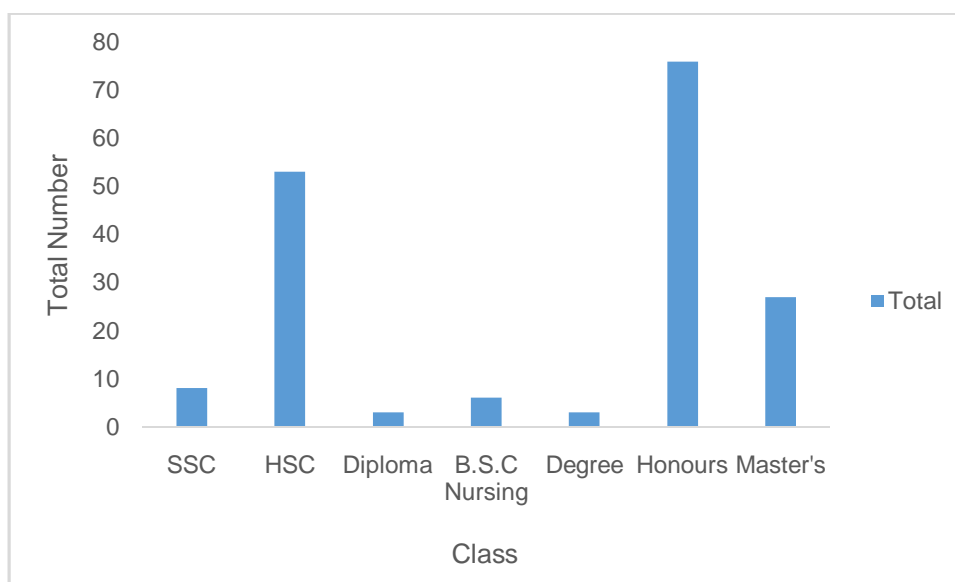


Table 4: Sex ratio

		Type of Respondents	Count of sex	Percentage
Sex	Total	Male	95	54
		Female	81	46
			Total = 176	
	Participants currently Preparing for the IELTS test	Male	63	47.73
		Female	69	52.27
			Total = 132	
	Participants who have already taken the IELTS exam	Male	30	75
		Female	10	25
			Total = 40	
	Second-time IELTS test preparation	Male	02	50
		Female	02	50
			Total = 04	
Marital status		Married	27	15.34
		Unmarried	149	84.66
			Total = 176	

Table 4 provides a detailed breakdown of the participants' sex and marital status in the study, along with the corresponding counts and percentages. A total of 176 individuals participated, of which 95 were male (54%) and 81 were female (46%). Among the 132 participants, the distribution is nearly even, with 63 males (47%) and 69 females (52.27%). This indicates that more women are preparing for the IELTS exam than men in Sylhet, which is an interesting

finding, as it challenges the common trend of male dominance in education preparation activities.

Nonetheless, of the 40 individuals who have already taken the IELTS exam, a considerable majority are men (30, 75%) as opposed to women (10, 25%). In terms of 4 respondents (50% male and 50% female) are taking second-time preparation due to result time validity or worst result. Additionally, regarding marital status, a significant majority of Sylhet area's IELTS test takers are unmarried (149 out of 176), making up about 85%, and a small portion is married (27 out of 176), making up about 15%. We found female participants are higher and are preparing to take the IELTS exam. A higher percentage of males who have already taken the IELTS exam and a predominance of unmarried participants overall. These findings emphasize that more women are actively preparing for the exam than men in Sylhet. Also, the vast majority of participants are unmarried, possibly indicating a focus on education and career advancement before marriage.

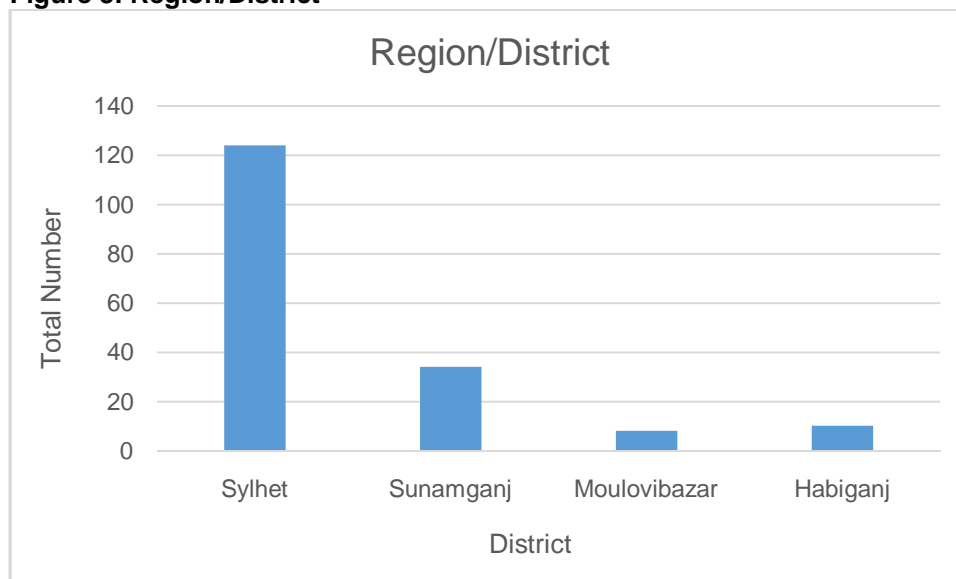
Table 5: District

District	Count of Region/District	Number of respondents	Percentage	% of total respondents
Sylhet	124	Male = 66	53.23	70.45
		Female = 58	46.77	
Sunamganj	34	Male = 17	50	19.32
		Female = 17	50	
Moulavibazar	08	Male = 05	62.50	4.55
		Female = 03	37.50	
Habiganj	10	Male = 07	70	5.68
		Female = 03	30	
	Total = 176			

Sylhet division has four districts. The analysis indicates that people from the Sylhet district are going abroad by taking the IELTS exam where it's 70.45% (Table 5).

1. **Sylhet District** has the highest count with 124 individuals, where males constitute 53.23% and females 46.77%. This district accounts for 70.45% of the total respondents in the Sylhet division.
2. **Sunamganj** follows with 34 individuals, evenly split between genders at 50% each, accounting for 19.32% of the total respondents.
3. **Moulavibazar** has a smaller population count of 8 with a higher percentage of males (62.50%) compared to females (37.50%). This district makes up 4.55% of the total respondents.
4. **Habiganj** has 10 individuals, with a higher male percentage of 70% compared to 30% females, contributing to 5.68% of the total respondents.

Figure 3: Region/District



5.2 Profile of Family Background

Table 6: Family's profession

Family background	Profile	Total	Percentage
	Government employee	23	13.07
	Businessman	67 (Mode)	38.07
	Farmer	13	7.39
	Fisherman	01	0.57
	Families working abroad	35	19.89
	Private job holder	05	2.84
	Day labour	01	0.57
	Government employee, Businessman	05	2.84
	Government employee, Abroad	05	2.84
	Government employee, Private job holder	01	0.57
	Businessman, Farmer	05	2.84
	Businessman, Abroad	11	6.25
	Businessman, Private job holder	01	0.57
	Farmer, Abroad	02	1.14
	Farmer, Private job holder	01	0.57
	Total = 176		

The distribution of respondents according to their family's profession is shown in Table6. The findings indicate that government employees make up 13.07% of the respondents' families. Businessmen account for the highest percentage 38.07%, the most common category. Farmers represent 7.39% of respondents' family backgrounds. Fishermen and day labourers each make up a very small portion, at 0.57%. On the other hand, 19.89% of families are working abroad, which constitutes a significant portion. Several families have multiple sources of income, with combinations such as government employees and businessmen (2.84%), government employees and abroad (2.84), and businessmen abroad (6.25%).

Table 7: Family income (Yearly)

Family's income	Category	Total	Percentage
	Below 1 lakh	47 (Mode)	26.70
	1-3 Lakhs	32	18.18
	3-5 Lakhs	26	14.77
	5-7 Lakhs	12	6.82
	7-9 Lakhs	23	13.07
	9-11 Lakhs	14	7.95
	11-13 Lakhs	15	8.52
	13 Lakhs +	07	3.98
		Total = 176	

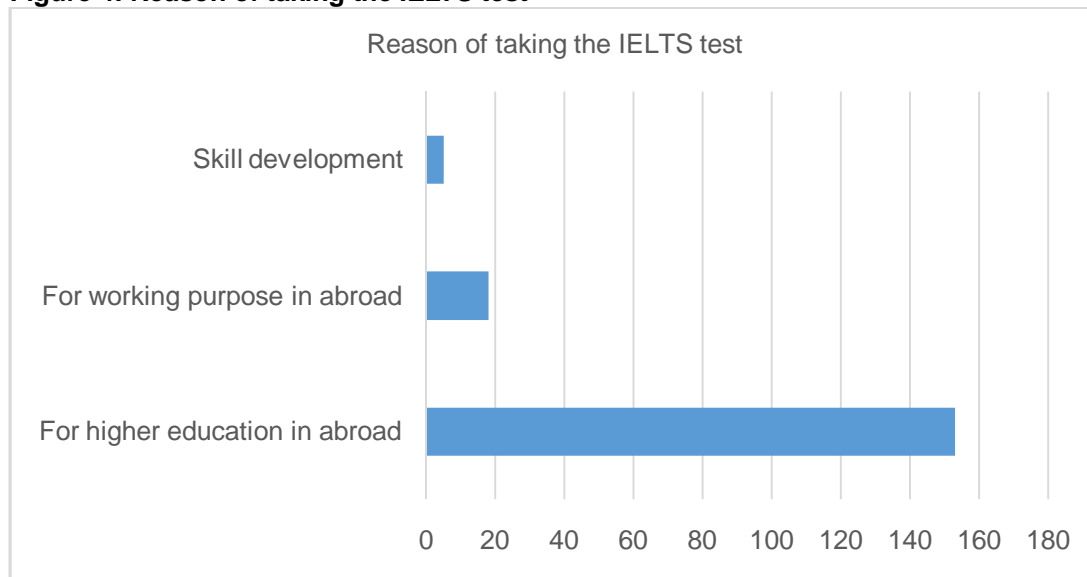
Table 7 displays the respondents' family income distribution yearly. The results show that households making less than one lakh taka make up the largest group, accounting for 26.70% of the sample and being designated as the mode. 1-3 lakhs (18.18%) are the second most common amount, with 3-5 lakhs (14.77%) coming in third position. As the income ranges expand, approximately the percentages fall; the smallest group, comprising only 3.98% of the total, is that of people who earn more than 13 lakhs annually.

5.3 Investing and Reason

Table 8: Reason for taking the IELTS Exam

Reason	Total person	Percentage
Skill development	05	2.84
For working purposes abroad	18	10.23
For higher education abroad	153	86.93
	Total = 176	

Figure 4: Reason of taking the IELTS test



There are several reasons for taking the IELTS exam. Table 8 shows three reasons for the respondent. Most people take the IELTS exam to prove their English proficiency and go abroad to study, which is accounting for 86.93% of the respondents. 10.23% of people take this exam for working purposes and very few respondents for skill development, which is only 2.84%.

Table 9: Motivation behind the taking IELTS test

Sources of motivation		Total	Percentage
	Family	84	47.73
	Self-decision	67	38.07
	Relatives	01	0.57
	Educational institution	04	2.27
	Friends	04	2.27
	Family, Self-decision	04	2.27
	Self-decision, Friends	03	1.70
	Self-decision, Educational institution	01	0.57
	Family, Relatives	01	0.57
	Family, Educational institutions	01	0.57
	Family, Self-decision, Relatives	01	0.57
	Family, Self-decision, Friends	02	1.14
	Self-decision, Educational institution, Friends	01	0.57
	Family, Self-decision, Relatives, Friends	01	0.57
	Family, Self-decision,	01	0.57

	Educational institution, Friends		
		Total = 176	

Table9 shows that 176 individuals were encouraged to take the IELTS exam. Out of the total of 176 respondents, 84 were encouraged by their family, and the value accounted for 47.73%. 67 respondents were encouraged by themselves and made up 38.07%. 4 individuals were encouraged by the educational Institute, another four 4 encouraged by friends and another were 4 encouraged by family and self-decision and 4 individuals accounted for 2.27%. 3 respondents among the following respondents were encouraged by self-decision and friends and the value accounts for 1.70%. 2 respondents were encouraged by family, self-decision, and friends combined and made up 1.14%. The rest indicate the lowest value and accounted for 0.57%.

Table 10: Who bears the IELTS cost

Sources of IELTS Fees and Costs	Total	Percentage
Family (Parents/Brothers/Sisters)	135	76.70
Self	28	15.91
From asset selling	01	0.57
Loan from bank	01	0.57
Relative from abroad via loan	00	0.00
Assistance from relative	01	0.57
Family (Parents/Brothers/Sisters), Self	08	4.55
Family (Parents/Brothers/Sisters), Relative from abroad via loan	01	0.57
Self, Loan from bank	01	0.57
	Total = 176	

Table 10 details who covers the cost of IELTS exams. The majority, 76.70%, (135 out of 176) were covered by family (parents/brothers/sisters), followed by self-financing at 15.91% (28 out of 176). Together with family and self-bearing which is 4.55% of total respondents. Other sources like asset selling, loans from banks, and assistance from relatives cover smaller percentages.

Table 11: Respondents preparation for the test

Activity	Total	Percentage
Preparing for the test	132	75
Already took the IELTS test	40	22.73
Second-time preparation	04	2.27
	Total = 176	

Table 11 details the respondent's activities related to the IELTS exam. 132 respondents are preparing to take the IELTS test which is the majority 75%. 40 respondents have already taken the IELTS test in the prior accounted for 22.73%. 4 respondents are preparing for the

IELTS test for the second time. This indicates that a very small number of people retake the exam. Many students take the exam for the second time because the results are not as expected, or the result time validation has passed.

5.4 Preparing for theTest

Table 12: Enrollment in Courses

Courses	Do you take any course?	Total	Percentage
Coaching	Yes	124	93.94
	No	08	6.06
		Total = 132	
Private	Yes	28	21.21
	No	104	78.79
		Total = 132	

Table 12 categorizes respondents based on whether they are taking any coaching or private courses for IELTS preparation. 93.94% of respondents are taking a coaching course. It proves that most of the time the respondents go to the coaching center for their preparation. 6.06% of respondents are not taking any coaching courses. They take the exam based on their preparation. Out of 132 respondents, 28 respondents are taking a private course. The maximum of them is taking coaching and private courses at the same time. 78.79% of respondents are not taking any private courses. They have either gone to the coaching center or preparing by themselves. Students can either study at a coaching center/ at a private tutor or both they have to pay for this service. On average, the cost of the coaching center is 6000-10,000 BDT. And the cost of private tutors is 5,000-25, 000 BDT. The cost of a private tutor is higher than that of a coaching centre.

Table 13: Mock test

		Total	Percentage
Mock test	Yes	51	38.64
	No	81	61.36
		Total = 132	

Table 13 shows how many students took the mock test and how many did not. A mock test is a pre-test or trial test before the final exam. To take this test, students also must pay a payment which ranges from TK 500 to TK 3000 on average. The more tests students do, the more money they have to pay. In some cases, the students are given some mock tests free of cost from the coaching center and sometimes they are adjusted with the admission fee of the coaching center. Almost all students take a mock test before taking the exam to get an idea of the main exam and to check their position. Out of 132 respondents in this table, 38.64% gave mock tests and 61.36% did not. Many of the 61.36% people have just started the preparation, so they have not given the mock test, and many students would prefer to take some time.

Table 14: Materials cost

Materials		Total	Percentage
	Hard copy	24	18.18
	Soft copy	13	9.85
	Both (Hard copy & Soft copy)	95	71.97
		Total = 132	
	Free	16	12.12
	Premium	30	22.73
	Both (Free & Premium)	86	65.15
		Total = 132	

Table 14 shows the material resources of the IELTS test takers and its cost. They use hard copies and soft copies. Material cost is not so high because the Cambridge series of books that are used as a resource are not original copies, so the price is very low worth. In addition to the Cambridge series, they use some books. In total, these materials' cost varies between 300-5,000 BDT. In terms of cost, 71.97% of people use both free and premium materials. Sometimes these materials are free which are given from the coaching center or collected from the previous students. The soft copies they use are available online for free. 18.18% (24 respondents out of 132) use only hard copy and 9.85% use only soft copy. The other 71.97% of respondents use both (hard copy & Soft copy).

5.5 Already Took the IELTS Exam

Table 15: Enrollment in Courses:

	Do you take any courses?	Number of Respondents	Percentage
Coaching	Yes	22	55
	No	18	45
		Total = 40	
Private Tutoring	Yes	04	10
	No	36	90
		Total = 40	

Table 15 shows whether the IELTS test takers are studying at a coaching center or a private who already took the IELTS test. Out of 176 people, 40 respondents have taken the exam. Out of these 55% have gone to coaching centers and 10% have gone for private tutors. And 45% did not go to the coaching center and 90% did not go to private tutors. The average cost of a coaching center is 6,000-10,000 BDT and the average cost of a private tutor is 6,000-40,000 BDT.

Table 16: Participation in Mock Tests before the final test

Mock test Participation	Number of Respondents	Percentage of Respondents
Yes	33	82.50
No	07	17.50
	Total = 40	

Table 16 shows that a significant majority of the respondents took a mock test before their final test. This indicates that most test takers found mock tests to be a vulnerable part of their preparation.

Table 17: Academic Materials Used by IELTS Test Takers

		Number of Respondents	Percentage of Respondents
Type of Material	Hard copy	09	22.50%
	Soft copy	04	10%
	Both	27	67.50%
	Total	40	
Cost Type	Free	15	37.50
	Premium	06	15
	Both	19	47.50
	Total	40	

Table 17 summarizes the types of academic materials used by IELTS test takers, along with the associated costs. The majority of respondents (67.50%) used a combination of both hard and soft copies of materials such as books, sheets, papers, journals, and PDFs. A smaller percentage used either hard copies (22.50%) or soft copies (10%) exclusively.

Regarding the cost of these materials, 47.50% of the respondents used both free and premium resources, while 37.50% relied solely on free materials, and only 15% of the respondents purchased premium resources exclusively. The cost of these materials ranged from BDT 400 to BDT 3,000.

6. CASE STUDY

Case study no. 01 (Obonita is a beginner to take the IELTS exam)

Obonita, 26 years old, is from Jamalganj, Sunamganj, and resides in Madina Market, Sylhet. Her family has three earners: her father and one of her elder brothers are businessmen, while another brother works as a government employee. Their annual family income is between 7-8 lakh taka. Obonita completed her master's degree, and she plans to take the test. Unlike many, she does not depend on private tutors and attends coaching classes for her preparation. Instead, she relies on online resources to guide her studies and frequently turns to the internet for problem-solving. She is focusing on each of the IELTS modules individually and has set a target band score of 7.5. To support her preparation, Obonita spent approximately 1,000 taka on IELTS study materials, which she paid for herself.

by doing tutoring jobs. Her top priority is to study in the United States. Although her family does not support her decision to go abroad, she is determined to pursue this path on her own.

Case study no. 02 (Salman is preparing for the IELTS exam and he is at mid-level)

Salman, 21 years old, is living in Shahporan, Sylhet. He is the youngest of three children in his family. His mother, a government employee, is the sole earner with the family's total income is around Tk. 2,50,000 yearly. Salman is currently in his first year of the Honours program at the National University in Sylhet, Bangladesh. He plans to pursue an undergraduate program in Denmark and intends to enroll in the fall session of 2025. Salman mentioned that he has been preparing for the IELTS exam for the past Seven months and plans to take the test in two months. To help his preparation, he enrolled in a coaching program, which costs around Tk. 9,000, paid in two installments due to financial constraints. His family is covering all his expenses, including the Coaching fee, IELTS registration fee, and materials costs. While his overall preparation is good, he finds the writing section difficult, so he is currently focusing on improving that area. He added that, like many Bangladeshis, he is not accustomed to using English regularly, which has required extra time to improve his proficiency. His target score is 6.5 or higher.

Case study no. 03 (Amany Begum is taking second-time preparation)

Amany Begum, age 27, is from Chatak, Sunamganj, and currently lives in Modina Market, Sylhet. She is the seventh of eight children in her family where four members are earners. She works a private job, earning Tk. 25,000 monthly, and her family's annual income is approximately Tk. 9,00,000. Three years ago, she graduated with a master's degree from a public institution but struggled to find a job matching her qualifications in the country. This led her to pursue a Ph.D. abroad, requiring her to take the IELTS as per her university requirements. As she is not satisfied with her first overall score, she plans to retake the exam soon. Her initial exam fee was Tk. 20,250, and she paid Tk. 7,000 for coaching. The daily cost of attending coaching was Tk. 50-60, which she managed easily due to her decent salary. She spent Tk. 1500-2000 on study materials and is now re-enrolled in coaching, at the same cost. She found the speaking section challenging due to a lack of practice but is now studying diligently for the upcoming exam, aiming for a score of "7.5".

Case study no. 04 (NH Shuvo already took the IELTS exam and applying to overseas universities)

NH Shuvo's (26-year-old) permanent address is Ikram, Baniachong, Habiganj. Now he is living in Modina Market, Sylhet. He is the eldest of five sons in his family. Their family has two wage earners, NH Shuvo and His father, with an annual salary ranging from Tk. 9,00,000 to Tk. 11,00,000. He is unmarried. His goal is to pursue higher studies abroad. None of the members of his family are abroad. Taking the IELTS exam was his own decision. He stated that he took the IELTS exam in September 2023. This time, the IELTS fee was 20,250 BDT. and got an overall band score: of 7.0 (Reading: 6.5, Writing: 7.0, Speaking: 7.0, Listening: 7.5). Before taking the IELTS exam, he did coaching near his home where he spent Tk. 100 (daily) for his transaction costs. And he bore this daily transaction cost by doing a tutoring job. He added that he didn't face any difficulties managing the whole of the IELTS exam due to previous savings. But there were some other costs he minimized for savings. He also added that he had been preparing for an IELTS exam in the last three months. He realized that the reading section was hard and got the lowest score in this section. Now he is applying to an overseas country university. He prefers to go to North America or Australia (continent), especially Canada or Australia. (where he will have greater access to financial opportunities).

Case study 05 (Milton Das took the IELTS exam two years ago and now he is staying overseas)

Milton Das's (28 Years old) Permanent address is Dirai, Sunamganj. Now he is living in Winnipeg, Canada. He is the 3rd kid among three children. Of their total eight family members, five of them are income holders and the total family income is approximately 25 Lakhs yearly where he is generating 1 lakh per month. One of his brothers is a private job holder and another brother is a Govt. employee. And the father is a businessman. He took the IELTS exam in March 2022. He took twelve days for preparation. He gained an IELTS score of 7.0. He realized that the writing section was somewhat difficult. The total cost was Tk. 18,750. He was a banker when he stayed in the country. And by doing this job he paid his whole cost of IELTS. He used soft and hard copies as study material which cost around Tk. 1500. He didn't face any difficulties paying this cost. He is the first family member who is living abroad now. He went abroad in August 2023.

Table 18: Difficulties in paying for the IELTS Test

Difficulties in paying	Number of Respondents	Percentage of Respondents
Yes	51	28.98
No	125	71.02

Table 18 illustrates the challenges IELTS test takers face when paying for the test. A significant portion of respondents (71.02%) did not encounter any issues, while 28.98% reported various difficulties. Among those who faced challenges, many highlighted financial constraints as a major concern. This high cost of the test caused mental stress which impacted their preparation. In some cases, families had to make sacrifices to cover the fee. Additionally, some respondents noted that balancing academic studies with IELTS preparation was difficult, especially for those attending coaching sessions, which added both time and financial burdens. Due to these financial struggles, some individuals delayed their registration for the test.

Figure 5: Difficulties in paying the IELTS cost

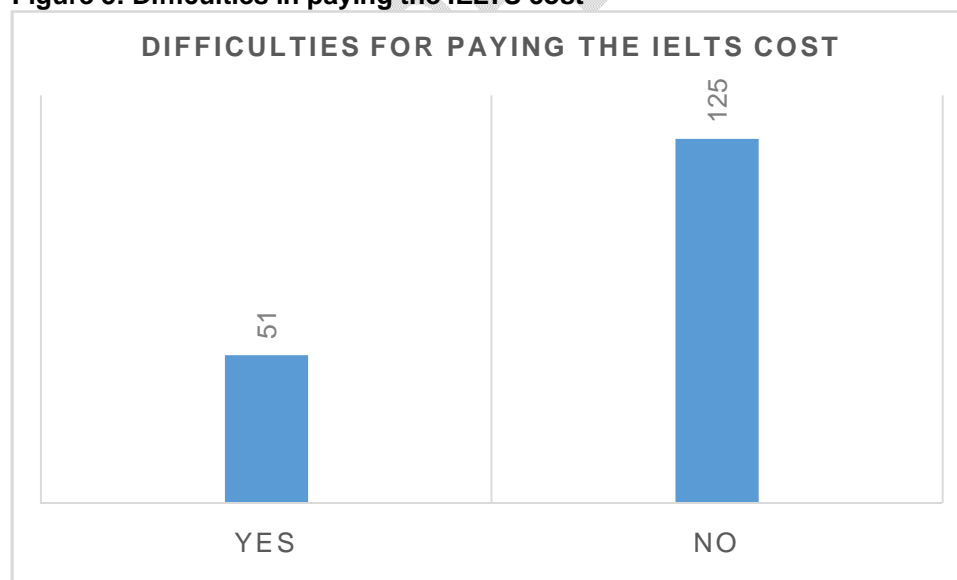


Table 19: Financial assistances who have faced difficulties in maintaining IELTS cost

Sources of financial assistance	Number of respondents	Percentage of respondents
Family (Parents/Brothers/Sisters)	37	72.55
Self	08	15.69
From assets selling	01	1.96
Family (Parents/Brothers/Sisters), Self	04	7.84
Family (Parents/Brothers/Sisters), Relative from abroad via loan	01	1.96
	Total = 51	

Table 19 presents data on several financial aid options available to test takers who are having trouble paying for their IELTS examination. The cost of the IELTS exam might be considered relatively high for many individuals, making it difficult for them to afford it on their own without external support. The majority of respondents (72.55%) rely on family members (parents/brothers/sisters) for financial assistance to cover IELTS costs. Self-funding is the second most common method, with 15.69% of respondents. Some respondents use a combination of sources, such as family and self-funding (7.84%). Selling assets and getting loans from relatives abroad are the least common methods, each accounting for only 1.96% of respondents.

Table 20: Reasonable structure

Reasonable		Structure	Respondents	Percentage of respondents
No	Reasonable structure	10-13K	17	09.66
		13-16K	34	19.32
		16-19K	67	38.07
		19-22K	09	05.11
			Total = 127	72
Yes			Total = 49	28

Table 20 shows different IELTS fee structures and their reasonableness. It shows that the IELTS test fee is not reasonable for 72% of respondents (127 out of 176 respondents), while 28% (49) said yes. According to 67 respondents, the 16-19k (38.07%) range is reasonable. 17 respondents reported that 10-13k is the accurate range for the IELTS fee structure. And only 9 respondents said the 19-22k range is reasonable for our country which accounted for 5.11%.

7. CONCLUSION

This study investigates the financial challenges faced by IELTS test takers across various income groups in the Sylhet division, which includes the districts of Sylhet, Sunamganj, Moulvibazar, and Habiganj. The information was gathered from six coaching centers located in Modina Market, Amborkhana, Zindabazar, and Uposhohor, as well as through

online responses. The survey involved 190 individuals, including 132 respondents currently preparing for the test, 40 respondents who had already taken the test, and 04 respondents preparing to retake the test. The analysis, based on data collected from coaching centers and online surveys, reveals that many test takers struggle to afford the costs of preparing for the exam. These costs include tuition fees, academic materials, and coaching center fees, which place a significant burden on individuals from lower-income backgrounds. In the Sylhet division, female participation in IELTS test preparation is impressive and closely comparable to that of male participants. However, as a student in a low-income country, many individuals face challenges in covering expenses beyond necessities like food and shelter. Pursuing higher education abroad is a common aspiration in the Sylhet region, and for many taking the IELTS test is a gateway to migration, which also offers economic security. Family members often play a key role in encouraging individuals to pursue the test. If the different educational centers were to introduce supportive programs in this area, it could help reduce financial strain, allowing more people to excel in the IELTS exam without hardship.

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